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## ORIGINAL ARTICLE

# Family Circle and Willingness to Subscribe to Community-based Health Insurance (CBHI) for the Elderly in a Rural Community in South-South Nigeria

*Cercle Familial et Volonté de Souscrire à une Assurance Maladie Communautaire pour les Personnes Âgées dans une Communauté Rurale du Sud du Nigeria*

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## ABSTRACT

**BACKGROUND:** The older people in most rural communities depend on family members to provide resources for their healthcare. However, such payments for health services are mostly out of pocket. In trying to protect the health of elderly persons who by nature are prone to high morbidity, other younger family members may be contacted for financial support for their healthcare through contributions to the Community-based Health Insurance (CBHI). This study assessed the willingness of the significant other in the family to subscribe to the CBHI for the elderly person within the family.

**METHODS:** A cross-sectional survey was used to study 358 elderly people, and their significant other (identified by using the family circle tool). The respondents were selected by a multistage sampling technique from nine clusters of villages within the community. The data were generated with an interviewer-administered semi-structured questionnaire. For the significant other that lived outside the community phone call was used for the interview. Descriptive and inferential analyses were done using SPSS 22.

**RESULTS:** Majority of the significant others (97.8%) were aged less than 60 years and mostly female (67.9%) and had attained the tertiary level of education (75.4%). Most of the significant others were civil servants (83.0%); 94.7% were Christians; 87.4% were married, and 83.2% lived in urban locations. Only 7.5% were aware of CBHI and 56.7% were willing to buy ₦10,000 subscriptions for CBHI. Socio-demographic characteristics that were significantly associated with willingness to subscribe for CBHI were age < 60 years ( $p=0.040$ ), tertiary education ( $p<0.001$ ), occupation ( $p<0.001$ ), religion ( $p=0.008$ ), marital status ( $p<0.001$ ), place of residence ( $p<0.001$ ) and monthly income ( $p<0.001$ ).

**CONCLUSION:** There is a need to create awareness of CBHI in communities, as the majority of the significant others identified in this study were ready to subscribe to CBHI for the elderly members of their families at a convenient cost. **WAJM 2023; 40(6): 601–606.**

**Keywords:** Family circle, Willingness, Community-based Health Insurance, Elderly, Rural Community.

## RÉSUMÉ

**CONTEXTE:** Dans la plupart des communautés rurales, les personnes âgées dépendent des membres de leur famille pour financer leurs soins de santé. Cependant, ces paiements pour les services de santé se font le plus souvent de leur poche. En essayant de protéger la santé des personnes âgées qui, par nature, sont sujettes à une morbidité élevée, d'autres membres plus jeunes de la famille peuvent être contactés pour obtenir un soutien financier pour leurs soins de santé par le biais d'une contribution à l'assurance maladie communautaire (CBHI). Cette étude a évalué la volonté de l'autre membre de la famille de souscrire à l'assurance maladie communautaire pour la personne âgée de la famille.

**MÉTHODES:** Une enquête transversale a été menée auprès de 358 personnes âgées et de leur proche (identifié à l'aide de l'outil du cercle familial). Les personnes interrogées ont été sélectionnées par une technique d'échantillonnage à plusieurs degrés dans neuf groupes de villages au sein de la communauté. Les données ont été générées à l'aide d'un questionnaire semi-structuré administré par un enquêteur. Pour la personne significative qui vivait en dehors de la communauté, un appel téléphonique a été utilisé pour l'entretien. Les analyses descriptives et inférentielles ont été effectuées à l'aide de SPSS 22.

**RÉSULTATS:** La majorité des personnes interrogées (97,8 %) étaient âgées de moins de 60 ans, principalement des femmes (67,9 %) et avaient atteint un niveau d'éducation supérieur (75,4 %). La plupart des personnes interrogées étaient des fonctionnaires (83 %), 94,7 % étaient chrétiennes, 87,4 % étaient mariées et 83,2 % vivaient en milieu urbain. Seuls 7,5 % connaissaient l'existence de la CBHI et 56,7 % étaient prêts à souscrire un abonnement de 10 000₦ pour la CBHI. Les caractéristiques sociodémographiques significativement associées à la volonté de souscrire un abonnement à la CBHI étaient l'âge < 60 ans ( $p=0,040$ ), l'enseignement supérieur ( $p<0,001$ ), la profession ( $p<0,001$ ), la religion ( $p=0,008$ ), la situation matrimoniale ( $p<0,001$ ), le lieu de résidence ( $p<0,001$ ) et le revenu mensuel ( $p<0,001$ ).

**CONCLUSION:** Il est nécessaire de sensibiliser les communautés à l'initiative CBHI, car la majorité des proches identifiés dans cette étude étaient prêts à souscrire à l'initiative CBHI pour les membres âgés de leur famille à un coût raisonnable. **WAJM 2023; 40(6): 601–606.**

**Mots-clés:** Cercle familial, Volonté, Assurance maladie communautaire, Personnes âgées, Communauté rurale.

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