



**COMPREHENSIVE REPORT ON THE ALAAFIA UNIVERSAL HEALTH COVERAGE
FUND (AUHCF)**

November 1, 2016

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I. Background

In March 2016, Hygeia Community Healthcare (HCHC) partnered with Wellbeing Foundation with the aim of ensuring more citizens especially women, vulnerable and indigent groups have access to quality healthcare services through the Kwara State Health Insurance scheme. HCHC is a not-for-profit organization with the mission statement of “providing low-income communities with equitable access to affordable and quality healthcare services”, and in 2007, together with the Kwara State Government (“KWSG”), PharmAccess Foundation (“PAF”) and the Health Insurance Fund (“HIF”), partnered to implement donor-subsidized community health insurance schemes for low-income people in the state.

The Wellbeing Foundation is an NGO that mainly works through advocacy; awareness-creation; strategic policy advisory; and philanthropy. The two key interest of the NGO are - seeking improved reproductive, maternal, newborn, child and adolescent health (RMNCAH) indices; and to eliminate, as far as possible, all forms of gender-based discrimination, abuse, and violence. The Wellbeing Foundation contracted HCHC to offer managed care services to select target groups. The Wellbeing Foundation support is the payment of a co-premium amount of N500 per year per registered client under the scheme. The co-premium is a proportion of the total premium per enrollee. The co-premium paid enables the beneficiary to access medical services for the duration of twelve (12) months at an average of 400 enrollees per month. This amounts to N200, 000 (two hundred thousand naira only) per month paid by WBF to HCHC.

According to the initial agreement signed February 2015, HCHC commenced enrolment of 400 enrollees per month and in line with a recommended percentage representation which is as follows: pregnant women (30%), newborns and infants (10%), older children, up to age 5 years old (20%), adolescent girls (20%), persons living with HIV/AIDS (13%), the elderly (7%).

Modifications to Initial Agreement

The following modifications were made to the initial agreement in order for WBF to meet its annual target of 5000 beneficiaries:

- ✓ Name of Fund: The Initial name of the Wellbeing Foundation donation was Alaafia Universal Health Coverage Scheme. The name was changed, March 22, 2016, to Alaafia Universal Health Coverage Fund.
- ✓ The number of lives registered per month: Changed from 400 lives to 416 lives registered per month (22, May 2016).

- ✓ Monthly co-premium: Changed from N200, 000.00 to N208.333.33 per month (22, May 2016)
- ✓ Recommended enrollment percentage: Changed to following recommended enrollment representation – infants (10% to 35%), under fives (20% to 30%), pregnant women (30% to 10%), PLHIV & persons living with disabilities (13% to 12%), elderly (7% to 3%), and young girls 6-13yrs (20% to 10%). Date of change 23, July 2016.

II. Implementation

HCHC provides managed care services to AUHCF beneficiaries under an expansion of the already existing Kwara State Community Health Insurance Scheme (CHIS). Enrollment commenced in March 2015. Enrollees registered using the AUHCF were informed of the Fund and the benefactor of fund. Enrollees registered were issued receipts indicating the payment was through the AUHCF. HCHC enrolled an average of three hundred and ninety-seven 397 beneficiaries through The WBF AUHCF (Table 1). The enrollment data reports were sent to the Country Director of The WBF on monthly basis

Table 1: Monthly enrolment figures for ten months

MONTH	TARGET BENEFICIARIES	REGISTERED BENEFICIARIES
<i>March</i>	400	375
<i>April</i>	400	387
<i>May</i>	416	325
<i>June</i>	416	374
<i>July</i>	416	331
<i>August</i>	416	279
<i>September</i>	416	425
<i>October</i>	416	647
<i>November</i>	416	463
<i>December</i>	416	365
Total	4128	3971
Achieved		96% of Target
Monthly Average		397.1

Enrollees registered under the scheme select a hospital of choice from the list of HCHC network of providers. Table 2 shows list of hospitals used by AUHCF beneficiaries.

