

Assessment of Knowledge and Attitude of Federal Public Servants Towards Utilization of National Health Insurance Scheme in Ekiti State

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Abstract

High risk to health due to financial incapability of the people especially workers can breed economic woes for a nation. It is against this background that this study assessed the knowledge and attitudes of Federal Public Servants in Ekiti State towards the utilization of National Health Insurance Scheme. Descriptive research design of survey type was used and population comprised of Federal Public Servants in Ekiti State totaling 6,780 according to Federal office of statistics. Data were collected from 402 randomly sampled among Federal Public Servants in Ekiti State via Interviewer-administered structured questionnaire. The validity of the instrument was determined by experts in Human Kinetic and Health Education as well as Tests and Measurement. The reliability was assured via a test-re-test method that yielded reliability coefficient of 0.81. Two research questions were raised and two Hypotheses were tested at 0.05 level of significance. Data collected were analyzed using Pearson Product Moment Correlation analysis, Independent t-test and Analysis of Variance. Results indicated a significant relationship between knowledge and utilization, and attitude and utilization with P-values of 0.01 and 0.01, respectively. Findings revealed a significant relationship between knowledge and utilization, and attitude and utilization. But there were no relationship between knowledge and attitude toward utilization of National Health Insurance Scheme. The findings show that respondents are having a good knowledge of National Health Insurance Scheme but have to be improved upon. Based on the findings, it was recommended that workers be motivated through reduced premium, full drug subsidy and improved sensitization.

Keywords: Insurance, Scheme, Knowledge, Attitude, Utilization.

Introduction

Health insurance is a social security system that guarantees the provision of token contributions at regular intervals to take care of the healthcare needs of the participants. The National Health Insurance Scheme provides a promising sustainable healthcare financial strategy. The world economic recession in 1980's and the consequent macro-economic adjustments which have continued until now, may have led to a continuous decline in public spending for health. It is unlikely that additional funding will be available from public sources to finance healthcare activities given the demands on total public incomes from other sectors as opined by Schellekens, (2009). An autonomous health fund apparatus will be needed to provide additional finance that would sustain the healthcare demand of a growing population, initiate new development in healthcare and improve standards of care (Health Insurance Report, 2005).

National Health Insurance Scheme is observed to be one of the policies of the Federal government which seems to have become unpopular among Nigerian masses due to a lot of misconceptions, fears about its workability, concern as regards workers financial contribution over time or government sincerity in financing workers

in the formal sectors among others (Olugbenga-Bello and Adebimpe, 2010). Many Nigerians seem to view insurance as gambling, thinking that the money committed into it could either serve the intended purpose or could be a waste. Consequently, over ten years after inception of National Health Insurance Scheme, available records show that only about 5.3 million Nigerians, which is less than four percent of the population enrolled into the scheme out of over 160 million population of the country. Statistics has shown that 70.2% of Nigerians are living below poverty line of USD 1.00 per day. This encourages the vicious cycle of poverty, ignorance and disease (Olugbenga-Bello & Adebimpe, 2010).

Ajzen (2001) theorized that a person's beliefs, feelings, or intentions [attitude] towards an object can predict behavior. Greenwald (2002) supported this theory by reporting that individuals with positive attitudes towards a subject or situation tend to evaluate them positively and those with negative attitudes towards a subject or situation tend to evaluate them negatively. If an individual believes that mostly negative outcome will result from the behavior, then the individual will hold negative attitude toward it. It may therefore be assumed that a casual chain linking beliefs formed on the basis of

available information, to the person's attitude can influence utilization. It is therefore reasonable to admit that knowledge of a person may provide an indication for utilization of National health insurance scheme services.

Studies related to NHIS are observed to be very scanty in Nigeria and those in relation to Ekiti State is observed to be few. The existed gap in literature about knowledge, attitude and the utilization of NHIS by Federal Public Servants attracted the study.

Objectives of the Study:

The study was designed to assess the knowledge and attitudes of Federal Public Servants of Ekiti State towards utilization of NHIS. Specifically, the objectives of the study were to:

1. investigate level of knowledge of Federal Public servants in Ekiti State about NHIS;
2. determine the influence of attitude of Federal Public servants on utilization of NHIS;
3. find out the relationship between knowledge and attitude of Federal Public Servants towards utilization of NHIS.

Research Questions

The following research questions were raised for the study:

1. What is the level of knowledge of National Health Insurance Scheme possessed by Federal Public Servants in Ekiti State?
2. What is the attitude Federal Public Servants towards utilization of National Health Insurance Scheme?

Research Hypotheses

The following hypotheses were tested for the study at 0.05 level of significance:

1. There is no significant relationship between knowledge and utilization of National Health Insurance Scheme by Federal Public servants in Ekiti State.
2. There is no significant relationship between attitude and utilization of National Health Insurance Scheme by Federal Public servants in Ekiti State.

