

**Introduction:** This study was conducted in Obongi County; Moyo District to determine willingness of the fishing communities in Obongi to pay for community Health insurance scheme. Moyo District has ongoing community insurance ambulance scheme to enhance referrals and access to quality care. The specific objectives of the study were; to determine the demographic characteristics that influence fishing communities in Obongi County's willingness to pay for premium, to determine level of willingness to pay for specific packages among the fishing communities in Obongi County and to assess level of willingness to pay by the socioeconomic status of the fishing communities in Obongi County, Moyo District.

**Methodology:**

A cross-sectional descriptive and analytical surveys using open bidding technique and name-your-own-price mechanism developed by Cherner, 2003 and Supported by Spannet et al 2004 to study WTP was used. A total of 220 respondents were sampled using multistage sampling method where Sub Counties and the parishes were the strata and finally simple random sampling was used to reach the study unit.

**Result:** The result showed that there was high level of WTP for package one (referral services) of 86.4% but level of WTP decreases as the services listed in the packages increases. WTP for package two (basic care) was 53.2% and for package three (comprehensive care) 24.1% respectively. The mean amount of money proposed as monthly premium varied across the different wealth quintiles with the poorest having the lowest mean of Ugsh 560 (0.22 USD) compared to the rich who had mean amount of Ugsh 5000 (1.9 USD). And distant, family size, religion and sex were demographic characteristics that influence WTP.

**Conclusion:** The fishing communities have high level of WTP of 86.4% with proposed average monthly amount of Ugsh 560 (0.22 USD) by the poorest quintile to Ugsh 5000 (1.9 USD) by the rich quintile. Distance of the respondents, family size, religion and sex were demographic characteristics that influence WTP.

**Recommendations:** GOU should consider strengthening CBHIS to offer social protection for those working in the informal sectors, MOH should consider forming and disseminating policies to regulate formation and regulation of CBHIs, Moyo DLG should consider extending the Community ambulance services to Obongi and sensitizing the communities of Obongi County on the importance of CBHIS.

**Further area of research:** To determine the ability of households to pay or Capacity to pay (CTP) which is calculated as total income minus subsistence expenditure in a particular period.