MyItura

WHITE PAPER

CLOSING THE GAP

Healthcare Financing for Women in Nigeria

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Summary

Healthcare is an essential need. For Nigerian women, it is also one of the most financially inaccessible. A single pregnancy complication, a delayed diagnosis, or an unaffordable surgery can cost a woman her life. This is the unfortunate reality, not because treatment doesn't exist, but because finance is a barrier.

In today's Nigeria, over 70% of healthcare expenses are paid out-of-pocket and women bear a disproportionate share of that burden. Not only that, Nigeria accounts for over 34% of all maternal deaths globally. In simple terms, 1 in 22 Nigerian women are likely to die during childbirth, compared to 1 in 4,900 in developed countries.

These stats lie heavily on the fact that women cannot afford care, are in informal employment, can't access adequate care when they need it or deprioritize their own well-being for the sake of their families.

This white paper examines the structural, financial, and social barriers that prevent Nigerian women from accessing timely healthcare. It draws on national data and HMO policy analysis to make the case for affordable, women-focused health financing as an urgent public health intervention. It also introduces Myltura's Women's Health package and the MediLoan solution.

34%+

Nigeria's account for maternal deaths globally.

70%

healthcare expenses are paid out-of-pocket

"When women can afford to take care of their health early, we don't just save lives; we strengthen families, communities, and the economy."

— Chialuka Kelechi,

Chief of Staff, Myltura

Crisis

Approximately half of Nigeria's population are women. Yet the country's healthcare system consistently fails them. Women are being held hostage because the healthcare financing structure was never designed to meet their needs.

In 2022, Nigeria's maternal mortality rate stood at 1,016 deaths per 100,000 births which was ten times more than the Sustainable Development Goal (SDG) target of 70 per 100,000. The leading causes of these deaths are preventable and treatable illnesses including: hypertension (27%), sepsis (20.6%), haemorrhage (17%). The truth is these conditions do not need advanced technology to be detected and they can be managed when caught early enough

The big issue is many women do not get access to care early enough and the conditions become fatal. The bane of this failure is the financing system. Nigeria's GDP and national budget allocation for healthcare is just 3% and 5.03%, respectively. What this means is that the rest of healthcare sector spend comes directly from the patients pocket.

For the average Nigerian woman, this model is brutal. First, healthcare decisions, in many households, are left to the male heads. Secondly, women who earn less, save less and have very little financial autonomy; usually depending on others to fund their care. Their income is channeled to feeding and when resources are scarce, their health is deprioritized.

Why Women Are Most Affected

We conducted a survey of 100 women, between 25 and 40 years, and this is what we found:

Respondent Demography

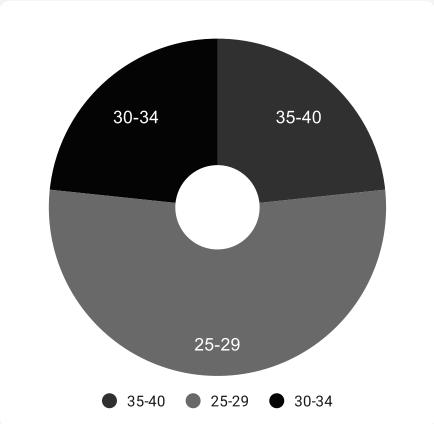


Fig 1: Respondent Demography

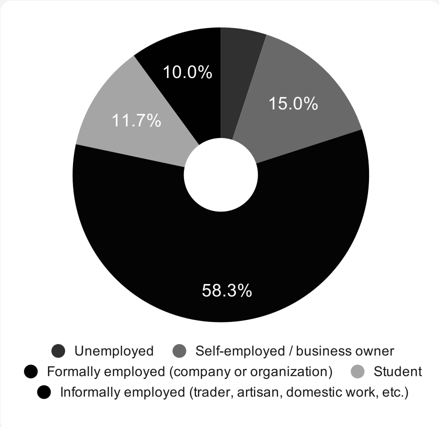


Fig 2: Employment status

Over half of the respondents were women between the ages of 25–29 and have formal employment.

Health Insurance Coverage

Findings indicate that only 30% have insurance coverage paid for by their employers, 49% pay for coverage themselves while the remaining 21% do not have any coverage.

This suggests that access to health insurance remains largely dependent on formal employment, leaving a substantial number of women financially exposed to healthcare costs.

When asked how they typically pay for care, a staggering 60% indicated that they pay out of pocket.

