

**Introduction:** This research was embarked on to study factors influencing uptake of Community Based Health Insurance (CBHI) in Uganda. A case study of CBHI schemes in Kabale district was selected for this study. The main objective was to determine the factors influencing uptake of CBHI schemes in Uganda. The specific objectives of the study were assessment of the socio-demographic characteristics, level of awareness and scheme related factors that could be associated with uptake of CBHI schemes.

**Methodology:** A descriptive cross-sectional study was used in conveniently selected CBHI schemes in Kabale district. Kish and Leslie formula was used to estimate the sample size (385) which was then was proportionally distributed according to the enrolment number for each scheme. Data was collected from only household heads, dependants were not assessed.

An interview guided questionnaire adopted from pre-existent studies that have assessed practices and uptake of community health insurance schemes was used. Data collected was compiled into data master sheets, double entered into a database designed in Microsoft Excel then exported to IBM SPSS version 21 for analysis. Inferential statistics were presented as Odds ratios (ORs), 95% C.I and  $p < 0.05$  were deemed statistically significant.

**Results:** The study found that age of dependents had a very strong statistically significant association with the uptake of Community Based Health Insurance scheme among the community respondents (B=1.015 95%CI=0.719-1.312 P=0.000).

The second stronger variable that influences the respondents/community members' uptake of CBHI scheme was number of dependents. This also had strong positive statistically significant association with the uptake of CBHI scheme among the community members (B=0.531, 95%CI=0.207-0.855, P=0.001). The result also found out that there was statistically significant association between respondents who are member of saving scheme and the uptake of CBHI scheme by the respondents (B=0.548, 95%CI=- 0.013- -0.083 P=0.021)

**Conclusions:** The study revealed that age of dependents, household size and belonging to a savings scheme within the community are the three major factors significantly associated with uptake of CBHI schemes in Uganda.

**Recommendations:** Saving schemes and other groups operational within the communities for example burial groups (engozi) operational in the community to which majority of the people subscribe can also be used as a platform to increase enrolment into CBHI schemes.

Stating the family as the unit of enrolment the unit of enrolment is another measure that can be introduced in order to have more families taking up CBHI schemes.