

The Imperative Role of the Library in Health Insurance Information Needs in Nigeria

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ABSTRACT: *This study provides a springboard for stakeholders in health, Health Maintenance Organizations (HMOs) and library (information professionals) to undertake a possible and effective way to improving health insurance literacy and participation in Nigeria. The authors in this study posited creative approaches to using Libraries in Nigeria to improve the awareness of Nigerians on the benefits of the compulsory new Health Insurance Programme through viable partnership with governments at all levels, local and international Non-Governmental Organizations, based on the fact that libraries have succeeded in partnering with the stakeholders in the health sector in different countries of the world to achieve HI needs. Opinion Piece was used as method of research to buttress the clarity of the research perspective. The paper illuminated on some of the roles of the library in Health Insurance Information Needs such as availability of information resources on health insurance, health insurance literacy workshops, reference and research services, assistance with online insurance forms, partnerships with organizations, language and cultural accessibility, confidentiality, education and outreach.*

KEYWORDS: insurance needs, insurance literacy, health insurance (HI), library, health maintenance organizations (HMOs)

INTRODUCTION

The health sector has always been one of the most vital sectors in the world, with billions being pumped in daily to create better life for everyone in the world. Its obvious vital role birthed the Universal Health Coverage (UHC) policy, which allows everyone access to healthcare regardless of social status. According to the World Health Organization (WHO), UHC means everyone has access to the full range of high-quality health services they require, when and where they need them, and without financial hardship. This necessitated the importance of the Health Insurance (HI) industry, which was created to ensure that everyone can benefit, no matter their social status can benefit from it. Health Insurance is a method of coping with risk of ill health, an insurance that protects your health and gives you access to quality healthcare services for free. While you commit to paying monthly or yearly premiums, it covers your medical costs for the contract by lowering uncertainties about the economic cost of loss as a result of ill health which is largely uncertain. It frequently includes specific care coverage, which means you won't have to pay for any medical care that falls within the scope of your insurance, meaning that it largely reduces out-of-pocket payments for healthcare services and increases access to high-quality medical care. That is, the insurer, for a specified reasonable fee and mode of payment, promises to pay for the treatment of a client on specified or outlined categories of health challenges they cover, while the client pays little or no fee in receiving medical treatments. This means that as long as the client continues to pay the monthly or yearly reasonable fee to the insurer, the client is sure of receiving medical treatments on all the areas they cover, for an insignificant or no cost. With HI, we can protect ourselves by ensuring that our basic health treatments are covered whenever we fall ill. Today, health insurance is not only a big business but a very vital sector that has been made mandatory to be provided by employers for employees in most countries of the developed and developing world with the aim of meeting the goal of universal health coverage.

Health insurance and libraries may seem unrelated, but they can intersect in some pertinent ways, primarily in the context of community resources and information access. While libraries themselves don't provide health insurance coverage, they are assuming a variety of roles as information hub of any thriving society such that they can be valuable resources for individuals seeking information about health insurance, assistance with enrollment, or general support in understanding the complex world of healthcare and insurance. Libraries are valuable community resources that can play a significant role in addressing health insurance information needs. They provide access to information, guidance, and support that helps individuals and families make informed decisions about their healthcare coverage, ultimately promoting better health outcomes and financial well-being. In developed countries like the United States of America (USA), Libraries play an important role in meeting the health insurance information needs of their communities. They provide access to a wide range of resources, including books, articles, websites, and databases, on a variety of health insurance topics. Libraries also offer programs and services to help people understand and manage their health insurance. For example, The American

