

Factors Influencing the Uptake of National Health Insurance Schemes among the Informal Sectors in Vihiga Sub County

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ABSTRACT

Purpose: Penetration of health insurance in the informal sector is very poor, this calls for upward scaling of successful interventions to remedy this situation given that health insurance increases access to healthcare services and improves financial risk protection. This study assessed the factors influencing uptake of national health insurance schemes among informal sector in Vihiga sub-county, Kenya.

Methods: Descriptive cross-sectional study design was used. The target population was the informal sector workers. A sample of 384 participants was selected by cluster and simple random sampling techniques. Data was collected using a semi-structured questionnaire. Descriptive statistics was summarized using tables, chi-square and bivariate logistic regression were used to test for associations ($p < 0.05$).

Results: The study revealed that there was a significant influence of trust and knowledge of the health insurance scheme on the uptake of national health insurance ($p < 0.05$). The study further revealed that the attractiveness of the scheme had a big influence on the uptake of national health insurance.

Conclusion: Trust and knowledge of health insurance scheme had significant influence on uptake of national health insurance. Health Insurance Schemes should be designed in such a way that they attract informal sector workers and information regarding these schemes is disseminated to these people.

Keywords: National health insurance fund, Health insurance, Informal sector workers, Schemes, Healthcare

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