

Health Insurance for National Youth Service Corps Members: A Step in the Right Direction for Nigeria, from Policy to Practice

Oluwaseun Ebenezer Daramola¹, Nyemike Simeon Awunor²

¹Aiico Multishield Healthcare HMO, Abuja, Nigeria

²Department of Community Medicine, Delta State University, Abraka, Nigeria

Correspondence to:

Email: oluwaseundara@yahoo.com

Abstract

The health insurance programme for corps members in Nigeria, otherwise known as the Group, Individual and Family Social Health Insurance Programme-n (GIFSHIP-n) stands as a commendable stride, reflecting the Federal Government's commitment towards ensuring that the health and well-being of corps members undergoing the mandatory one-year National Youth Service Corps (NYSC) programme in Nigeria are catered for. The programme, flagged off on 11th February, 2022 is funded by the Nigerian Government, and managed by the National Health Insurance Authority (NHIA) in conjunction with NYSC, with the engagement of some Health Maintenance Organizations (HMOs) which manage the provision of healthcare through accredited healthcare facilities across the nation. GIFSHIP-n provides services that are within NHIA scope of coverage; and unlike the NHIA Formal Sector Programme, corps members are not required to make co-payment for drugs. Hence, it is free health care service, except for services on the exclusion list. One of the major challenges of the scheme includes the unavailability of accredited healthcare facilities in rural localities across many Local Government Areas (LGAs), making corps members to travel to far locations to access care. However, all the challenges are surmountable towards the sustainability of this laudable programme. Further research is recommended to establish the role and coordination with the State and LGA administration on the GIFSHIP-n. There will also be a need to get deeper and a more comprehensive evaluation of the programme including impact studies, quality of care, satisfaction of corps members and data on other relevant key performance indicators.

Keywords: corps members, health insurance, GIFSHIP-n, Nigeria

Introduction

Many parents are often overwhelmed with a mixture of joy and anxiety when their children are drafted for the National Youth Service Corps (NYSC) scheme. Joyful because the youths have reached a significant milestone in life, but also anxious (among other things), due to the concerns about how they will be cared for if they fall sick in a far-off land.

The Health Insurance Programme for corps members in Nigeria, otherwise known as the Group, Individual and Family Social Health Insurance Programme-n (GIFSHIP-n) stands as a commendable stride, reflecting the Federal Government's commitment towards ensuring that the health and well-being of youth corps members undergoing the mandatory one-year NYSC programme in Nigeria are catered for (NHIA, GIFSHIP-n 2022), and is a promising endeavour which addresses the healthcare needs of these young graduates, and plays a pivotal role in bridging healthcare gaps during this transitional phase of life (NYSC, 2022)

Funding, Administration and Implementation

GIFSHIP-n is funded by the Nigerian Government, and established within the framework of the Federal Ministry of Finance, Budget and National Planning, NYSC and the National Health Insurance Authority (NHIA). The NHIA, which is the leading agency committed to achieving financial access to quality healthcare for all Nigerians, with the input of other relevant stakeholders designed the GIFSHIP-n, specifically tailored for corps members to address the peculiarities of the NYSC Scheme (NHIS, Operational Guidelines. 2012; NHIA, GIFSHIP-n 2022). The programme is managed by the NHIA in conjunction with NYSC, with the engagement of Health Maintenance Organizations

(HMOs) which manage the provision of healthcare through the accredited healthcare facilities all across the nation.

Historical Background

The NYSC National Directorate had previously launched a Corps Members Health Insurance Scheme in conjunction with some HMOs in October 2010. However, the programme came to a halt in 2012 after about two years of implementation, with the main factor responsible for the termination of the scheme being funding amongst other challenges (Multishield, 2012).

Having seen the immense impact of the laudable initiative on the health and welfare of corps members during the coverage period, there have been plans since then to ensure that the programme is redesigned and revived.