Methodology

The descriptive research design of the survey type was used for this study. It enables the researcher to describe the existing situation as regarding NHIS utilization as affected by knowledge and attitude of the respondents. The population for this study consisted of Federal Public servants in Ekiti state. According to the available data at the Federal Bureau of Statistics Office 2014, there were 6,780 Federal workers in the Ekiti State.

The sample for the study consisted of 402 Federal Public Servants selected from federal establishments in the state using multistage sampling techniques selected as follows: 7 establishments out of 30 Federal establishments using simple random sampling

technique of balloting, the population was further divided into male and female using stratified sampling. Then proportionate sampling was used to select from the strata. Thus, stratification variable was the class they belong, that is, by their ranks. Police Officers 104, Civil Defense Corps 52, Federal Road Safety Corps 22, Federal Road Maintenance 16, National Food Drugs Administration and Control [NAFDAC] 15, Federal Teaching Hospital 99 and Federal University, Oye-Ekiti 94.

A Self developed close-ended questionnaire that consisted of four sections was used. Section A was designed to draw demographic information such as age, sex, religion, marital status, and educational background, while section B enquires information on knowledge about NHIS, Section C was used to elicit information on the attitude towards utilization of NHIS. Face and content value of the instrument was ascertained by team of experts in Human Kinetics and Health Education, Test and Measurement to indicate the suitability of instrument. The reliability of the instrument was determined by test-retest method as the researchers administered twenty copies of the questionnaire on 20 respondents selected among Federal Public Servants of Ekiti State apart from the actual samples used as a pilot study. After two weeks, the procedure was

repeated on the same participants. The two sets of data collected were correlated using Pearson Product Moment Correlation [PPMC]. A co-efficient of 0.81 obtained showed high level of reliability of the instrument.

Data Collection

Researchers with the aid of seven research assistants from the selected Federal establishments in Ekiti State distributed and collected 402 copies of questionnaire to the selected respondents of the selected institutions. In addition, respondents were assured of confidentiality of their information because the respondents did not need to write their names.

Data Analysis

The data collected were analyzed using descriptive statistics of frequency counts, mean and percentages to answer the research questions while hypotheses were tested using inferential statistics of Pearson Product Moment Correlation Analysis at 0.05 level of significance.

Results

Research Question 1: What is the level of knowledge of National Health Insurance Scheme possessed by Federal Public servants in Ekiti State?

Table 1: Summary of Knowledge of National Health Insurance Scheme

		True n (%)	False n (%)
1	National health insurance scheme is a health financing strategy to improve health	363 (90.3)	39(9.7)
2	Health risk due to high cost of medical care is avoided through National health insurance scheme	334 (83.1)	68(16.9)
3	Utilization saves you from payment of bill for treatment at the point of care at the listed facility	310(77.1)	92(22.9)
4	National health insurance scheme maintains workers health and wellness at the lowest cost to him	321(79.9)	81(20.1)
5	Monthly Premium paid into National health insurance scheme is a reservation for emergency healthcare needs of payer	311(77.4)	91(22.6)
6	It is a social device by which financial expenditure through healthcare is spread over many members	322(80.1)	80(19.9)
7	A National health insurance scheme policy extends healthcare services to stipulated family members of the policy holder	312(77.6)	90(22.4)
8	Minimum economic security is provided to participating workers by avoiding unfavorable financial spending	301(74.9)	101(25.1)
9	Productivity among workers becomes high through National health insurance scheme by minimizing loss of working hours to illness	293(72.9)	109(27.1)
10	The utilization makes healthcare expenditure of workers affordable to them	329(81.8)	73(18.2)
11	Sudden death due to emergency care that is not affordable is averted for a policy holder.	255(63.4)	147(36.6)
		Min (Max)	Mean (SD)
	Descriptive Statistics:	0 (11)	8.6 (2.0)

Table 1 revealed that the level of knowledge of National Health Insurance

Scheme among the Federal Public Servants in Ekiti State was evaluated to

have mean 8.6 ± 2.0 on a maximum scale point of 11. The findings show that respondents possessed a high level of knowledge of National Health Insurance Scheme.

Research Question 2: What is the attitude of Federal Public Servants towards utilization of National Health Insurance Scheme?

Table 2: Summary of Attitude towards National Health Insurance Scheme

	Strongly Agree n(%)	Agree n(%)	Disagree n(%)	Strongly Disagree n(%)
1 My annual household expenditure for medical care is minimal since I started to utilize NHIS	153(38.1)	205(51.0)	29(7.2)	15(3.7)
2 Assurance of quality care at such time of sudden sickness in a very standard facility is guaranteed.	103(25.6)	244(60.7)	43(10.7)	12(3.0)
3 I boldly say it that Health insurance is worth the money it costs me.	112(27.9)	224(55.7)	56(13.9)	10(2.5)
4 The utilization of National health insurance scheme helps to save my family.	122(30.3)	225(56.0)	45(11.2)	10(2.5)
5 Utilization equal to buying the life of my family, so that when suddenly sick ; we quickly get treated	137(34.1)	199(49.5)	45(11.2)	21(5.2)
6 Idea of over 18 years being considered as above primary dependant is unfair to me	196(48.8)	129(32.1)	57(14.2)	20(5.0)
7 That only four of my children are primary dependant is discouraging.	148(36.8)	155(38.6)	68(16.9)	31(7.7)
8 I am convinced that the goals of National health insurance scheme are achievable.	151(37.6)	180(44.8)	52(12.9)	19(4.7)
Min (Max)		Mean (SD)		
Descriptive Statistics:		4 (24)	17.1 (3.1)	

