



We are providing affordable access to quality healthcare for Kogi residents

***-Alh. Usman Ododo,
Executive Governor
of Kogi State***



Wellness Services in Healthcare Delivery in Nigeria: Prospects for Investors and Operators



Enforcement of compulsory enrolment to commence before end of the year

**-Dr. Emmanuella Zamba,
PS, LASHMA**



The state of healthcare in Kogi State is in a safe hand

**-Dr. Abdulazeez,
Comm. for Health,
Kogi State**





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VIEWSCOPE

The Health of Nations

- By Lekan Sote



All too often, economic policy advisers of governments emphasise hard infrastructural assets like roads, railways, sea ports, airports, dams, electricity and such like as being *sin qua non* for the economic progress of nations. And they indeed have a point.

But then, they forget or neglect the wellbeing or good health of the citizens who provide the labour and skills that will put these infrastructural assets to work. Classic management theory states that employers pay for the time, skill and energy of their workers.

Without human labour, infrastructural assets will not be able to do much. The assets will not be put to work. Even robotics that have seemingly replaced human labour must be operated by human with the requisite skills set.

A new technology always replaces old workers with another set of workers: so really, what labour economists regard as unemployment is actually structural economy whereby available or old skill sets do not match the new technology. If the appropriately trained personnel are not at work to make the robotics work as designed, no work will be done. What you will only see is a pile of metals and plastics sitting idle, in the state that physicists describe as potential energy.

The lives and health of any cadre of workers must be preserved before they can be of use in the workplace. So, the lives of Nigerian citizens have to be preserved before they can be available for engagement at work.

Like citizens of other countries, Nigerians face environmental hazards that cause infectious diseases, inadequate supply of hygienic water, polluted air, environmental radiation, housing deficit, weak disaster management procedures, poor disease control, and excessive noise pollution.

Top ten causes of death in Nigeria are malaria (20 per cent); respiratory infection (19 per cent); HIV/AIDS (9 per cent); diarrhea (5 per cent); injuries from road accidents (5 per cent);

malnutrition (4 per cent); cancer (3 per cent); meningitis (3 per cent); stroke (2 per cent); and tuberculosis (2 per cent).

Experts say that life expectancy in Nigeria is 54 years, though a grimmer report puts it at 46.8 years for men and 48.4 years for women. Infant mortality rate is 86 per 1,000 live births, and maternal mortality rate is 840 per 100,000 live births.

Death from malaria is 146 out of every 100,000, tuberculosis has one of the highest rate at 311 per 100,000 and cholera outbreaks in Nigeria is around 3 to 5 million cases, which leads to somewhere between 100,000 and 150,000 deaths annually.

One out of every African is a Nigerian, which gives a fair idea of how many under-five out of every 100,000 Nigerian children will die early. Imagine the number of Nigerian children who will die because of inadequate medical care, but will be erroneously labeled "abiku," or children accursed to die as a result of spiritual bondage. But Nigerians who survive beyond age five, sometimes become victims of preventive diseases, which may include cardiovascular disease, coronary disease, cancer, diabetes, chronic respiratory diseases, sickle cell disease, asthma, obesity, stroke and its related ailment, hypertension.

The most significant workplace-related problems are conjunctivitis, chronic bronchitis, dermatitis and miscellaneous disorders, some of which are caused by health hazards, like dust, fumes, long hours of standing and liftings that can lead to injuries. Drivers are more prone to fatigue that can lead to death or injuries resulting from road accidents.

Though Nigerian governments have agencies that oversee occupational hazards concerns that seek to protect the physical, mental and social wellbeing of workers, to prevent diseases and injuries, manage workplace risks and safety on

the job, deliberate efforts must be made to handle healthcare issues of workers.

Perhaps the greatest problem of Nigeria's health sector is the prevention, control and treatment of infectious diseases, rapid spread of communicable diseases, and the dearth of medical personnel, a large number of which have migrated to other climes for higher remuneration and better condition of service.