In 2016, there was a presidential directive by the former President Muhammadu Buhari, for the enrolment of corps members in the National Health Insurance Programme as a result of the unfortunate death of some serving corps members in Bayelsa, Zamfara and Kano States respectively. This led to a series of meetings between the NHIA and the NYSC which culminated in the signing of a Memorandum of Understanding (MoU) on the 7th September, 2021, between NHIS and NYSC, the official Flag-off ceremony on 11th February, 2022 and commencement of access to health services on 1st March, 2022. (NYSC, 2022)

The NYSC scheme was established by the Nigerian Government in 1973 after the Nigerian Civil war, as an avenue for the reconstruction, reconciliation and rebuilding the country (NYSC, 2022). The purpose of the scheme is primarily to inculcate in Nigerian youths the spirit of selfless service to the community, and to emphasize the spirit of oneness and brotherhood of all Nigerians, irrespective of cultural or social background, towards the promotion of national unity. It is a mandatory one-year programme, where graduates of universities and polytechnics are mobilized and posted to states other than their state of origin, where they are expected to mix with people from different ethnic groups, social and family backgrounds, learn the culture of the of the indigenes in the location they are posted to, and serve the community (Marenin. 1990; NYSC 2022)

Objectives of GIFSHIP-n

- i. Ensure every mobilized and serving corps member has access to good health care services and in the process prevent avoidable deaths;
- ii. Protect corps members from financial hardship of huge medical bills;
- iii. Reduce huge medical bills being incurred by the NYSC on health care services for corps members;
- iv. Maintain high standards of health care delivery services;
- v. Contribute to achievement of national goals and target on all citizens' enrollment into NHIA.(NYSC, 2022)

Eligibility and Coverage:

GIFSHIP-nis for mobilized and serving corps members from the pre – orientation period (between collection of call-up letter to the day of reporting to orientation camp), Orientation camp period (3-week period when corps members are in the Orientation Camp), after orientation camp period (when corps members serve at their places of primary assignments) and the Terminal Leave Period (the three weeks' period after official passing out exercise or parade). It is worth noting that GIFSHIP-n coverage is all across the nation, and corps members are covered even if get redeployed to other state (NYSC, 2022). Hence, the programme has taken care of the concerns of many parents/guardians about the healthcare needs of their children and wards.

The Benefit package

GIFSHIP-n provides the services that are within NHIS scope of coverage; and unlike the NHIA formal sector programme, corps members are not required to make co-payment for drugs. Hence, it is free health care service to all corps members, except for services on the exclusion list. Coverage is on individual basis only (NHIS, 2012).

The services provided include:

1. Out-patient care, including consumables as in NHIS Standard Treatment Guidelines and Referral Protocol
2. Prescribed drugs, pharmaceutical care and diagnostic tests as contained in the NHIS Drugs List and NHIS Diagnostic Test Lists
3. Maternity (ante-natal, delivery and post-natal) care for one pregnancy;
4. For any child delivered within the service year, all preterm/premature babies shall be covered for 12 weeks within the service year;
5. Preventive care, including immunization, as it applies in the National programme on Immunization, health and family planning education;
6. Consultation with required Specialist for secondary and tertiary care.
7. Hospital care in a standard ward for a stay limited to a cumulative twenty-one (21) days per year following referral;
8. Eye examination and care, the provision of low-priced spectacles but excluding contact lenses;
9. A range of prostheses (limited to prosthesis produced in Nigeria);
10. Dental care
11. Other Benefits include
 - Surgical procedures requiring specialist care;
 - Medical and psychiatric cases requiring specialist care;
 - Management of obstetrics and gynecological conditions,
 - Treatment of opportunistic infections;
 - Pediatric cases requiring specialist care.

Partial Exclusions

- i. For high technology investigation e.g. CT scan, MRI, etc, the NHIS would pay 50% of cost;
- ii. Dialysis for renal failure (max 6 sessions)
- iii. Management of obstetrics and gynecological conditions.

