

MOSHI OF CO-OPERATIVE UNIVERSITY (MoCU)

DISSERTATION ABRIDGEMENT

**COMMUNITY AWARENESS ON HEALTH INSURANCE SERVICES IN HAI
DISTRICT, KILIMANJARO REGION**

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1.0 INTRODUCTION

Health insurance, a cornerstone of social protection in healthcare, exhibits varied implementation and success levels globally. In developed nations, such as those in North America and Europe, health insurance coverage is often comprehensive, facilitated by robust national systems and policies (Bawa & Ruchita, 2011). These regions showcase high awareness and utilization rates, attributing to their longstanding history in health insurance implementation, as exemplified by Germany's pioneering national social health insurance system initiated by Chancellor Bismarck in 1883 (Ehrich, et al., 2016). Conversely, developing countries face distinct challenges. While nations like China, Indonesia, and India have made strides in extending coverage, they still grapple with limited population coverage through their social health insurance schemes (WHO, 2003).

In Africa, the health insurance landscape is even more complex. Sub-Saharan Africa, with just 3% of the global health workforce (Tanmantong, 2010), faces a dire need for health personnel, which impacts the effectiveness of health insurance systems. The WHO's "treat, train, retain" initiative in 2008 sought to address this by promoting formal cadres of Community Health Workers (Sethi and Bhatia, 2009). However, the coverage remains low, and challenges in service quality and accessibility persist.

Health insurance schemes across Africa, and specifically in Tanzania, face a critical challenge of low enrollment rates despite the availability of exemptions and subsidies. This issue is particularly pronounced in Community-Based Health Insurances (CBHIs), which, despite their potential to reduce out-of-pocket expenses, are plagued by market failures such as adverse selection and moral hazard, and still demonstrate limited population coverage (McIntyre et al., 2018). In Tanzania, the National Health Insurance Fund (NHIF) and the Community Health Fund (CHF) have made strides in increasing membership and beneficiaries; however, coverage remains insufficient. As of June 2018, only 32% of Tanzania's population was covered by health insurance, a stark contrast to the nation's needs, especially in rural areas where the majority of the population resides and where enrollment is critically low (NHIF, 2018; Luhanga, 2015).

Despite incremental progress in enrollment, there is a significant gap in understanding the community's level of awareness and attitudes towards health insurance schemes. Research to date, such as studies by Ogbonna et al. (2012), Appiah et al. (2012), and Mulupi et al. (2013), provides valuable insights into enrollment figures and the expansion of these schemes.

However, it falls short in exploring the depth of community awareness, understanding, and perceptions, especially in rural areas which represent the bulk of Tanzania's population.

This study, therefore, addresses a critical and understudied problem: the disconnect between the availability of health insurance schemes and their low uptake, particularly in rural regions of Tanzania. Health insurance is a key tool in mitigating health-related financial burdens and pooling health risks, but the effectiveness of these schemes is significantly hindered by a lack of community awareness. With a range of options from community-based programs to private insurances available, the substantial unawareness of these choices, as noted by Aderibigbe et al. (2017), poses a major barrier to increasing enrollment rates and achieving Universal Health Coverage (UHC). This study aims to bridge this knowledge gap by delving into the levels of community awareness regarding health insurance in Tanzania, thereby contributing to the broader goal of enhancing health insurance coverage and advancing towards UHC.

2.0 SUMMARY OF INNOVATIVE FINDINGS

The study aimed to explore the awareness, perception, and the factors influencing health insurance among community members in Hai District, Kilimanjaro region. The objectives were structured to evaluate the existing knowledge about health insurance, assess community perceptions towards its importance, and identify socio-demographic factors influencing awareness levels.

2.1 Evaluation of Community Members' Existing Knowledge about Health Insurance.

Findings indicated that a significant proportion of the community (approximately 85%) had a substantial understanding of health insurance's importance. However, there was a noticeable gap in knowledge regarding specific preventive care services and the extent of coverage offered by health insurance plans. This underscores the need for clearer communication and educational initiatives to enhance understanding of these aspects.

2.2 Assessment of Community Members' Perception Towards the Importance of Health Insurance.

The study revealed a generally positive attitude towards health insurance, with a large majority recognizing its importance for familial well-being (68.4%) and expressing willingness to enroll (67.4%). Despite this, the satisfaction levels with current health

insurance policies were mixed, with only 43% expressing full satisfaction. This suggests the need for policy refinement to address diverse needs and expectations.

2.3 Identification of Socio-Demographic Factors Influencing Awareness Levels. Analysis highlighted several factors significantly impacting health insurance awareness and perception. These included employment status, access to financial services, social media influence, and family member endorsement. In contrast, age, sex, and marital status had limited impact on health insurance awareness. This finding is critical for targeting future awareness campaigns and policy interventions to increase enrollment and effective utilization of health insurance schemes.

3.0 IMMEDIATE APPLICATION OF THE FINDINGS

In conclusion, the study on health insurance awareness, perception, and influencing factors among community members in Hai District, Kilimanjaro region revealed notable insights. While a substantial portion of the community demonstrated a commendable understanding of health insurance's importance, there exists a knowledge gap concerning specific preventive care services and the extent of coverage provided by insurance plans. The positive overall attitude towards health insurance, coupled with the willingness to enroll, indicates a favorable environment for increased participation. However, the mixed satisfaction levels suggest the necessity for refining policies to better align with diverse expectations. The identification of socio-demographic factors influencing awareness, such as employment status and access to financial services, provides valuable information for targeted awareness campaigns and policy interventions, emphasizing the need for nuanced strategies to enhance health insurance awareness and enrollment in the community.

4.0 CONCLUSION AND RECOMMENDATIONS

In conclusion, while there is a high level of awareness and a positive perception towards health insurance in Hai District, gaps in knowledge about specific aspects of health insurance plans persist. The findings from this study offer valuable insights for policymakers and health insurance providers to enhance the effectiveness of health insurance schemes by focusing on targeted awareness initiatives and policy refinement.

Based on the objectives of the study, the following actionable recommendations are proposed to enhance the awareness and perception of health insurance: Educational Campaigns:

Launch comprehensive educational initiatives to increase public knowledge about the specific coverages, preventive services, and the holistic advantages of health insurance. Utilize a variety of mass media channels, such as radio, magazines, and television, to ensure widespread reach and engagement. Personalized Communication Strategies: Develop and implement communication strategies tailored to the unique needs and circumstances of different community segments. Focus particularly on individuals with limited access to financial resources, leveraging the influential power of social media and family networks to boost awareness and positive perceptions.

Policy Transparency: Work diligently to improve the clarity and accessibility of health insurance policy documents. Ensure that these documents are straightforward and easy to comprehend, thereby enhancing customer satisfaction, reducing confusion, and fostering trust in the health insurance system. Youth Engagement: Launch targeted campaigns to highlight the benefits of obtaining health insurance at an early age. Focus on showcasing the long-term advantages of early enrollment to encourage proactive participation among the younger demographic.