

Introduction

Globally, there is low coverage of CHIs (WHO, 2010). In terms of population coverage, the CHIs cover a very small proportion (Chuma et al., 2013). This is worse in the low and middle income countries experiencing financial constraints (Gaag et al., 2012). CHI schemes have turned out to be a promising and emerging insurance mechanism intended to relieve the poor from health-related financial risks (Katia et al., 2012). Community health insurance (CHI) is a not-for-profit form of health insurance that has been used to protect poor people against catastrophic costs when seeking health care (Uzochukwu et al., 2010). It is a voluntary in nature, organized and managed at the community level, which targets people employed in the informal sector (Bennet, 2004).

The study focused on the factors influencing enrolment into community health insurance among cooperative society members of Bushenyi District.

Objectives:

The study objectives were: to determine the socio-economic factors influencing enrollment into CHI among cooperative society members, to establish health systems related factors influencing enrollment into CHI among cooperative society members and to determine the scheme related factors influencing enrollment into CHI among cooperative society members.

Methodology

A descriptive cross sectional was conducted at household level employing both qualitative and quantitative study methods. A sample size of 382 of households was chosen. The key informants were purposively selected. The quantitative data was analyzed using a computer based Statistical Package for Social Scientists (SPSS) and Microsoft spreadsheet whereas, qualitative data was analyzed using a master sheet and presented as narrative together with some direct quotes from respondents.

Results

A total of 370 household heads fully answered and returned questionnaire. Only 82.7% of the respondents were willing to enroll into CHI schemes. The elderly, the very rich and very poor, the highly educated and those with no education were less likely to enroll into CHI schemes.

There was a statistically significant correlation between the knowledge about CHI and willingness to enroll into CHI schemes ($r = 0.262$, $p = 0.005$). Poor information dissemination, high premium, corrupt leaders and lack of trust for the leaders were the most pronounced factors limiting the enrollment of cooperative society members into community health insurance schemes. Distance to the health facilities, provision of better health care services to the uninsured patients, poor quality of services provided at the facilities as well as bad attitude of health workers were pointed out most respondents that discourages them from enrolling into community health insurance schemes.

Conclusion

The most outstanding hindrance to enrollment into CHI schemes was poor information dissemination. This created a very big knowledge gap about community health insurance amongst the cooperative society members, thus limiting enrollment into community health insurance. It should be a combined effort of the government, CHI schemes management, local leaders as well as community members.

The government should contribute a small percentage of its annual subsidies to every member of CHI so as to reduce the co-payment rates. CHI schemes should be incorporated into the government health facilities so that targeted members can get quick and accessible health services.

The management of CHI schemes should involve targeted communities to participate in appointing their leaders, determining the premium as well as translating and interpreting the knowledge they possess into understanding of community health insurance schemes. Communities should consider enrollment into community health insurance as the best option of financing for health care so as to avert catastrophic health expenditures. The researcher recommended the need to conduct a study assessing the factors influencing retention into CHI schemes.

The current study established the factors influencing enrollment into CHI schemes among cooperative society members. There is therefore need to conduct a study assessing the factors influencing retention into CHI schemes.