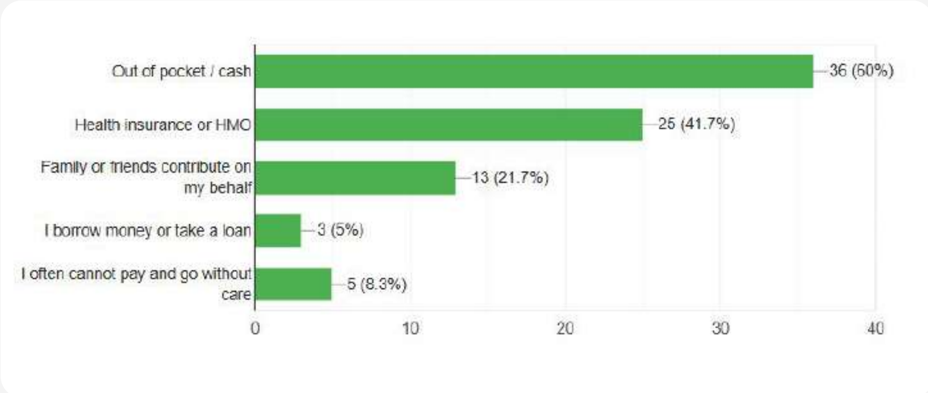


Fig 3: How do you typically pay for medical care?

From the chart above, we can deduce that there's an absence of widespread financial protection mechanisms and the reliance on informal support systems.

Healthcare Seeking Behavior

A considerable number of respondents reported that they had either delayed or avoided seeking medical care due to cost, with many indicating that this had occurred more than once within the past year.

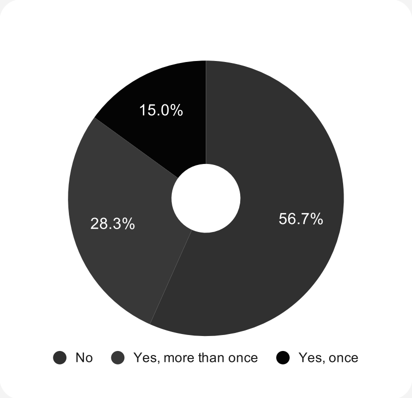


Fig 4: In the last 12 months, have you delayed or avoided seeking medical care because of cost?

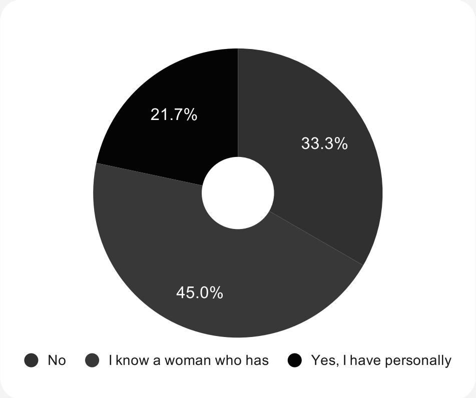


Fig 5:Have you ever abandoned treatment, or know a woman who has, because you could no longer afford to continue?

Fig 5 shows that many respondents have either:

- Personally abandoned medical treatment due to cost, or
- Know other women who have done so

This indicates that the financial burden of healthcare not only delays access but also interrupts continuity of care, potentially leading to poorer health outcomes.

Barriers to Healthcare Access

In our survey, we identified 6 factors that may be a barrier to women accessing healthcare. The result shows 81% cannot afford the cost of care.

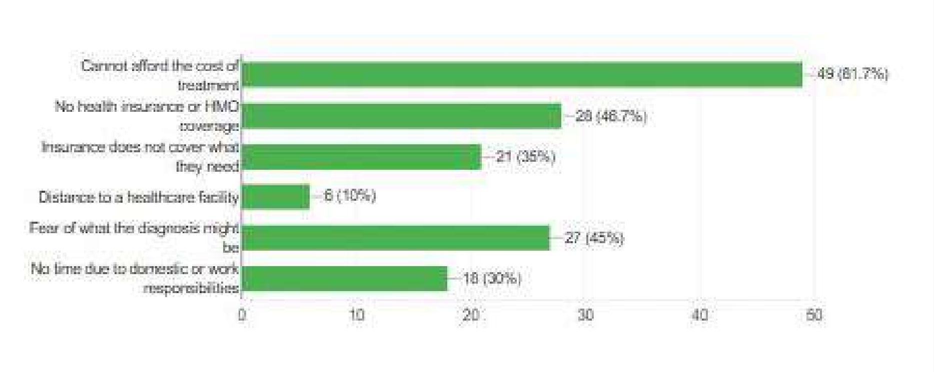


Fig 6: Which factors most prevent women you know from seeking healthcare?