Table 2: List of Hospitals used by AUHCF beneficiaries

	Hospital	LGA
1	Basic Health Centre, Otte Oja	Asa
2	Ileralayo Medical Centre, Aboto Oja	Asa
3	General Hospital Afon	Asa
4	Comprehensive Health Centre, Shonga	Edu
5	Ogo Oluwa Hospital, Bacita	Edu
6	General Hospital, Lafiaji	Edu
7	Cottage Hospital Tsaragi	Edu
8	Cottage Hospital Ijagbo	Oyun
9	General Hospital Erinle	Oyun
10	Folorunsho Hospital, Erinle	Oyun
11	General Hospital, Kaiama	Kaiama
12	Foundation Clinic, Kaiama	Kaiama
13	Hauwa Memorial Hospital, Guye	Baruten
14	Cottage Hospital Yashikira	Baruten
15	Cottage Hospital Ilesha Baruba	Baruten
16	New Era Osi	Ekiti
17	Cottage Hospital, Eruku	Ekiti
18	Cottage Hospital Ilofffa	Oke ero
19	Cottage Hospital, Ekan Meje	Oke ero
20	Basic Health Centre Edidi	Isin
21	Primary Healthcare Centre Oke Onigbin	Isin
22	General Hospital Isanlu-Isin	Isin
23	Shalom Hospital Bode Saadu	Moro
24	Basic Health Centre, Shao	Moro

In December 2015, the Kwara State Government, PharmAccess Foundation and HCHC agreed to put a hold on new enrollment and re-enrollment of enrollees into the scheme in order to establishment the Kwara State Health Insurance Fund , amend the Health Insurance bill all in preparation for a state-wide health Insurance Scheme. This information was communicated to the Country Director of Wellbeing Foundation on the 25th of January, 2016 once the decision and plan had been finalized. The last enrollment therefore under this fund was December 2015.

III. Enrolment Data Records

A separate database was developed for beneficiaries of the AUHCF. This database has records of the sex, birth date, marital status, enrolment identity number and the LGA of enrollees. A total of three thousand nine hundred and seventy-one (3,971) enrollees were registered on the scheme using the AUHCF from inception in March 2015 to December 2015 (ten months). The total number of lives registered is 96% of the set target (4,128) for ten months. Table 1 presents the monthly enrollment figures for ten months

Enrollees were registered across nine (9) out of eleven (11) LGAs' participating in the Kwara State Health Insurance Scheme. The Fund was able to provide care to nine out of sixteen LGAs' in Kwara State (Table 3).

Table 3: Enrolment of enrollees by Local Government Area

MONTH	ASA	EDU	OYUN	KAIAMA	OKE ERO	EKITI	ISIN	BARUTEN	MORO	TOTAL
MARCH	115	113	59	88						375
APRIL	74	105	101	107						387
MAY	73	100	80	72						325
JUNE		100	85	77	69	43				374
JULY			100	74	78	79				331
AUGUST			93	62	78	46				279
SEPTEMBER			85	81	89	75	95			425
OCTOBER			206		107	66	103	165		647
NOVEMBER			110		122		47	74	110	463
DECEMBER			121				102	71	71	365
TOTAL	262	418	1040	561	543	309	347	310	181	3971

The Local Government Area with the highest number of enrollees are Oyun, Kaiama and Oke-ero

A total of eight hundred and sixty-nine pregnant women (22%) and eight hundred and seventy-six (22%) infants, beneficiaries of AUHCF were registered onto the health insurance scheme. The beneficiaries have access to comprehensive maternal services and child healthcare services on the scheme. A total of one thousand and thirty-nine (1,039) under five children (Excluding children noted in the infant category) were registered on the scheme. The population of under-five represents 26% of the population of beneficiaries of the AUHCF. The total number of young girls registered on the scheme 6-19 years is five hundred and sixty-two (562), and the number of elderly clients registered is two hundred and one (201). The population of young girls and the elderly represents 14% and 2% of AUHCF beneficiaries respectively. The scheme registered a total of four hundred and twenty-four (424) PLHIV and persons living with disabilities into the scheme via the AUHCF (Table 4).

