

Prevalence and Determinants of Health Insurance Uptake Among Informal Sector Workers in Abuja Municipal Area Council (AMAC), Federal Capital Territory (FCT)

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ABSTRACT

In Nigeria, the informal sector constitutes over 80% of the workforce, yet this economically vital group remains largely excluded from formal health insurance schemes, perpetuating a heavy reliance on out-of-pocket payments and a high risk of catastrophic health expenditures. This study aimed to determine the prevalence and identify the key determinants of health insurance uptake among informal sector workers in the Abuja Municipal Area Council (AMAC). A descriptive cross-sectional study was conducted among 435 workers, with data collected via a structured questionnaire and analysed using descriptive statistics, chi-square tests, and multivariate logistic regression. The findings revealed a very low enrolment prevalence of 10.8%. While general awareness was relatively high (72.5%), only 49.3% of respondents correctly understood the principle of health insurance. The analysis identified trust in insurance management and general awareness as the only significant independent predictors of uptake; respondents who strongly trusted schemes had 7.28 times higher odds of enrolling, and those who were aware had 2.44 times higher odds. Socioeconomic factors were not significant predictors. The study concludes that uptake is critically low and driven more by institutional trust and awareness than by income or education. Therefore, policy efforts must prioritize building transparent governance, implementing targeted communication, and designing flexible, community-based insurance models to effectively expand coverage to this population.