Another barrier cited was the lack of insurance coverage.

For our final question, we asked respondents their opinions on the impact of healthcare costs. Fig 7 shows the results.

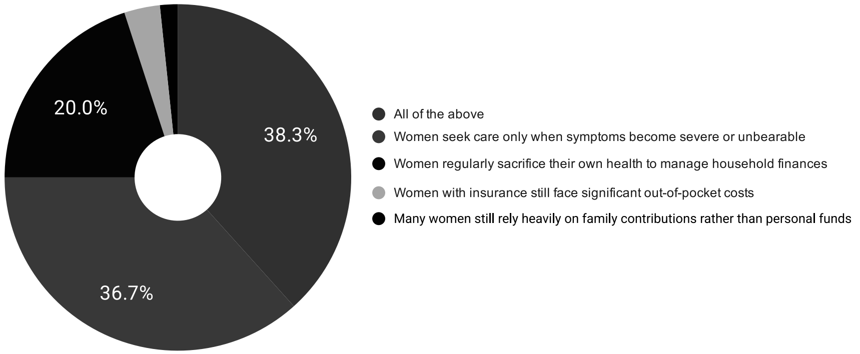


Fig 7: Have you ever abandoned treatment, or know a woman who has, because you could no longer afford to continue?

Overall, the data reveals a significant gap between healthcare needs and access, driven primarily by affordability challenges and limited financial protection mechanisms. In summary:

- 2 in 3 women lack health insurance
- More than half of our sample population delay care due to cost
- Out-of-pocket payment dominates healthcare access
- Treatment abandonment is common
- Preventive care is rarely practiced

In addition to this, the International Labour Organization (ILO) notes a higher percentage of Nigerian women are in informal employment which means they are less likely to have consistent income and less likely to be captured in formal health schemes. For instance, since its launch in 2005, the National Health Insurance Authority (NHIA) has only been able to enrol 20 million Nigerians in its scheme. This barely scratches the surface in a population of over 230 million people. This forces more women to pay for care upfront and if they can't afford it, they either delay treatment or completely abandon it.

Looking at cost, the average cost of antenatal care ranges from ₦40,000 to ₦138,000, in a private hospital. Also, a caesarean section could cost over ₦500,000, and up to ₦2.5 million at premium hospitals. For typical maternal care, immunizations, postnatal care and complications have to be considered and prepared for and maternity is frequently excluded from basic HMO plans.

According to a **2024 NOI Polls survey,** only 19 in 100 Nigerian adults have any form of health insurance. But even among this 19%, the gaps in HMO coverage are routinely exposed in emergencies. For women, the gap between actual coverage and what is promised is even wider. Sometimes, it is a matter of life and death.

The Solution

With the facts and data presented, we conclude that these 3 things must be put into consideration:

