

Strengthening Healthcare Access in Nigerian Tertiary Institutions: A Review of the Tertiary Institution Social Health Insurance Programme

Oluwaseun E. Daramola^{1*}, Olalekan A. Agede², Anthony I. Joseph³, Nyemike S. Awunor⁴

¹ AiicoMultishield HMO, Abuja - FCT, Nigeria.

² Department of Medicine and Pharmacology, University of Ilorin and University of Ilorin Teaching Hospital, Ilorin, Kwara State, Nigeria.

³ Department of Family Medicine, University of Ilorin Teaching Hospital, Ilorin, Kwara State, Nigeria.

⁴ Department of Community Medicine, Delta State University, Abraka, Delta State, Nigeria.

* **Correspondence:** Daramola O.E., AiicoMultishield HMO, Abuja-FCT, Nigeria.
Email: oluwaseundara@yahoo.com

ABSTRACT

Health is a critical factor that cannot be overemphasized in the human and social-economic development of any nation. Access to healthcare plays a vital role and is essential for maintaining and improving health. The Tertiary Institution Social Health Insurance Programme (TISHIP) was established by the National Health Insurance Authority (NHIA), and aims to provide affordable and quality health coverage for students in universities, polytechnics, colleges of education, and other post-secondary institutions. TISHIP is a laudable initiative, designed to reduce out-of-pocket healthcare expenses and protect students from catastrophic medical expenses through pooled contributions. The programme offers a wide range of preventive and curative services without making payments at the point of accessing care. However, various studies have reported mixed findings about the awareness, knowledge, utilization, attitudes and perception about the programme.

Although the NHIA Act of 2022 makes health insurance coverage mandatory for all Nigerians as a means of achieving Universal Health Coverage (UHC), there has been a lack of enforcement, creating major setback to the its implementation. The implementation of TISHIP seems voluntary and at the discretion of each institution, with many having not yet subscribed to it, while some operate it inconsistently.

Hence, the implementation challenges need to be tackled and addressed. Strengthening the programme will require a multi-sectoral approach involving all the stakeholders including NHIA, institutional authorities, HMOs, healthcare facilities and professionals, and student bodies. To improve the programme's effectiveness, efforts should focus on increasing student awareness, strengthening human resources, improving service delivery, and enhancing monitoring and evaluation. It is also essential to ensure transparent fund management, set a premium that is sufficient and economically sustainable, make the programme mandatory, and establish consistent implementation frameworks across all tertiary institutions in the nation.

Keywords: Healthcare, Access, Tertiary Institutions, TISHIP, Nigeria

INTRODUCTION

The World Health Organization (WHO) defined health as "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity"¹.

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Health is not just a basic necessity; it is essential for individuals' overall well-being, and a crucial means for the pursuit of activities that will enhance human welfare and self-actualization ^{2,3}. Health is a critical factor that cannot be overemphasized in the human and social-economic development of any nation. Access to healthcare plays a vital role and is essential for maintaining and improving health.

Social health insurance is one of the strategies adopted by the Nigerian government to extend health care delivery to everyone, and the National Health Insurance Authority (NHIA) aims to play a leading role of enhancing access to healthcare services through the development and promotion of various health insurance programmes for different population groups and citizenry across the nation ⁴.

Nigeria has a growing population of undergraduates spread across the nation ⁵⁻⁷, and students in these tertiary institutions occupy a demographic stratum, which cannot be overlooked.

Health and education are part of the basic human needs, and both are fundamentally linked. Education provides opportunities for better health, while poor health can hinder educational attainment ⁸. Access to quality healthcare remains a critical factor influencing student well-being and academic performance. Although young persons are generally presumed to be in good health, a number of them face health-related challenges and require health care services, which if not adequately addressed will lead to attendant complications.

The Tertiary Institution Social Health Insurance Programme

The Tertiary Institution Social Health Insurance Programme (TISHIP) is established under the NHIA to provide social health protection for students in tertiary institutions, which include universities, mono/polytechnics, colleges of education and other post-secondary educational institutions. TISHIP is a social security system whereby the healthcare of students in tertiary education institutions is financed through funds created by pooling the contributions of students ⁴. It was part of the policy framework when the NHIS was launched in 2005. Its primary aim is to meet the healthcare needs of students in tertiary schools, who make up a considerable portion of the national population, particularly students who have

reached the age of 18 years, and are not eligible for coverage under the public sector scheme as dependents of enrolled parents ⁴, while not forgetting those whose parents are not under the public sector scheme, hence, cannot be enrolled as dependents.

