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NEWS

A New Dawn for Maternal Health: Nigeria Expands Health Insurance to Save Mothers' Lives

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Check for updates

Nigeria, which bears one of the highest maternal mortality burdens globally, is now taking bold steps to transform maternal health through an ambitious expansion of health insurance. The National Health Insurance Authority (NHIA), under the leadership of Dr. Kelechi Ohiri, is spearheading this effort to move the country closer to universal health coverage, with a special focus on vulnerable women.

A Dire Situation for Mothers

Every year, Nigeria accounts for over a quarter of maternal deaths worldwide. Approximately 80,000 women died from pregnancy-related complications in 2020 alone. The causes are multifaceted: severe shortages of health professionals and supplies, lack of access to comprehensive family planning, delays in receiving adequate care, and economic barriers that prevent women from seeking timely services.

Insurance as a Lifeline

Until recently, only 3% of Nigerians aged 15–49 had health insurance. With the enactment of the National Health Insurance Authority Act in May 2022, a mandate now requires all citizens to obtain health insurance. While the coverage rate has since increased to just under 10% by late 2024, much work remains.

Central to this strategy is the Vulnerable Group Fund, which fully subsidizes health services for around 83 million Nigerians, including pregnant women. Through this initiative, women can now access life-saving care without the fear of catastrophic out-of-pocket expenses.

Innovative Strategies for Marginalized Women

The NHIA has piloted groundbreaking programs, such as one supporting women with obstetric fistula—a severe childbirth injury affecting an estimated 13,000 Nigerian women each year. Since August 2024, more than 1,000 women have received free treatment and been subsequently enrolled in health insurance, offering them new hope and a path to reintegration into their communities.

Building System Readiness

The Nigerian government has earmarked no less than 1% of its consolidated revenue for primary health care, funding improvements in infrastructure, staffing, and essential medical supplies. Alongside this, NHIA carries out strict accreditation to ensure facilities meet standards for safe delivery and emergency obstetric care.

Engaging Communities

Efforts to build trust and awareness are crucial. Outreach initiatives leverage local languages and traditional leaders to promote insurance enrollment and maternal care utilization. Hospitals have even created radio jingles to combat stigma and raise awareness about available services.

Looking Forward

Dr. Ohiri envisions a future where no woman dies because she cannot afford care. Over the next five years, NHIA aims to drastically increase insurance coverage, reduce maternal mortality, and improve the overall quality of maternal services. The ultimate measure of success will be reflected in national surveys showing lower maternal death rates and higher care-seeking behavior.

While Nigeria's journey towards universal maternal health coverage is far from complete, the expansion of health insurance represents a transformative step. It offers a powerful example for other nations grappling with similar challenges, underscoring the importance of equitable, financially accessible health systems.

Join the Conversation

This story is part of JoWaCH's ongoing commitment to highlight innovative solutions addressing reproductive, maternal, newborn, child, and adolescent health (RMNCAH).

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