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### Comparing the Nigeria National Health Insurance Scheme Act, 2004 and the National Health Insurance Authority Act, 2022 – What is New and its Implications for the Health System

*Comparaison de la loi de 2004 sur le Régime National d'Assurance Maladie du Nigéria et de la loi de 2022 sur l'Autorité Nationale d'Assurance Maladie - Quoi de Neuf et ses Implications pour le Système de Santé*

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#### ABSTRACT

**BACKGROUND:** Currently, <10% of Nigerians are insured by the National Health Insurance Scheme (NHIS) and this among other things has led to the signing of the National Health Insurance Authority (NHIA) Act in May 2022, which aims at ensuring the effective implementation of a national health insurance policy and attainment of Universal Health Coverage (UHC) in Nigeria.

**OBJECTIVE:** To highlight the new features of the NHIA Act and its policy implications for the Nigerian health system.

**METHODS:** A modified Delphi method was used for extracting the differences in the two Acts. A total of three rounds of reviews were carried out among 5 reviewers within three weeks. Differences were tabulated and also presented in prose.

**FINDINGS:** The NHIA Act makes health insurance mandatory for all residents of Nigeria with the introduction of the vulnerable group fund and implementation of the Basic Health Care Provision Fund through the established State Health Insurance Schemes. Unlike the NHIS which is a Scheme, the NHIA is an Authority and has an expanded function to regulate, promote, manage and integrate all health insurance schemes and practices in Nigeria. Also, funds management has been transferred from Health Maintenance Organizations to the State Health Insurance Schemes and the Health Maintenance Organizations are now excluded from the Governing Council.

**CONCLUSION:** Certainly, the journey towards UHC could be safer and more equitable with health insurance now mandatory for all Nigerians and the introduction of vulnerable group funds in the new Act. This will eliminate the catastrophic expenses of poor Nigerians if the Act is correctly implemented. *WAJM 2023; 40(5): 525–532.*

**Keywords:** Health Insurance, Health System, NHIA, NHIS, Nigeria.

#### RÉSUMÉ

**CONTEXTE:** Actuellement, moins de 10 % des Nigériens sont assurés par le régime national d'assurance maladie (NHIS), ce qui a conduit à la signature de la loi sur l'Autorité nationale d'assurance maladie (NHIA) en mai 2022, qui vise à assurer la mise en œuvre effective d'un régime national d'assurance maladie. politique d'assurance maladie et réalisation de la Couverture santé universelle au Nigeria.

**OBJECTIF:** mettre en évidence les nouvelles caractéristiques de la loi NHIA et ses implications politiques pour le système de santé nigérian.

**METHODES:** Une méthode Delphi modifiée a été utilisée pour extraire les différences entre les deux lois. Au total, trois séries d'examen ont été menées auprès de 5 examinateurs en trois semaines. Les différences ont été tabulées et également présentées en prose.

**RESULTATS:** La loi NHIA rend l'assurance maladie obligatoire pour tous les résidents du Nigéria avec l'introduction du fonds pour les groupes vulnérables et la mise en œuvre du fonds de prestation de soins de santé de base par le biais des régimes d'assurance maladie établis par l'État. Contrairement au NHIS qui est un régime, le NHIA est une autorité et a une fonction élargie pour réglementer, promouvoir, gérer et intégrer tous les régimes et pratiques d'assurance maladie au Nigéria. En outre, la gestion financière a été transférée des organismes de gestion de la santé aux régimes publics d'assurance maladie, les organismes de gestion de la santé étant exclus du conseil d'administration.

**CONCLUSION:** Certes, le parcours vers la CSU pourrait être plus sûr et plus équitable avec une assurance maladie désormais obligatoire pour tous les Nigériens et l'introduction de fonds pour les groupes vulnérables dans la nouvelle loi. Cela éliminera les dépenses catastrophiques des Nigériens pauvres si la loi est correctement mise en œuvre. *WAJM 2023; 40(5): 525–532.*

**Mots-clés :** Assurance maladie, système de santé, NHIA, NHIS, Nigeria

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