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Library Association (ALA) offers a variety of resources on health insurance, including a toolkit for librarians, a list of frequently asked questions, and a directory of health insurance assistance programs, the National Network of Libraries of Medicine (NNLM) offers a variety of resources on health insurance, including a training program for librarians and a database of health information resources, the Public Library Association (PLA) offers a variety of resources on health insurance, including a toolkit for librarians and a list of best practices and many individual libraries also offer programs and services to help people with their health insurance information needs; some libraries offer health insurance enrollment assistance, health insurance literacy classes, and one-on-one assistance with health insurance questions and concerns. With these examples, it shows that people don't have to understand everything about health insurance; they just need to understand how to get correct and accurate information by reaching out to people who do know (librarians) to diminish the thirsty for useful, accurate information they can rely on for proper health insurance decision. In the case of Nigeria, there is no doubt a growing demand for credible HI information as result of its unique significant societal division, animosity, and distrust. All these indices tend to make misinformation flourish in our environment because misinformation thrives in the absence of trust, literacy and easily accessible credible information. Each one/group, according to their inclination put up information online, contradicting each other based on their views and they mostly end up leaving people confused or misinformed. When it comes to Health misinformation, it is not a recent phenomenon anywhere in the world. Sometimes, many people who share misinformation intentionally spread them to serve a malicious purpose, such as to trick people into believing something for financial gain or political advantage. In such case, it is usually called disinformation. In other times, the people or person misinforming is not actually trying to misinform in the real sense, they may be raising certain concerns, making sense of conflicting/connecting information, or seeking answers to honest and pertinent questions. This prompts the need for this paper; positing the glaring and imperative role of the Library in Health Insurance Information Needs in Nigeria, buttressing the fact that it can achieve an excellent result as it has been witnessed in enveloped country like the USA.

LITERATURE REVIEW

According to Wanda, Alla, and Humphreys (2017), libraries have been involved in efforts to improve general literacy, information literacy, health education, and patient education for more than a century. They added that the field of librarianship has a history of involvement in patient education, general literacy and information literacy efforts. Long before "health literacy" became a named topic of interest or the Web browser was invented, libraries and librarians of various types were engaged in patient education and in providing health information written for consumers or the general public, often in cooperation with other organizations and institutions (Smith, 2011). Brach, Keller, Hernandez, Baur, Parker and Dreyer (2012) asserts that Librarians support patients' health literacy and health information needs... librarians can be effective leaders or participants in efforts to make health care organizations health literate.

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The concept of health insurance literacy can be defined as “the extent to which consumers can make informed purchase and use decisions” (Kim, Braun and Williams, 2013). In seeking the Health insurance information and use, it occurs in a variety of contexts which includes human resources departments, healthcare providers’ offices, social services departments, insurance broker firms, and libraries.

During the past two decades, libraries and librarians have increased their focus on improving the public’s access to high quality health information, expanded their participation in research and interventions designed to address variations in health literacy, and produced related training programs and evaluation tools that are relevant to broader audiences (Wanda, Alla, and Humphreys, 2017). When librarians teach on health insurance information, they not only teach about it literally, they also give training in recognizing personal situations that would require librarian support or intervention. Thus, libraries are a valuable resource for people who need help with their health insurance information needs. By providing access to information, offering programs and services, and partnering with other organizations, libraries can help people make informed decisions about their health insurance and get the care they need.

Current Study

In many cases, the purpose of any research paper is to synthesize existing scholarly research and analyze new data to shed new light on a particular topic with the aim of advancing the state of knowledge in the field of research. On this paper, the goal is to persuade or influence stakeholders in health and information services in Nigeria and also the reader that their position on this topic is apt, workable and achievable with the right things in place.

Where a research paper aims to advance the state of knowledge about a particular topic, an opinion piece does so efficiently because it seeks to inform and persuade its audience, hence the adoption of Opinion Piece (OP) as the methodology for this paper. The authors, based on verifiable facts, included their personal thoughts, experiences, beliefs, feelings, deductions and recommendations on the topic studied, with the following specific objectives for the paper to guide their perspectives:

- i. describe health insurance literacy concerns in Nigeria
- ii. illuminate on the present health insurance information in Nigeria
- iii. explore library-focused solutions to health insurance literacy issue

Based on the unique nature of Nigeria, this article postulates that HI literacy and involvement could be improved upon/achieved for majority of Nigerians to be active participants if approached differently.

