

Exploring the coverage of national health insurance fund to informal sector workers in Tanzania

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This study sought to explore the coverage of National Health Insurance Fund (NHIF) to informal sector workers in Kinondoni District, Dar es Salaam. John A. Nyman's theory "Expected Utility Theory from A Gain Perspective" guided the study. The study adopted qualitative research approach whereby data were generated using Focus Group Discussions (FGD's), Key Informant Interviews (KII's) and Documentary review. Four FDG's were conducted involving six respondents each. Moreover, nine KII's were also conducted involving NHIF staff, health care workers in Kinondoni district and informal sector workers. The study findings reveal that several factors influence the coverage of NHIF to informal sector workers. These factors included: improved quality of healthcare provided by NHIF accredited medical providers, affordability of premium, community awareness campaigns, wide network of accredited medical providers, comprehensive benefits package, avoidance of out-of-pocket payment, and uncertainty of the future. This study concludes that the coverage of NHIF to informal sector workers has been gradually increasing. The study recommends that premium payment arrangements should be reviewed so that payment by instalment is introduced to allow more informal sector workers to afford the costs. NHIF should ensure that only intended medical staff attends training. It should strengthen community awareness campaigns by increasing frequency of sessions and consider using open spaces or open grounds where people would be able to attend. It should also collaborate with concerts organizers such as Clouds Media Group to sponsor concerts such as Fiesta where people, especially youths, attend the event with others watching at home through pay-per-view arrangements. Finally, I recommend a large-scale study involving more participants from different regions in order to create understanding on the coverage of NHIF in the informal sector.