



Enrolment into Oyo State Health Insurance

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Summary

- Enrolment refers to the act of signing up for services or the number of people signed up for a given service
- Oyo State Health Insurance Agency has enrolled no less than 173,680 lives into the scheme and has a coverage of 2.2% of the population in Oyo State.

Overview

The Oyo State Health Insurance Agency was established as a conscious effort of the State Government to ensure access to qualitative health at an affordable cost through various prepayment systems to all residents of Oyo State, Nigeria. The Agency was established through Oyo State Health Insurance Law 2016, responsible for defining the minimum standard of healthcare plan that should be available to every resident of Oyo State at an annual cost of registration for the scheme depending on the Benefit plan chosen (4). Health Insurance is a contract that requires an insurer to pay some or all of a person's healthcare costs in exchange for a premium (3). The pooling system of funds and resources which allows shared risk is fundamental to the concept of insurance. It allows the higher costs of the less healthy to be offset by the relatively lower costs of the healthy, either in a plan overall or within a premium rating category. In general, the larger the pool, the better (1). Therefore, the Scheme has what is known as the Formal and the Informal Sector. The Formal sector comprises of any group with a pre-determined monthly income whose premium are paid for by deductions from their income such as Civil servants and those in the Organized Private Sector. The Informal sector on the other hand comprises of enrollees or groups with no pre-determined monthly income, and individuals who walk-in for enrolment.

Table 1: showing total lives on the scheme, year 2022.



Table 2: showing the trend & percentage increase on the scheme, year 2022.



Table 1 & 2 shows the distribution and trend of enrolment in the year 2022. It is a representation of the total lives on the scheme comprising of the formal and informal sector. The Agency ended the year with enrolments figure no less than 173,680 lives on the scheme with a coverage no less than 2.2% of the Oyo State population.

Strategies

- **Adoption Model**

The Oyo State Health Insurance Scheme Adoption Program is a strategy the Oyo State Health Insurance Agency (OYSHIA) designed to optimize health insurance for all residents of the State focusing on those who are unable to afford the Oyo State Health Insurance Premium. The Adoption Program is designed such that Well-meaning individuals, Philanthropists, Public Office holders and other interested parties can pay the health insurance premium either in full or in part for those unable to. This new program in Oyo state aims to provide financial risk protections and access to quality health for the financially vulnerable people in Oyo state.

- **Basic Health Care Provision Fund (BHCPF)**

The Basic Health Care Provision Fund is a large-scale reform effort, intended to increase resources for health and extend Primary Health Care (PHC) to all Nigerians through the provision of a Basic Minimum Package of Health Services (BMPHS) and Emergency Medical Treatment (EMT) financed by an annual grant from the Federal Ministry of Nigeria (FGON), International donor Agencies and funds from other sources released to State Social Health Insurance Agencies for enrolment into Health Insurance, thereby increasing access to PHC services for all Nigerians, especially the poor and the vulnerable. The BHCPF is designed as a means of achieving Universal Health Coverage (UHC) and recognizes the following as the vulnerable groups: pregnant women, children under 5 years of age, disabled persons and elderly persons 85 years and above (2).

- **Community Based Health Insurance**

This is another strategy the Scheme is utilizing to bring on board more enrollees. It involves the coming together of a community to jointly pull resources to enroll members for Health Insurance. Examples of communities on board include Kajorepo in Egbeda Local Government and Elebu in Ido Local Government

- **Institution Enrolment**

This involves the enrolment of enrollees through engagement with Institutions that are Semi-autonomous. Thus bringing on board;

- A well designed & robust Student Plan
- An Enhanced Staff Benefit Package

- **Online Enrolment**

This is called the 'do it yourself' approach designed to encourage easy enrolment into the Scheme. This reduces waiting time, enables quick and prompt access to information at the comfort of your space.

- **Online Care Providers (Telemedicine)**

Still in the spirit of making things easy for Oyo State residents and facilitating easy access to health care, another strategy adopted by OYSHIA is access to care via telemedicine. Oyo State Health Insurance Agency has on board Virtual Health care Providers. Enrollees can get consultations, prescriptions and be booked for physical examination if need be.

- **Organized Private Sector (OPS)**

This includes enrolment of Private Establishment, Companies, Groups and Associations including Religious bodies, Trade groups, Banks and Ventures, brought on board through advocacy visits and programs.

- **Facility Renovations**

It is not a coincidence that four of the six letters in health are "heal". We know how important healthcare facilities are to the wellbeing of the public, so ensuring its comfortability, quality and standard is our top priority and a strategy. The Oyo State Health Insurance Agency engages in renovation and commissioning of Primary Health Care (PHC) centers.

- **Media Sensitization**

The Agency engages in various forms of media sensitization such as Television programs, Radio Programs, and Social Media such as facebook, twitter, instagram & linkedin to bring awareness to the public on the scheme and also as a means of feedback from the public.

Sources

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3. Investopedia; Health Insurance Guide. Health Insurance Definition (investopedia.com)
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6. Writingexplained.org. <https://writingexplained.org/enrolment-vs-enrollment-difference>

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