What is health Insurance?
Have you ever been in a situation where you need health care services, especially as an emergency, and you couldn’t bear the expenses?
Health insurance is a coverage that protects an individual and his/her household against the financial difficulty that can result from both expected and unforeseen medical expenses without having to pay Out-of-Pocket. It operates on the principle of social solidarity and equity, where everyone makes financial contributions to take care of the health needs of the few that might need it.

- **Out-of-Pocket Expenses.**
  - These are payments made by individuals or households for health care at the point of accessing services.

- **Effects of Out-of-Pocket Expenses**
  - Financial burden; almost impoverishing many households: globally, 100 million individual are pushed into poverty yearly due to Out-of-Pocket expenditure on health (WHO 2016), 76.6% of Nigerians pay OOP to access health (National Health Account: 2017)
  - Poor quality of care depending on how much the individual can afford.
  - Poor health outcomes at individual, community, state and national levels.

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<th>Country</th>
<th>South Africa</th>
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<th>Norway</th>
<th>Brazil</th>
<th>China</th>
<th>Nigeria</th>
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<td><strong>OUT-OF-POCKET HEALTH EXPENDITURE (% OF TOTAL EXPENDITURE ON HEALTH)</strong></td>
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Benefits of Health insurance
- Prompt access to quality health care
- Financial security
- Equity
- Upgraded health infrastructure
- Improved health outcomes

Ogun State Government Cares for Your Health
- The State government has enacted a State Social Health Insurance Scheme Law 039/2018 which makes health insurance mandatory for all residents of the state irrespective of race, gender, religion and socio-economic status.
- The Law creates the ‘Ogun State Health Fund’ for health insurance purposes.
- The Law specifically protects the Health Fund from political and external interference.

- Establishment of Ogun State Health Insurance Agency (OGSHIA) with the mandate of managing the health fund.
- OGSHIA has the responsibility of providing qualitative and affordable health care at no financial hardship to the residents of the state through different health insurance schemes targeted at various groups in the state.

OGSHIA Captures You!
The following schemes will be rolled out in a bid to 'covering Ogun Residents everywhere':

- **Formal Sector Health Insurance Schemes:**
  - Civil servants and pensioners at the State and Local Government level
  - Employers and employees in the Organized Private Sector (OPS).
  - Tertiary Institution Social Health Insurance Programme (TISHIP)

- **Informal Sector Health Insurance Scheme:**
  - Residents not in the formal sector
  - Others such as artisans, market traders, transporters NURTW, RTEAN, ACOMORAN, AMORAN, etc
Vulnerable Group scheme:
- The less privileged children under 5, pregnant women, and elderly
- Disabled
- Prison inmates
- Mentally challenged

How Will You Enrol?
- Assigned Third Party Agent (TPA) agents of OGSHIA registers you
- You pay an annual Premium either for individual or family package. There is a discount on family package.
- There is a waiting period of two months
- You get an Identification card with a unique number, just for you!
- Then access care as when needed.

How do I become an OGSHIA accredited TPA
- Organisations such as Civil Society Organisations (CSO) will undergo an assessment and accreditation process.

What Are You Entitled To?
- OGSHIA offers a benefit package that comprises both primary and secondary levels of care.
- You can access care at the assigned hospital of your choice from OGSHIA Health care providers list.

Frequently Asked Questions (FAQs)
- Will those currently on National Health Insurance Scheme (NHIS) still be enrolled by OGSHIA?
  No, the Law stipulates that those already registered by NHIS do not require to register with OGSHIA.
- Can I opt out from the health insurance plan at any time?
  No, the law makes health insurance mandatory on all residents of the State. There are platforms already on ground to address concerns that might arise from operationalizing this.
- Is there a dedicated customer care service?
  Yes, you can refer to the back page of this leaflet.
- How many beneficiaries does the family plan cover?
  It covers the father, mother, and four (4) biological children younger than 18 years.
- What is the plan for a man with more than one (1) wife?
  He will be required to have separate plans for each of his wives and their children.
- How are children older than 18 years catered for?
  They will be taken care of under the Tertiary Institution Social Health Insurance Programme (TISHIP).
- Can I make use of my card outside of Ogun State?
  Not yet. The State is working on making this possible.
- Can I continue using my old hospital after enrolment with OGSHIA?
  Yes, if it is one of the OGSHIA accredited hospitals. However, it is advisable that you pick the hospital closest to your place of residence.
- Can I change my hospital at any time I desire?
  You can change your hospital after six (6) months.

For more details:
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OR