

Thesis Proposal: Subject & Title

Complete the following step

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Subject:

THESIS PROPOSAL

Title:

HEALTH INSURANCE AND HEALTH EDUCATION A DEFICIENCY IN WEST AFRICA: A WAY FORWARD FOR NIGERIAN HEALTH REFORM.

Introduction

Complete Step

Introduction

Health insurance is a type of insurance that helps cover the cost of an insured person's medical and or surgical expenses.

Insurers use the term "**provider**" to describe a clinic, hospital, doctor, laboratory, healthcare practitioner, or pharmacy that provides treatment for an individual's condition.

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Description

Complete Step

Description

In addition to helping people stay healthy and improving their health when they get sick, the Nigerian ministry of health adopted a system of low cost in dispensing treatment for its citizens and most employees, most systems of health insurance serve at least 6 functions to enable everyone to benefit from being insured.

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General Analysis

Complete Step

General Analysis

It became apparent that government alone could no longer fund the health system, hence a recourse to alternative funding mechanisms, leading to the emergence of a health insurance scheme in the country. The scheme was designed to solve some of the lingering challenges bedevilling the health sector especially the issue of inadequate funding which had limited access to quality health care services.

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Current Information

Complete Step

Current Information

It has three main characteristics- **prepayment, resource pooling and cost-burden sharing**. Pre-payments under the scheme are fixed either as a proportion of the payroll, or as flat rates

contributed by the participants. This means that payment is not proportional to the risk of illness of individual beneficiaries.

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Discussion

Complete Step

Discussion

The economic dilemma of our country Nigeria has been masked with continuous inflation, thereby making it close to absolutely impossible for some citizens to access healthcare, those willing usually have a second opinion due to poor subscription, then again mostly due to perceived high cost of enrolment of which however 82% respondents had previously benefited from other government healthcare schemes (specifically: free mosquito net for malaria prevention).

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Conclusion

Complete Step

Conclusion

A critical assumption of a perfectly competitive model of insurance is that both buyers and sellers are well informed of the insurance policy and the accompanied package. As a matter of fact, insurance is a complex business, where neither the buyers nor sellers appear to have as much information as they need. An information imbalance creates hydra-headed discrepancies in the insurance delivery and undoubtedly this is the industry's most critical market imperfections (Black & Skipper, 2000).

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Bibliography

Complete Step

Bibliography

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