Total Exclusions

- i. Occupational/industrial injuries to the extent covered under the Workmen Compensation Act.
- ii. Injuries resulting from:
 - Natural disasters, e.g. earthquakes, landslides;
 - Conflicts, social unrest, riots, wars;
 - Extreme sports, e.g. car racing, horse racing, polo, mountaineering, boxing, wrestling, etc.
- iii. Epidemics;
- iv. Family planning commodities, including condoms;
- v. Drug abuse/addiction;
- vi. Domiciliary visit;
- vii. Surgery – Mammoplasty;
- viii. Ophthalmology – Provision of contact lens;
- ix. Medicine – Anti-tuberculosis drugs;
- x. Pediatrics – Treatment of congenital abnormalities requiring advanced surgical procedures e.g. TOF, ASD, VSD
- xi. Obstetrics & Gynecology – Artificial inseminations, including IVF and ICSI
- xii. Dental Care – Crowns and bridges, Bleaching and Implants;
- xiii. Pathology - Post Mortem examination.

Impact

GIFSHIP-n is a laudable scheme and is making significant impact on the health and the well-being of the corps members. From anecdotal observations and presentations from GIFSHIP-N implementation meetings, it is believed that GIFSHIP-n is fulfilling its objectives to a large extent, as several corps

members have accessed care on the scheme, though there are still ample rooms for improvements due to some challenges still being faced.

Challenges

One of the major challenges of the scheme include the unavailability of accredited healthcare facilities in some towns and Local Government Areas (LGAs), making corps members to travel to distant locations to access care. Other challenges include; utilization abuse by some corps members and healthcare facilities, lack of willingness to participate in the programme and non-adherence to the guidelines. One other potential challenge may include the continued and sustainable funding of the scheme. The scheme will need the buy-in of respective State and Local Government Authority under which secondary and primary care is largely domiciled. The respective Primary Health Care Development Agency (PHCDA) of various States should also be carried along especially in the implementation of the GIFSHIP-n in view of their role in tactical and operational planning, and the provision of quality services.

Conclusion and Recommendations

Nigeria, like many other nations, faces the challenge of bridging the gap between policy formulation and practical implementation. Transitioning from policy to practice involves navigating and surmounting all the hurdles such as funding shortages and other implementation challenges; including galvanising political will and effective leadership at all (Federal, State and Local government) levels, investing in health infrastructures not only in urban but also rural areas, community engagement and public awareness, collaboration, capacity building, regular monitoring and evaluation, and quality assurance towards bridging all gaps.

GIFSHIP-n is making an impact, and its implementation is laudable and should be sustained by all means as several corps members have benefitted from the scheme. It is strongly believed that many of the corps members having being enrolled and benefited the health insurance system during their service year, will after their NYSC program become advocates of the advancement of the frontiers of health insurance and the move towards universal health coverage in Nigeria.

Further research is recommended to establish the role and coordination with the State and LGA administration on the GIFSHIP-n. There will also be a need to get deeper and a more comprehensive evaluation of the programme including impact studies, quality of care, satisfaction of corps members and data on other relevant key performance indicators.

References

- Marenin, O. (1990). Implementing deployment policies in the national youth service corps of Nigeria: Goals and constraints. *Comparative Political Studies*, 22(4), 397–436.
- Multishield Limited (2012). *Report of national youths service corps social health insurance scheme*.
- National Health Insurance Authority (2022). *GIFSHIP-n ... Leaving no one behind. Sensitisation for healthcare facilities participating in GIFSHIP-n*.
- National Health Insurance Scheme (2020). *Operational guidelines. Operations of the group, individual and family social health insurance programme*. <https://www.nhis.gov.ng/>
- National Health Insurance Scheme (2012). *Operational guidelines*. https://www.nhis.gov.ng/file/repository/NHIS_OPERATIONAL_GUIDELINES.pdf
- National Youth Service Corps (2022). *About the scheme*. <https://www.nysc.gov.ng/aboutscheme.html>
- National Youth Service Corps (2022). *Enrollment of corps members into NHIS –NYSC group individual family health finance programme (GIFSHIP-n)*. <https://www.nysc.gov.ng/nhis2.html>
- National Youth Service Corps (2022). *Objectives of the scheme*. <https://www.nysc.gov.ng/objectives.html>
- National Youth Service Corps (2022). *The national youth service year: An overview*. <https://www.nysc.gov.ng/serviceyear.html>