1. **Preventive care should be prioritized:**

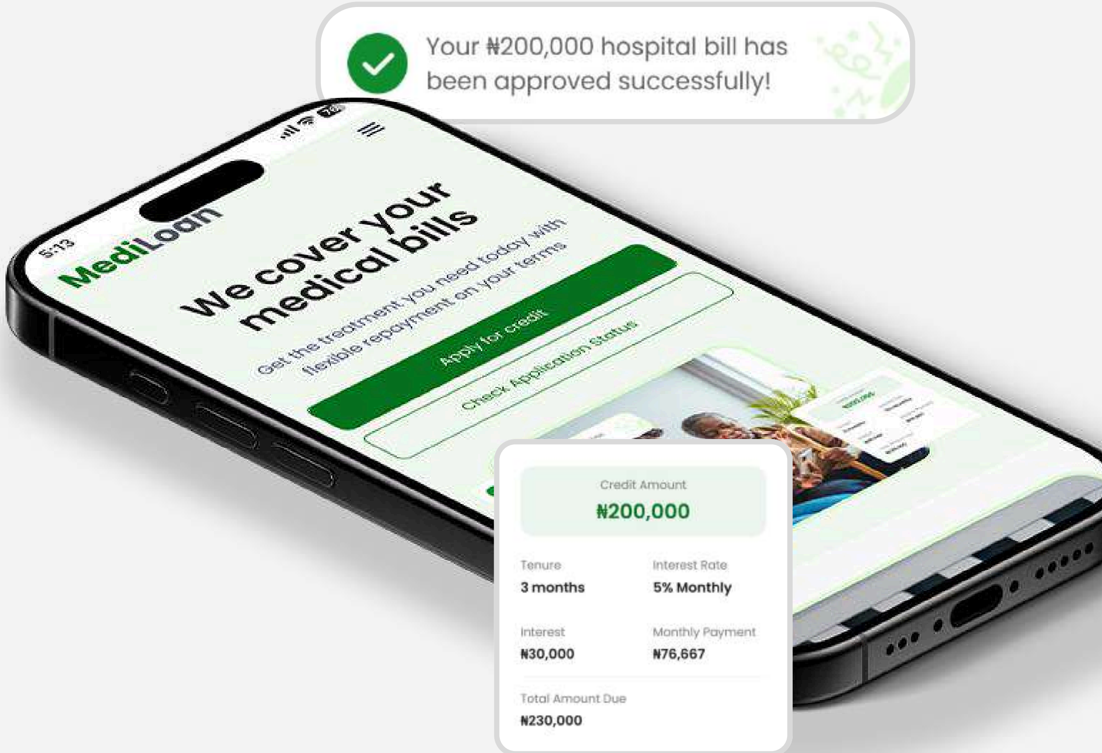
   Emergencies are expensive. When women prioritize preventive care, money and lives are saved. One way to do this is by having well structured, women-centric preventive health packages that cover basic tests. Simply put, a product that is designed explicitly with the needs of women in mind.

2. **Emergency healthcare funds:**

   Average Nigerian households spend up to 6% of their income on healthcare, with estimates even higher in rural areas. In a female-led household or where there's no formal employment, this poses a problem. One way to get ahead is build an emergency funding system—set aside a quota of income to fund this. When there are medical emergencies, this becomes very helpful.

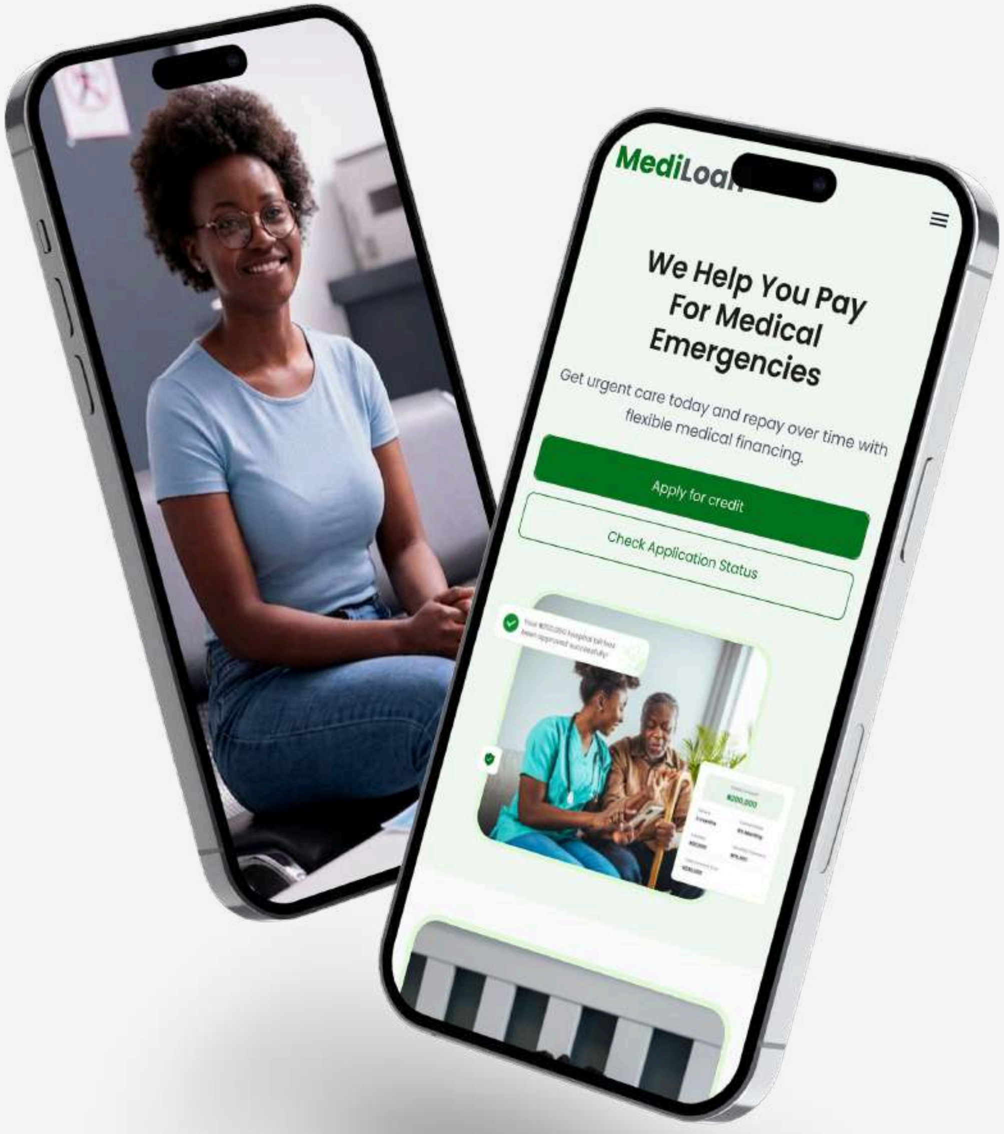
3. **Have an alternative payment plan:**