A morbid statistics reveals that at the moment there are only 27 physicians (of any specialization) to every 100,000 Nigerians. Yet not enough money is committed to the healthcare delivery system for more than 200 million Nigerians by all the Federal, state and local governments.

American billionaire, Bill Gates, who has made numerous interventions in maternal health, agriculture and infectious disease research in Nigeria, said as much when he was being conferred with Nigeria's title of Commander of the Federal Republic by President Bola Tinubu.

Gates adds that a strengthened PHC system is will be the most effective strategy that can ever be thought of to improve healthcare delivery in Nigeria. He reminded the President that occurrence of the death of children below five years old is 50 times more likely to occur in Africa, which includes Nigeria, than anywhere else in the world.

A United Nation Development Programme report reveals that in 2004, Nigeria's public sector, a euphemism for government, expended a mere 0.8 per cent of the nation's Gross Domestic Product on provision of healthcare. The UNDP however, noted that the private sector spends 2.6 per cent, which is a little better than that of all the governments put together.

For the patients, the negative impact of this lack of commitment to adequate healthcare delivery system are lack of equity, accessibility, affordability, quality, effectiveness and efficiency, which compromise the availability, concentration and performance of workers.

More than 70 per cent of Nigerians are reported to be living in relatively urban centres. The implication is that the relatively few Public Health Centres in the urban cities and towns are overstretched, while those in the rural areas lack competent personnel and medicines.

This skewed anomaly should be corrected by more efficient deployment of the 6,000 new Primary Health Centres that the President recently announced. To borrow a word from the President, this should “provide Nigerians with closer access to essential health services and improve overall infrastructure across the country.”

It is commendable that the health sector reforms of President Tinubu's government, that has secured as much as \$2.2 billion in new investments in the health sector, is already set to renovate 17,000 almost moribund PHCs and retrain 120,000 health workers. But that should not be the end.

Drugs have always been expensive in Nigeria. It only got worse when President Tinubu removed subsidy from petrol, electricity and the naira. Interestingly, when Covid-19 pandemic hit the entire world, many people, even in the Western world, began to use herbal medicine because of its advertised efficacy.

Nowadays, Nigerians are migrating from the use of orthodox drugs, whose prices have shot through the roofs, to herbal treatment, not only because of its efficacy, but because it is easily affordable. Nurses, even in teaching hospitals, now allow vendors of herbal mixtures to hawk their wares within the hospital wards.

Even Americans, with the world's most elaborate, albeit expensive, healthcare delivery system, had to take refuge in the Affordable Care Act, or Obamacare, the comprehensive reform law that extended health care coverage to Americans who cannot even afford health insurance.

The privately organized and operated Blue Cross Blue Shield health insurance scheme, usually used by companies to provide health insurance for their employers, covers only 115 American workers, in 2022, out of a population of 340.10 million.

To address these health problems, and enhance the performance of labour, government must improve access to treatment and medication, strengthen prevention and control of danger at work and apply health and safety regulations by raising public awareness about health-enhancing lifestyles.



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PUBLISHER'S NOTE

Flowing from the National Health Insurance Authority (NHIA) Act 2022, State Health Insurance Agencies (SHIAs) have become even more strategic in our national quest to achieve the goal of Universal Health Coverage within the shortest possible time.

Under the amended national health insurance law, state health insurance agencies now have key responsibilities some of which include establishing state health insurance schemes, providing healthcare coverage for vulnerable groups, implementing ICT infrastructure, collaboration with NHIA, regulation and supervision, and ensuring access to basic healthcare provision fund.

So, just how well are the SHIAs doing in their respective states to expand the health insurance net in their states and to contribute to the national pool?

In this latest edition of your favorite industry publication, Health Insurance Today Magazine, we attempt to provide exclusive answers to the above poser by engaging with Kogi State Health Insurance (KGSHTIA) and also did a follow up with Lagos State Health

Management Agency (LASHMA) on the recently signed Executive Order by the state governor.