TISHIP aims to provide quality and affordable healthcare coverage to all students in Nigerian tertiary institutions while taking into account the peculiarities of their health needs. The programme seeks to protect students from the financial hardships of huge medical bills, ensure the availability of funds to the tertiary institution health centres for improved services, reduce out-of-pocket payments and protect students from catastrophic health expenditures ⁴. Although the National Health Insurance Authority (NHIA) Act of 2022 makes health insurance coverage mandatory for all Nigerians as a means of achieving Universal Health Coverage (UHC) ⁹, there has been a lack of enforcement ¹⁰, creating major setback to the Act's effective implementation. The implementation of TISHIP seems voluntary and at the discretion of each institution, with many having not yet subscribed to it, while some operate it inconsistently.

Membership, Eligibility and Funding

Membership is for full and part-time students of Federal, State and Private Tertiary education Institutions who are not on any form of mandatory health insurance ⁴.

It is a contributory scheme; hence students need to pay for TISHIP upon resumption of each academic session as part registration process. Funds from charitable organizations, corporate initiatives, government interventions, and donations can also provide subsidies to support enrolment costs where available ⁴.

The lowest premium set by the NHIA is Two Thousand naira (N2,000:00k) per session ¹¹, though many institutions adjust their own premium up due to the prevailing economic realities.

The Benefit package and Scope of Coverage

TISHIP provides services that are within NHIS scope of coverage for all contributory social health insurance schemes and programmes ⁴, which consists of promotive, preventive, curative and rehabilitative services at both primary and secondary levels of care, provided by public and private health facilities accredited by the NHIA.

Under this programme, beneficiaries are exempted from making co-payments at the point of accessing healthcare services unlike that of the public sector programmes. Additionally, students can access care whether the school is in session or on break and in emergencies, providing continuous coverage and uninterrupted care throughout the year in order to address health needs that may arise during holidays or outside the regular academic calendar.

Stakeholders of the Programme

The key stakeholders involved in the programme include NHIA, tertiary institutions, Health Maintenance Organizations (HMOs), Student Union, State Social Health Insurance Agencies (SSHIA), healthcare facilities, and regulatory bodies of tertiary institutions^{11,12}. The Programme is managed within the institution by the TISHIP committee comprising of representatives of all the stakeholders.

Impact

TISHIP is a laudable initiative aimed at providing quality and affordable healthcare coverage to students in Nigerian tertiary institutions. However, various studies have reported mixed findings about the awareness, knowledge, utilization, attitudes and perception about the programme¹³⁻¹⁸. Anecdotal reports from Health Maintenance Organizations (HMOs) also suggest considerable levels of utilization by students, highlighting the need for data-driven evaluation of the programme's actual effectiveness and impact.

Challenges

The implementation of TISHIP is faced by several challenges. These include inconsistent implementation across institutions, with many operating the programme in different ways, while some are yet to subscribe to it at all. Poor sensitization and enlightenment of students about the programme, leading to low awareness and participation. Inefficient service delivery, inadequate infrastructure, poor staff attitudes and long waiting times, which further discourage utilization. Additional barriers include insufficient funding, lack of transparency in the collection and remittance of funds, and poor TISHIP management¹⁸⁻²⁰.

CONCLUSION

In conclusion, TISHIP plays a vital role in improving healthcare access for students in Nigerian tertiary institutions. However, the implementation challenges need to be tackled and addressed. Strengthening the programme will require a multi-sectoral approach involving all the stakeholders including NHIA, institutional authorities, HMOs, healthcare facilities and professionals, and student bodies. To improve the programme's effectiveness, efforts should focus on increasing student awareness, strengthening human resources, improving service delivery, and enhancing monitoring and evaluation. It is also essential to ensure transparent fund management, set a premium that is sufficient and economically sustainable, make the programme mandatory, and establish consistent implementation frameworks across all tertiary institutions in the nation.

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