

**An Overview of Free Healthcare as a Desideratum in Nigeria.**

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**Abstract**

The paper attempted an analysis of free healthcare system as practiced in Nigeria. To achieve this, it conceptualized healthcare and adopted the historical and analysis method. It discovered that the Nigerian Health Insurance Scheme (NHIS) is the only modus operandi for implementing the National Health Policy on Healthcare in Nigeria. The component units rely heavily on the centre for healthcare survival and this practice has made them semi-autonomous and less competitive in terms of healthcare development. With the Insurance Scheme, the paper unraveled that public workers are the main beneficiaries; while private health insurance plays supplementary role. Moreover, the paper revealed that the beneficiaries only pay ten percent of their salaries monthly as contributory to the scheme and there are many uninsured patients or citizens all over the country. Also, the paper extrayed the merits and demerits of free healthcare. Ultimately, the paper recommended among others that the National policy on Healthcare should inhere universal or mandatory free healthcare; government should build many more health organizations such as hospitals and the component units – states and local governments should be encouraged and funded to key into the programme similar to the decentralization reform process introduced in Bulgaria.

**Keywords: Healthcare, Insurance Scheme, Uninsured Patients, Ambulatory and Mandatory Contribution.**

## **Introduction**

The healthcare organization is considered the largest and most powerful industry in almost all the countries worldwide in view of the peculiar nature of its inherent activities. In the United States of America, it is said to constitute nearly a percent of the country's total labour force and 17.9 percent of the gross domestic product (Bureau of Labour Statistics, 2013). Fried and Fottler (2015) posit that Healthcare professionals include physicians, nurses, dentists, pharmacists, optometrists, psychologists, non-physician practitioners such as physician assistants and nurse practitioners, healthcare managers or administrators and allied health professionals. According to them, allied health professionals consist of therapists, medical and radiologic technologists, social workers, health educators and other ancillary personnel.

As expatiated by Fried and Fottler (2015), Healthcare personnel work in variety of settings including hospitals, ambulatory care centres, managed care organizations, long-term care organizations, psychiatric health organizations, pharmaceutical companies, community health centres, physician offices, laboratories, research institutions and schools of medicine, nursing and allied health professions

## **Concept of Free Healthcare**

It may be necessary to define healthcare before delving into the meaning of free healthcare in order to ease its comprehension. Healthcare is simply the maintenance or improvement of health via the prevention, diagnosis, treatment, recovery or cure of disease, illness, injury and other physical impairments in people. In otherwords, it is the timely use of personal health services to achieve the best possible health outcomes (Wikipedia, the free encyclopedia). It could also be defined as efforts made to maintain or restore physical, mental or emotional well-being especially by trained and licensed professionals (Enabulele, 2018).

Free Healthcare therefore means that all citizens receive healthcare at no cost or a very minimal cost. In otherwords, it is one in which everybody in a country is entitle to consultation, treatment and drugs without any cost or charges in government health institutions. Or it could be defined as a system whereby the government provides free treatment and cure paid for with revenue from income taxes (Aghahowa, 2018). Also, Napit (2020) conceptualized free healthcare "as the social influencing term where everyone deserves the right to seek a healthy life whatever their economic or social status occurs to be". Thus, in free healthcare organization, services are government – owned and service providers are government employees. Besides, when government provides healthcare,

they work to ensure doctors and hospitals provide quality care at reasonable cost (Aghahowa, 2018).

In Nigeria, healthcare is built on the basis of three tiers responsibilities of the federal, state and local government (National Health Policy, 1996). Thus:

1. Primary Care (Local Government) is provided in primary healthcare centres and comprehensive health centres by the frontline health workers backed by primary care physicians and paramedical staff;
2. Secondary Care(State) is one provided in health institutions having some complex and sophisticated facilities and operated by health professionals possessing general and specialist skills; and
3. Tertiary Care (Federal) is provided in health institutions such as Teaching Hospitals possessing extremely complex and sophisticated facilities and operated by professionals with expert and super specialist skills (Aghahowa, 2018).