Health Insurance Literacy in Nigeria

In Nigeria, where 133 million people live in poverty, health insurance is not just needed but crucial to ensuring that individuals and families who are part of the stipulated figure can access healthcare services without experiencing financial hardship. However, the lack of in-depth knowledge and

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scope of Health insurance is one of the major problems the health industry faces in Nigeria. The average man does not know about health insurance, let alone its nitty-gritty and overall importance. According to reports, 97% of Nigerians were without health insurance as of 2018. Only 3% of Nigerians have access to health insurance, contradicting the Universal Health Coverage (UHC) policy, which allows everyone access to healthcare regardless of social status. Per Statista, Dataphyte estimated that the 3% of the population who had health insurance in Nigeria are under employee health coverage in 2021 (Fakiya, 2023). Even under the employee health coverage, not everyone is part of it. Though it is to assume everyone has access to it, especially if your background is similar and the same organization. A clearer picture is gotten from keen observations and investigative processes. From the foregoing, the challenge is more on the 97% percent of Nigerians that are not government employees, people who are in the private sector, poor and vulnerable groups, rural dwellers, subsistent farmers, artisans, menial job holders, petty traders etc. In a broader scale, the issue has to do with the education/literacy level of the aforementioned because that counts for a large portion of the success or unsuccessful rate of the HI information needs. In the case of Nigeria, because majority of its citizens are rural dwellers, diverse in tribe and religion, with beliefs and cultures different from each other, the rate of disinformation and misinformation is significantly high. It has created a situation of multiple opinions about health issues and treatments, health insurance and the likes. Another issue is the fact that majority of these 133 million people who live in poverty do not have the finances to engage the insurance process and those who can barely afford it don't trust the process enough to religiously pay their part of financial obligations because of the perceived corruption in "every" Nigerian system.

Present Health Insurance in Nigeria

The National Health Insurance Scheme (NHIS) was formally established in 1999 as a public-private partnership to offer affordable healthcare to everyone, particularly those working in the informal sector. However, it only became operational in 2005. In the years it lasted, the scheme faced numerous challenges and criticisms largely because it was only a scheme. To ensure that everyone in Nigeria has access to healthcare, on the 19th of May, 2022, the government enacted the Nigerian Health Insurance Authority (NHIA) Act, replacing the National Health Insurance Scheme (NHIS), making health insurance mandatory for all Nigerians and legal 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. The NHIA as an authority has an expanded function to regulate, promote, manage and integrate all health insurance schemes and practices in Nigeria. The Act requires that everyone in Nigeria, including workers in the informal sector, employers and employees in the public and private sectors with five or more employees, and all other residents, obtain health insurance. It encompasses a range of essential health services, from health promotion to prevention, treatment, rehabilitation, and palliative care. According to the Act, it seeks to extend health coverage to all Nigerians, particularly the most vulnerable people unable to afford healthcare by 2030.

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The NHIA Act established a new Third-party Administrators (TPAs) entity that necessitates a new license, expands the roles of the TPAs, and limits the actions of Health Maintenance Organizations (HMOs). Hitherto, the NHIS Act of 1999 lacked a definition of TPAs, thereby limiting health administrators to HMOs outside the national scheme and reducing the effectiveness of health service delivery. In the latest (NHIA) Act, it defines TPAs as “any organization with expertise and capability to administer all or a portion of the insurance claims process, including administration of claims, collection of premiums, enrolment and other administrative activities, which is registered by the Authority.” It also includes HMOs, Mutual Health Associations, and other TPAs of health insurance. Theoretically speaking, what this simply translates to the insurance recipients is that they are in for a better output in terms of quality and effective service delivery from their health insurance brokers since there is clarity of scope, goal and purpose. The basic health insurance options available to Nigerians and legal residents are:

Government Health Insurance (GHI)

National Health Insurance Authority (NHIA) is a HI owned and sponsored by the federal government that is available to all Nigerian citizens and legal residents. It covers primary care, emergency services, pregnant women, and children under 18. NHIA is available to both private and public sector workers. State owned His also fall under government owned, e.g. Plateau State Contributory Healthcare Management Agency (PLASHEMA), Bayelsa Health Insurance Scheme (BHIS), Lagos State Health Scheme (LSHS) etc.

