

# Accelerating Financial Protection and Health Insurance Coverage for People Living with HIV in Nigeria

Lagos, Akwa Ibom, Cross River, Delta, Ekiti & Osun States

Social health protection and state health insurance schemes are critical tools for preventing catastrophic out-of-pocket health spending, especially among vulnerable populations such as People Living with HIV (PLHIV). In Nigeria, many PLHIV still face financial barriers to accessing continuous care. By reducing financial barriers to care, health insurance improves treatment adherence, retention in care, and viral load suppression, while strengthening long-term health system sustainability.

ECEWS has worked with the respective State Health Insurance Agencies (SHIAs) in its supported states to formally recognize PLHIV as a vulnerable group, eligible for subsidized or fully waived premiums.

## KEY STRATEGIES AND INTERVENTIONS

ECEWS applies a comprehensive, system wide approach that includes:

- Stakeholder engagement and coordination** with the host government institutions, civil society, and PLHIV networks
- Community awareness and demand creation** to improve understanding of health insurance benefits among PLHIV
- Advocacy for premium waivers** for PLHIV classified as poor or near poor through vulnerability assessments
- Designation and training of enrollment focal persons** at the facility and LGA levels
- Capacity building** for case managers, facility teams, SACA, SASCP, and other Government of Nigeria stakeholders
- Integration of vulnerability assessment tools** into routine clinic workflows
- Hands on registration support** for new and returning clients
- Onboarding and continuous education** for enrolled beneficiaries to promote scheme utilization

## RESULTS AND ACHIEVEMENTS (SEPT 2025 – FEB 2026)

### PROGRAM SCALE

**230**  
Health Facilities  
Implemented awareness & demand creation activities

**238**  
Personnel Trained  
Enrollment officers & LGA focal persons equipped for targeted registration

### TREATMENT IMPACT

**5,975**  
Active on Treatment  
Strong linkage and continuity of care

### SCREENING & ENROLLMENT

**11,041**  
PLHIV Screened  
Using vulnerability assessment tools

**6,291**  
Enrolled Into State Health Insurance Schemes

### PIPELINE & DEMAND

**1,658**  
Applications in Progress  
Awaiting enrollment & premium payment

State	PLHIV screened using vulnerability assessment tools	PLHIV enrolled in health insurance	PLHIV enrolled and active on treatment	PLHIV applications pending enrollment and premium payment
Akwa Ibom	2,151	2,151	2,051	0
Cross River	939	0	0	939
Delta	1,938	920	920	100
Ekiti	1,850	391	391	0
Lagos	1,521	1,978	1,762	619
Osun	2,978	851	851	0
<b>TOTAL</b>	<b>11,041</b>	<b>6,291</b>	<b>5,975</b>	<b>1,658</b>

### DOMESTIC RESOURCE MOBILIZATION

The intervention has catalyzed significant domestic financing commitments to support health insurance coverage for PLHIV, reinforcing government ownership and long-term sustainability of HIV services.

#### **N63.3 MILLION (US\$45,214.2)**

##### Premium Waivers Secured Across States

Enabling thousands of PLHIV to access insured services without financial burden

**N26.4 Million (US\$18,857.1)**  
Lagos State

**N36.9 Million (US\$26,357.1)**  
Akwa Ibom State

In addition, **N24 million (US \$17,142.9)** has been pledged by high-level government officials in Cross River State to cover insurance premiums for 2,000 PLHIV.

These commitments reflect growing political will and demonstrate a shift toward increased domestic financing of HIV services, aligned with Nigeria's Universal Health Coverage (UHC) agenda.

### WHY THIS MATTERS

By improving access to insured services, the intervention strengthens continuity and quality of HIV care, supporting better treatment adherence and long-term health outcomes. It also reinforces government ownership of the HIV response by embedding PLHIV coverage within state-led health financing mechanisms. In doing so, the intervention advances Nigeria's commitment to Universal Health Coverage (UHC) and demonstrates scalable, sustainable models for integrating HIV services into state health insurance systems.



### About ECEWS

Excellence Community Education Welfare Scheme (ECEWS) is a Nigerian non governmental organization with over two decades of experience delivering high impact health, education and social protection programs in partnership with federal, state, and local governments.