Table 4: Enrolment of beneficiaries according to target groups recommended

	PLWHA &Disabilities	PREG. WOMEN	TEEN GIRLS	INFANTS	UNDER 5s'	ELDERLY	TOTAL
<i>MARCH</i>	52	120	55	40	80	28	375
<i>APRIL</i>	52	120	67	40	80	28	387
<i>MAY</i>	25	116	53	38	65	28	325
<i>JUNE</i>	24	119	108	23	71	29	374
<i>JULY</i>	12	103	66	42	82	26	331
<i>AUGUST</i>	12	42	23	86	100	16	279
<i>SEPTEMBER</i>	93	44	77	80	120	11	425
<i>OCTOBER</i>	92	80	63	215	181	16	647
<i>NOVEMBER</i>	12	82	15	222	123	9	463
<i>DECEMBER</i>	50	43	35	90	137	10	365
TOTAL	424	869	562	876	1039	201	3971

The database of beneficiaries of the AUHCF is attached



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IV. Financials

The memorandum of understanding between The Wellbeing Foundation and Hygeia Community Healthcare requires WBF to pay the sum of two hundred and eight thousand, three hundred and thirty-three naira only (N208, 333.33) per month. A total sum of two million two hundred and seventy four thousand nine hundred and ninety-nine Naira ninety nine Kobo (N2, 274,999.97) was paid as inflow into HCHC accounts. A total of one million nine hundred and eighty five thousand five hundred Naira (N1, 985,500.00) was utilized to register 3,971 beneficiaries onto the scheme. This is recognized as outflow from WBF's contribution by HCHC which is the copayment. The sum of two hundred and eighty nine thousand four hundred and ninety-nine Naira ninety nine Kobo (N289, 499.97) remains unused and is held in trust believing the scheme would recommence before the end of lapse of the contract data in February 2017.

Table 5: Summary of Financials

MONTH	INFLOW (WBF)	REGISTERED LIVES	OUTFLOW (HCHC)	BALANCE
Mar-15	200,000.00	375.00	187,500.00	12,500.00
Apr-15	200,000.00	387.00	193,500.00	6,500.00
May-15	208,333.33	325.00	162,500.00	45,833.33
Jun-15	208,333.33	374.00	187,000.00	21,333.33
Jul-15	208,333.33	331.00	165,500.00	42,833.33
Aug-15	208,333.33	279.00	139,500.00	68,833.33
Sep-15	208,333.33	425.00	212,500.00	- 4,166.67
Oct-15	208,333.33	647.00	323,500.00	- 115,166.67
Nov-15	208,333.33	463.00	231,500.00	- 23,166.67
Dec-15	208,333.33	365.00	182,500.00	25,833.33
Jan-16	208,333.33	3,971.00	-	208,333.33
TOTAL	2,274,999.97		1,985,500.00	289,499.97

V. Review of Past Utilization Records (April 2015 – September 2016)

A total of 8, 728 visits were recorded for beneficiaries of AUHCF between April 20015 – September 2016. The LGAs’ recording the highest utilizations are Oyun, Edu, and Asa LGAs. The top five conditions recorded in the utilization for AUHCF beneficiaries are malaria, pregnancy, fever, cough and hypertension (Table 6).

Table 6: Usage Data of AUHCF Beneficiaries

	COUNT OF DIAGNOSIS BY LGA									
	AFON	BARUTEN	EDU	EKITI	ISIN	KAIAMA	MORO	OKE-ERO	OYUN	Grand Total
Malaria	181	23	178	341	20	62	32	205	991	2033
Pregnancy	87	3	227	85	11	83	20	125	217	858
Fever	117		160	2	1	1	7	92	358	738
Cough	70		135	26	13	3	14	28	423	712
Hypertension drug fill	76	6	98	127	10	33		14	214	578
URTI	183		86	129	5	7	13	40	39	502
Enteric fever	2		29	105		5	5	2	125	273
Pain general	92		45	3	8	2	2	50	23	225
Diarrhoea	43	1	67	12	1	3	10	13	60	210
Others**	427	10	533	413	20	80	64	698	712	2388
Total	1278	43	1572	1243	89	279	167	1267	3570	8939

VI. Summary

HCHC appreciates WBF for its laudable initiative which has contributed to increasing access and utilization of services by 3971 enrollees without them having to worry about payment at point of care thus preventing catastrophic spending on health.