Private Health Insurance (PHI)

Private HI companies offer insurance policies purchased by individuals or businesses. They provide several coverage options, from the most basic to the most comprehensive, e.g. individual plans, Family plans, Maternity plans, SME group plans, Corporate plans etc. Personal insurance includes Corporate and Voluntary Health Insurance:

Corporate HI

This is a type of medical insurance that companies offer to their employees. It covers medical expenses, including consultations, hospitalizations, and surgeries.

Voluntary HI

Interested individuals can purchase this type of health insurance for themselves and their families. It usually covers medical expenses such as consultations, hospitalization and surgeries.

Depending on the insurance provider chosen, the eligibility requirements may differ, one basic requirement for HI is that enrollees must be employed or self-employed, capable of paying the premium(s).

The Nigerian Library

Traditionally in Nigeria, the library has a common conception when people are asked to define or give their perception about it because they mostly offer the traditional service of lending of books and a good environment for studying; the general notion about the library has always been where books are kept and where people visit to read. The fact that the library has since evolved and more complex is still a far cry to most Nigerians. As a fact, the role of libraries and librarians grew increasingly complex with computers becoming an essential resource for information when they appeared in libraries in the late 1980s. Since then, the rate of introducing new aspects and trends in the library became same with that of new innovations in information communication technology (ICT) because they are now intertwined. In Nigeria, as stipulated by the NPE (2004) document that “State and local governments shall establish public libraries and actively promote readership in the use of authority,” there is virtually no state without National and state libraries, some even have extended branches of the government in different parts of the states. There are also private libraries like the Olusegun Obasanjo private library and hospital libraries. Institutions of different levels and capacities also have their libraries in their individual institutions where they carry out the primary purpose of information dissemination in different capacities. With the complex nature of the library presently, professional librarians in Nigeria have begun to stir the hitherto status quo because right now, the knowledge of the library in Nigeria is an issue with different phases. While the government is still accessing the library on the basis of academic teaching and research as seen in the NPE (2004) document, Section 11; Educational Services (e) (f) and (g) which stated the following:

- E. The library is at the heart of the education enterprise. The virtual library as a platform for sharing knowledge is aimed at rejuvenating Nigerian schools through the provision of current books, journals and other information resources using digital technology.
The objective of the national Virtual library project include the:
 - (i) Improvement of the quality of teaching and research at all levels of education in Nigeria through the provision of current books, journals and **other library services**;
 - (iii) Enhancement of access of academic libraries serving the education community in Nigeria to global library and information resources; and
 - (iii) Enhancement of scholarship, research and lifelong learning through the establishment of permanent access to shared digital archival collections.To achieve the policy objectives, government shall provide appropriate Information and Communication Technology (ICT) facilities to ensure that the benefits of the virtual library permeate all levels of education in Nigeria

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- F. Since libraries constitute one of the most important educational services, proprietors of schools shall also provide functional libraries in all their educational institutions in accordance with the established standards. They shall also provide for training of librarians and library assistants for this service.
- G. State and local governments shall establish public libraries and actively promote readership in the use of authority. pp 51-52

The Nigerian professionals in the field have since redefined their roles based on the current realities of who a librarian is all over the world. Presently in information dissemination of all categories, Librarians are the custodians of the past, directors of the present and molders of the future. Therefore, the “other library services” under Educational Services (e)(i) have since taken different shapes in the events of time, evolutions and realities. These services are now numerous more than envisaged as a result of new discoveries on what a library is and who a librarian truly is in the current times. Librarians as information professionals have ignited the touch of information literacy in all spheres and the discussion on Health insurance information needs is a part of it. With an already established structure and understanding on the part of librarians (information professionals), governments, hospitals, Health Management Organizations (HMOs), international and local Non-governmental organizations (NGOs) and civil society organizations (CSOs) have a path to work through in replicating what is already a standard of practice in other climes.