### **Determinants of Free Healthcare**

There are certain conditions, facilities and services in a country conditions, facilities and services in a country that indicate the implementation of free healthcare. These include:

1. **Ownership:** Health institutions can either be publicly or privately owned. These are hospitals, community health centres etc. majorly owned by the government. Atleast, if the government owns and manages 90 percent of health institutions, it is an indication that there is free healthcare system in practice.
2. **Payment of Health Workers:** Huselied etal (2005) opine that there are medical, para-medical and non-medical staff working in health institutions. According to him, if their emolument is determined and paid fully by the government, one can say there is free healthcare.
3. **Insurance Services:** The policy on insurance indicates whether healthcare is free in many countries. In some countries, it is partly or wholly paid by the government. In Nigeria, there is national health insurance scheme (NHIS) specifically for public workers which accounts for partial payment. Although, the scheme covers workers in private organizations but scarcely utilized. Pertinently, if insurance is paid wholly by the government, there is free healthcare universally. France, Germany, Switzerland to mention but three are good examples of the best healthcare providers globally (Fottler, M.D. et al (eds) 2015).
4. **Healthcare Funding:** In corollary to the above point, in a single – payer system, the government solely provides free healthcare. In all the health institutions, services are government owned and service providers are employees of the

government. Generally, therefore five primary methods of funding healthcare system. They are:

1. Direct or out-of-pocket payments,
2. General Taxation to the state, country or municipality,
3. Social health insurance,
4. Voluntary of Private health insurance, and
5. Donations or community health insurance (Harrison and Thompson, 2015).

But, most countries' system feature a mix of all the five models. In Nigeria, this revenue for free healthcare is derived from income and other types of taxation by the government. In some countries particularly with the developing ones, they fund free healthcare programmes from assistance from World Health Organization (WHO), United Nations International Children Emergency Fund (UNICEF) and other donor health organizations and countries (Fottler, M.D et al 2015 (ed)). It is pertinent to say that if healthcare is entirely funded by the government, it is indicative of free healthcare.

5. **Health Policy:** The national policy on health of countries also determines if their citizens are enjoying free healthcare. If the policy inheres free consultation services – that is people can go to any government owned health institutions and seek medical advice without any cost. Beyond this, treatment of all ill-health cases such as x-ray, operations, dialysis etc as well as the prescribed drugs are free, such national health policy can be said to be inherent of free healthcare.

However, there may be no country in the world in which all the health institutions, service providers and the insurance schemes are solely owned, funded and managed by the government in the face of global competitiveness from private organizations. But it suffices to say that if the health policy document of a country contains sole government ownership and management of health institutions, wholly payment of the emoluments of health service providers, whole payment of insurance, free consultation and treatment, can be said that these are indicative or determinants of free healthcare in such a country.

### **Conditions that Necessitate Free Healthcare**

There are certain conditions that make free healthcare needful in countries. These conditions may vary from country to country, it depends on the level of development. In Nigeria, They may include:

1. **Abject Poverty:** This is typical of countries particularly less developed countries where poverty rate is very high; people hardly have three square meals daily; people squatting and or living in ghettos; parents cannot finance the education of their children or cater for their needs, and people cannot afford medical bills for

themselves, it is only free health care that can make living meaningful in such countries;

2. **Unemployment:** In corollary to the above point, a country where unemployment rate is very high, a situation where majority of the population particularly the youth which constitute the dynamic workforce are unemployed, increased crime rate due to inability to cater for ones needs as well as the inability of the majority of the populace to provide the means of subsistence as a result of unemployment, free healthcare is necessary in such a country;
3. **Environmental Pollution:** Every country worldwide is faced with environmental pollution. The gravity of pollution depends on the level of development. For the advanced world, they are mostly hit by industrial pollution while the less developed ones are mostly faced with pollution of the air arising from their few industries and the release of carbon monoxide from a number of cars and generators of considerable antiquity. Infact, polluted air and water lead to different types of sicknesses such as respiratory problems, cancer, lungs default etc and dysentery, diarrhea, typhoid due to the dearth of portable water. All these sicknesses constitute a drain to the lean financial resources of the people hence the clamour for free health care in Nigeria to atleast mitigate the hardship and suffering of people;
4. **Infant and adult mortality:** Death rate is very high in developing countries like, Nigeria in Comparison with the developed countries of the United States of America, Britain, Canada and a host of others. In 2019, child mortality rate for Nigeria was 117. 2 deaths per 1,000 live births. In 2020, adult mortality rate for 34.25 deaths per 100 population. A summary of historical death rate data in Nigeria from 2017 to 2020 is depicted below (Napil, 2020)

