

ABSTRACT

Introduction: Community Health Insurance (CHI) is advocated for in many developing countries as one way of addressing the ill effects of direct payments for healthcare. It is alleged to be more relevant in countries that mostly depend on out of pocket payments for healthcare with a large part of the population involved in informal employment. Uganda being one of such countries, community health insurance has been piloted by development partners although it is not yet fully embraced by the Government as a means of financing health care. This study therefore aimed at assessing the willingness of Kampala Capital City Authority (KCCA) Taxi Drivers to pay premium for a Community Health Insurance (CHI) scheme in Uganda.

Methodology: A cross-sectional study was undertaken that collected quantitative data from the respondents on WTP for community health insurance. A semi-structured questionnaire was used to obtain responses. Convenience random sampling was used to select respondents per taxi park. A total of 312 Taxi Drivers were included in the study from the 3 taxi parks of Old taxi park, New taxi park and Nakawa taxi park. Data was analysed using MS Office excel 2016.

Results: More than two thirds (78.7%) of the Taxi Drivers indicated willingness to pay for the CHI despite 61.9% not understating what CHI schemes imply. Most of the Taxi Drivers who reported willingness to pay for CHI were in the 4th and 5th income quintiles (47.9% and 24.6% respectively). More than half of the respondents (51.3%) were willing to pay at least 10,000/= monthly as the minimum amount of premium. Statistically, willingness to pay for community health insurance was likely to be influenced by the household incomes, household expenditures and respondent`s levels of education.

Conclusion: Majority of the KCCA Taxi Drivers are willing to pay for the community health insurance schemes if introduced in their communities. The suggested minimum amount of premium is likely to be affordable.

Recommendation: Sensitization on community health insurance is needed across KCCA if all the Taxi Drivers are to embrace the initiative. Standardization of the minimum amount of premium to pay is an area that requires exploration as well.