   when it comes to healthcare, affordability is key. Having a backup financial option that get you the care you need, when you need it and doesn't require upfront payments or premiums is very important. This is why we built Mediloan by MyItura.



The MediLoan Solution

In response to these gaps, MyItura has care packages that contain tests to targeted specifically at women. Our women's health package has been designed to make preventive care and early detection accessible. Not just that, MediLoan by MyItura is our health financing option that ensures care is accessed when needed by providing microloans, paid upfront and directly to the healthcare provider.



How Mediloan works for women

With MediLoan, a woman can rest assured that her health is covered irrespective of her location, employment status or income level. The process of application is simple.

Visit **loans.myitura.com** and follow the prompts. Verification takes minutes and loans are disbursed within 24 hours. No high interest rates, no collateral needed. Repayments are structured into small monthly installments because of the reality of irregular income. The tests cover a wide range, find it **here**

Conclusion

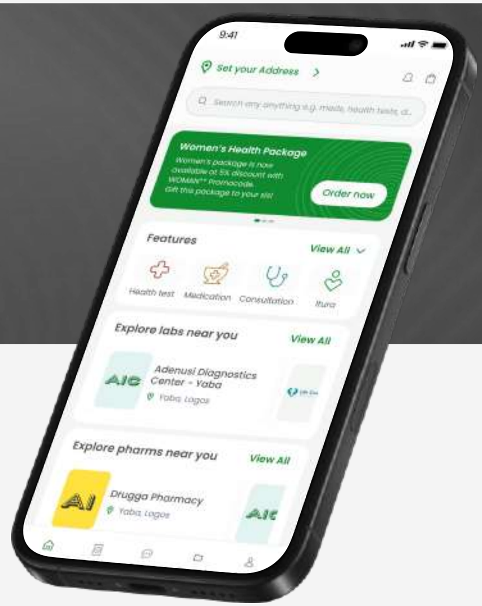
The data in this publication is not abstract. It is the story of many Nigerian women who have been forced to abandon care due to their harsh realities. Nigerian women are not asking for charity. They are asking for a system that gives them a fair chance to access the healthcare they need, when they need it, and at a price they can manage.

The stories are all around us, it is Bola who was turned away from of clinic because she couldn't afford the cost. It is the woman who died of cervical cancer because there were not measures to catch the signs early around her. It is Rukayat; turned away from a clinic while pregnant. It is the mother who had to deliver her baby at home because she could not afford the hospital.

MyItura and Mediloan were built to change this. Our services are designed with the struggles of every Nigerian in mind. Our goal is to change this realities, one woman, one family, one community at a time. Your health should never wait.

Download the MyItura app to access women's health packages starting at ₦58,180 Discount Code FEMSISI.

Visit www.myitura.com
Contact: info@myitura.com | 0812 239 5859 (customer support)



About MyItura

Myitura is a health-tech platform focused on improving access to healthcare through financing, technology, and preventive care solutions.

MyItura

Healthcare Anywhere, Anytime.

Visit www.myitura.com
Contact: info@myitura.com