Overall as revealed by Table 2, the attitude towards NHIS among the Federal Civil Servants in Ekiti State was evaluated to have mean 17.1 ± 3.1 on a maximum scale point of 24. The findings showed that respondents have positive attitudes towards the utilization of NHIS.

Testing of Hypotheses

Hypothesis 1: There is no significant relationship between knowledge and utilization of NHIS among Federal Public servants in Ekiti State.

In order to test the hypothesis Knowledge and utilization were subjected to statistical analysis involving Pearson correlation at 0.05 level of significance. The result is presented in table 3.

Table 3: Summary of Pearson Product Moment Correlation of Knowledge and Utilization on NHIS

Item	Mean	N	R	P-value
Knowledge	8.6	402	0.125	0.01
Utilization	20.5	402		

Table 3 showed that there are significant relationship between knowledge and utilization with p-value 0.01. This positive relationship shows that as knowledge increases the utilization of NHIS also increases. The null hypothesis is rejected.

Hypothesis 2: There is no significant relationship between attitude and

utilization of NHIS among Federal Public Servants in Ekiti state.

In order to test the hypothesis, attitude and utilization were subjected to statistical analysis involving Pearson Product Moment Correlation at 0.05 level of significance. The result is presented in table 4.

Table 4: Summary of Pearson Product Moment Correlation of Attitude and Utilization

Item	Mean	N	R	P-value
Attitude	17.1	402	0.434	0.01
Utilization	20.5	402		

Table 4 showed that there was a significant relationship between attitude and utilization with P-value 0.01. The null hypothesis was rejected.

Table 5: Summary of PPMC Showing Relationship between Knowledge, Attitude and Utilization on National Health Insurance Scheme

		KNOWLEDGE	ATTITUDE	UTILIZATION
	Pearson Correlation	1	.073	.125*
	Sig. (2-tailed)		.144	.012
	N		402	402
ATTITUDE	Pearson Correlation		1	.434*
	Sig. (2-tailed)			.000
	N			402
UTILIZATION	Pearson Correlation			1
	Sig. (2-tailed)			
	N			

*Correlation is significant at the 0.05 level (2-tailed)

Table 5 showed that there was a significant relationship between knowledge and utilization, and attitude and utilization with p-value 0.01 and 0.01 respectively.

Discussion

The findings of this study were consistent with many findings of previous studies, though findings in some studies contradict the findings. A statistically significant relationship was established between knowledge and utilization, attitude and utilization but no association between knowledge and attitude toward utilization of NHIS. This finding is consistent with a similar study conducted

in Oyo state on an assessment of awareness level of NHIS in Oyo State, Nigeria (Sanusi, & Awe, 2009).

Finding affirmed that adequate knowledge determined respondents reaction to the newly introduced programme like NHIS. This finding was supported by Enoch (2008) in his publication on perception of healthcare workers of Delta state about NHIS where attitude and utilization of NHIS has no significant association but knowledge and utilization. Finding is consistent with the result of a study conducted by Chuma et al. (2013) among Afghanistan women who had to wait till their husband is available before they can go for healthcare services.

The respondents in this study has good disposition towards prepayment facility as it is currently available under the NHIS. This is shown in their responses to assessment on whether it is a better alternative to out-of-pocket payment among other opinions. Active participation in a policy is usually logically preceded by being aware about the policy, followed by acceptance or adoption and eventually end up in utilization or otherwise. Stakeholders saddled with the responsibilities of the implementation and expansion of the scheme could leverage on two factors of high level of awareness and good disposition to the scheme expressed in this study as opportunities to increase the coverage of the scheme amongst this group of people (Olugbenga-Bello & Adebimpe, 2010).

Conclusion and Recommendations

Based on the findings of the study, it was therefore concluded that the level of knowledge of the respondents toward NHIS is very good, while their attitude is good it can be improved upon. The utilization of the respondents is good but must be improved upon. The following recommendations were made: Firstly, measures should be put in place to facilitate better utilization of NHIS among Federal Public Servants in Ekiti State. Secondly, though attitude towards NHIS is

considerably good, it can still be improved upon by applying motivating factors especially in considering reduced premium, full drug subsidy etc. Thirdly, religious bodies should be sensitized on the importance of NHIS so as to disseminate the information to their members. Fourthly, the mode of operation of the NHIS must be reviewed and repackaged to make potential enrollee find the scheme services irresistible.

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