Year	Death Rate	Growth Rate
2020	34.25	_____
2019	11.771	-1.620%
2018	11.965	-2.520%
2017	12.274	-2.460%

Source: <https://www.macrotrends.net/countries/NGA/deathrate>

From the above, it is obvious that death rate is very high and it has increased astronomically in 2020. The point to note here is that death rate is due to poor or inadequate viable health institutions. Perhaps, this accounts for the reason many Nigerians seek medication abroad and this justifies the necessity for free healthcare in Nigeria;

5. **High rate of Accidents:** To worsen the foregoing point, the rate of accidents is very high in Nigeria. Every year, over 39,000 Nigerians die from road crashes. In 2018, Global Status Report on Road Safety, the World Health Organization (WHO) estimated road traffic fatalities in Nigeria at 39,802 while the estimated rate per 100,000 death stood at 21.4 ( Fifth United Nations Global Road Safety week, 2019). Apart from road or motor vehicle accidents, there are other accidents arising from plane crash, fire disasters etc resulting to huge fatalities. All these definitely increase the rate of death in the country which may be mitigated with free healthcare; and
6. **High Birth Rate:** In Africa and Nigeria to be specific, birthrate is very high. This may be due to the polygamous nature of the majority of families, easy marriages, especially among the Muslim believers, poverty stricken families and a host of other factors. The problem here is that this leads to increasing population that may eventually become objects of illiteracy, unemployment and miscreants. Thus, these further deplete the state of healthcare. Perhaps, if there is free healthcare, increasing population may not be stressful.
- 7.

With the above, one can undoubtedly say that a country that is bedeviled with abject poverty, unemployment, incessant pollution of the environment, high death rate among others would be able to mitigate the aftereffects of these maladies if free healthcare is guaranteed.

### **The Merits of Free Healthcare**

Free healthcare system brings various and varied benefits to the citizens of countries where it is practiced. They are:

1. **Free Healthcare lowers Costs:** when compared with the free – market system, free healthcare services reduce cost drastically. Basically, one will not be perturbed about the doctor's fee. Every treatment provided is free. This means that even people who could not afford to pay the fees can have equal quality of services.
2. **Free Healthcare Eliminates Unnecessary Competition:** health Services providers are in never-ending competition with each other. It is a known fact that the health sector has changed into a business. Subsequently, their goal changed too and are seen rather concerned about the number of patients than the quality of their service. Moreover, they aim at attracting rich people who willingly pay hefty bills, ignoring the condition of those who cannot afford it;
3. **Free Healthcare Lowers Administrative Expenses:** in a free-market economy, doctors have to deal with a myriad number of private agencies in order to

purchase the required medical resources. Under free healthcare, the government acts as an agency that controls the price. This means that medicines can be bought in bulks and the doctors will not waste time negotiating with any private agencies;

4. **Free Healthcare Improves Child Health:** for children, proper healthcare is vital as they are at a higher risk of developing complications and diseases. When healthcare is free, children from any economic background can gain access to health facilities. As a result, they are spared from numerous diseases enabling them to lead a healthier life and contribute to the development of the society;
5. **Free Healthcare Boosts the Economy:** the impact of health on the socio-economic system of a country is clear. Countries where people can afford healthcare have stronger economics and vice versa. Free healthcare allows every citizen access to health treatments. Subsequently, increasing the productivity of people and having a direct effect on the nation's economy. Also, there may be no need for citizens to seek for medical treatment abroad; and
6. **Free Healthcare Saves Lives:** Thousands of lives are saved through free healthcare services. Early symptoms can be recognized and diagnosed by doctors. As a result, numerous diseases are prevented. Besides, numerous patients who may not be able to afford health services even in critical condition can easily go to the hospital for treatment (Napil, 2020).