The Role of the Library in Health Insurance Information Needs

Libraries play a crucial role in addressing health insurance information needs within communities, especially when there is a dedicated unit or team earmarked and trained for such. Access to reliable health insurance information is essential for individuals and families to make informed decisions about their healthcare coverage. Below are some ways in which libraries contribute to fulfilling these needs:

Information Resources: Libraries offer a wealth of information resources, including books, pamphlets, local and international brochures, and online databases that can help individuals understand the complexities of health insurance. This information may cover topics such as different insurance plans, coverage options, cost considerations, and legal rights.

Internet Access: Many people may not have reliable internet access at home. Libraries provide free internet access and computer terminals, making it possible for individuals to research and apply for health insurance online, explore government websites, or access insurance company portals.

Assistance with Online Forms: Navigating health insurance websites and completing online forms can be challenging for some individuals, especially people that are indifferent or not ICT inclined. Library staff can provide guidance and assistance in filling out online forms, creating accounts, and accessing relevant information, i.e. providing one-on-one assistance to people with their health insurance questions and concerns.

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Health Literacy Workshops: Libraries often offer workshops and classes to improve health literacy in other climes, which includes understanding health insurance terminology, evaluating insurance options, and knowing how to use insurance effectively. With the right partnership, such can be replicated in Nigeria.

Reference and Research Services: Librarians are skilled at finding and organizing information. They can help individuals locate specific health insurance materials, answer questions, and provide customized research assistance to guide their decisions.

Partnerships with Local and International Organizations: Nigerian libraries can collaborate with local and International healthcare providers, government agencies, and non-profit organizations to host health insurance enrollment events/assistance in different part of communities and categories of social status. In such events, they will provide access to knowledgeable experts who can answer questions and assist with enrollment were needed.

Language and Cultural Accessibility: Due to the multilingual nature of Nigeria, libraries may offer resources and services in various languages to cater to diverse communities. They can also create culturally sensitive materials and programming to reach underserved populations.

Confidentiality: Generally, libraries are trusted institutions that prioritize confidentiality. Individuals can seek assistance with their health insurance needs in a private and secure environment.

Education and Outreach: Libraries can proactively promote the importance of health insurance through community outreach programs, awareness campaigns, and special events to encourage individuals to explore their options.

Access to Legal and Regulatory Information: Libraries through librarians, can provide information on healthcare laws, regulations, and changes in the healthcare landscape, ensuring individuals are informed about their rights and responsibilities.

Online Health Insurance Tools: Libraries may orientate and offer access to online tools and calculators that help individuals compare insurance plans, estimate costs, and determine which plan best suits their needs.

Access to Government Programs: Libraries can assist individuals in applying for government-sponsored and private healthcare programs e.g. enrolling people into preferred health insurance plans an plans that are government-friendly, in terms of plans that are subsidized or augmented by the government.

CONCLUSION

Libraries play a vital role in helping people understand and manage healthcare and health insurance in developed climes. Doing same in Nigeria is an idea that is overdue, it is already an imperative idea, especially because the structure is already established for use and they are already in the endeavours of providing access to information, offering programs and services, and partnering with other organizations. Hence, libraries can equally do same in the healthcare system in Nigeria after proper orientation and training in other to help people make informed decisions about their

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health insurance and get the care they need, especially because they are community inclined as a result of their unique dispositions in terms of clients an environment.

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