### **Demerits of Free Healthcare**

Despite the merits of free healthcare as analyzed above, it still has some demerits. They are:

1. **Free Healthcare Prioritizes Chronic Diseases:** Napil (2020) avers that almost 90 percent of the budget of most countries is spent on chronic illness which is related to life style choices. According to him, the whole system is funded through the taxes paid by the citizens. So, this basically means one is paying for others treatment too which sounds a bit unfair.
2. **Free Healthcare Can Degrade Quality of Service:** as expected, the number of patients will spike instantly once the healthcare services get free. So, the doctors and nurses have to work day and night on a busy schedule. This means their goals change into treating as many patients as possible rather than properly diagnosing them. As a result, the quality of service may drastically reduce.

3. **Free Healthcare Makes People Irresponsible:** when financial incentives are provided, people are most likely to ignore their health. Rather, than focusing on getting fit, eating healthy and taking proper precaution, people may start having unhealthy lifestyle. Simply, because they have easy access to free healthcare services if any issues arise.
4. **Free Healthcare takes Most of the Government's Budget:** though the free healthcare service is funded through taxes. The healthcare system is remarkably expensive. According to Napil (2020), free healthcare services can take up to 90 percent of most countries budget and in most cases they might have to cut off budget separated from other government services such as Education; and .
5. **Free Healthcare Results in Longer Waiting Period:** the free healthcare system makes health institutions such as hospitals busier. In order to book an appointment with any specialist, one might have to wait for weeks. It is considered normal to have to wait for 3 to 4 weeks for an appointment. Moreover, on a daily basis, there is usually a long queue in the hospital due to the large number of patients waiting to see the doctor. But, with a free market system, one may not have to wait for such a prolong period of time (Napil, 2020)

### **Conclusion**

Stemming from the foregoing, it is obvious that the benefits of free healthcare outweigh its negative effects. For now, free healthcare is elusive in Nigeria. Her national Health Insurance Scheme established by Decree 35 of 1999 is not universal (Enabulele, 2018). Only few workers who voluntarily registered with the scheme benefit from it. With the scheme, the beneficiaries pay only ten percent of their medical bills. However, with the increasing population of Nigeria and being be deviled among others with abject poverty, unemployment, environmental pollution, high infant and adult mortality rate coupled with high birth and death rate, Nigeria is overdue for free healthcare and hence its justification.

### **Recommendations**

Obviously, there is hardly any country in the world that has universal free healthcare. In the utilization of Health Insurance Schemes, be it Public or Private, the citizens pay a certain percentage ranging from 10 percent to 20 percent from their income and or free treatment in some chronic diseases such as Tuberculosis, Acquired Immunodeficiency Syndrome (AIDS), Covid 19 etc. Since the government pays a lion share in its contribution, hence it is adjudged to be free healthcare. Perhaps, what is a common place in most countries is to encourage all their citizens to register with insurance. For instance, as part

of the reform programme in Bulgaria, mandatory employee health insurance through National Health Insurance Fund (NHIF) was introduced. Moreover, employees and employers pay an increasing mandatory percentage of their salary with the goal of gradually reducing government contribution of health care. Also, the system has been decentralized by making municipalities responsible for their healthcare facilities (Harrison and Thompson, 2015).

Undoubtedly, universal free healthcare will constitute a marvelous antidote to high rate of mortality in Nigeria. Perhaps, to make it a fruition in Nigeria, the followings have been recommended:

1. The National policy on Healthcare should inhere universal or mandatory free healthcare;
2. Government should endeavor to be in-charge of or own atleast 80 percent Healthcare Organizations in the Country;
3. Health Insurance should be compulsory for all categories of government workers;
4. The insurance Scheme should be extended to private workers with government subsidizing;
5. Government should have data bank for uninsured patients or citizens with a view to assisting them to join the Insurance Scheme;
6. Government should endeavor to build many more Health Organizations such as hospitals;
7. Government should invest directly and or in partnership with private organizations in pharmaceutical businesses;
8. Government should train more health workers such as Doctors, Nurses, and Pharmacists etc;
9. State and Local governments should be encouraged and funded to key into the programme similar to the decentralization reform process introduced in Bulgaria;
10. Helping Centres should be built in designated locations or zones with facilities to receive emergency phone calls and ambulatory services; and
11. The responsible government agencies such as federal and state ministries of Health should monitor and exercise oversight functions on all health institutions in the country.

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