The CEOs of both agencies were at their best in informing the reader about the impact they are making in their states.

The Sectoral Report is a new section in the publication through which we examine the state of play and unearth operational and investment insights about various sub-sectors in the healthcare space. In this maiden edition, we focused on the budding Wellness and Fitness industry, the role that it plays in healthcare delivery, and what prospects there are for existing and would-be investors.

You will find our other contents fresh, insightful and above all, exclusive to us!

It is always our commitment to give you an exceptional reading experience. We hope we did that in the edition.

We thank you, our valued readers, and esteemed sponsors and committed partners, for making it a date with us.

AEA



FROM THE EDITOR'S DESK

In this edition, our editorial train landed in Kogi State. The mission remains the same: dig into how Kogi State is driving quality health care and deepening its access with health insurance among the residents of the state. So, our team spoke with the Executive Secretary, Kogi State Health Insurance Agency (KGSZIA), Dr. Adekunle Aledare, on what has been done to achieve this. He explained that the health insurance agency, under his leadership, has ensured that the residents of Kogi State have equitable access to quality and affordable healthcare. These, he said, are down to the vision of the State Governor, His Excellency, Alhaji Ahmed Usman Ododo.

We expanded the KGSZIA conversation by talking to the Board Chairman, Kogi State Health Insurance Agency (KGSZIA), Pharmacist Suberu Ahmed Ariko and the State Commissioner for Health Dr. Abdulazeez Adeiza.

In their separate submissions, Pharm. Ariko believed that the board had provided strategic leadership to KGSZIA, an oversight that has led to notable achievements by the Agency, while Dr. Adeiza noted that Governor Ahmed Usman Ododo had provided strong political will backed by financial commitment to the Agency. The cover story of this edition is a pumper package.

We followed up on our previous edition feature on Executive Order of Lagos State Governor, Mr. Babajide Sanwo-Olu to make health insurance compulsory for all residents in Lagos State by engaging with the Lagos State Health Insurance Agency (LASHIA) on how the Executive Order is being implemented. The Permanent Secretary, Dr. Emmanuella Zamba, shared with our editorial team an update on what her Agency is doing to meet executive directive.

Our new column, Sectoral Report, examined wellness services as part of healthcare

delivery in Nigeria. and what prospects for investors and operators. Stakeholders will find valuable insights from the report. In our Page 3 column, Viewscope, a journalism and public relations expert, Lekan Sote, examined Nigeria and healthcare in his piece titled "The health of nations". Sote argued that perhaps, the greatest problem of Nigeria's health sector is the prevention, control and treatment of infectious diseases, and the dearth of medical personnel, occasioned by mass migration to other climes. Readers will enjoy this piece.

Dr. Benjamin Olowojebutu, the Vice President of Nigerian Medical Association (NMA) in this edition shares tips on mental health under our Healthy Living section. Titled "Guard your mental health to survive in Nigeria", he offered insights that will help readers to protect their mental health at a time like this.

In our Veteran's Corner, we featured a leader in the healthcare sector, Dr. (Chief) Jimmy Adeyeye Arigbabuwo, the Baba Abiye of Oto Awori Kingdom in Lagos and highlighted his contributions to the development of the sector in Nigeria. Dr. Arigbabuwo story is an inspiration to upcoming leaders.

Our Personality Profile section also features Dr. Ugochi Ohabuikwe, the CEO of Beraca Eye Centre. Her story of impact in the practice of optometry is worth reading. Our regular columns of Marketing in Healthcare, Fashion and Lifestyle returned with news items from across the country.

Dear readers, please, enjoy this edition as you always do.

Richard Adeyinka Emmanuel (M.Phil.)



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Wellness Services in Healthcare Delivery in Nigeria: Prospects for Investors and Operators

- By Blessing Adimabua

Nigeria's healthcare ecosystem is undergoing a transformative shift, moving from reactive “sick care” toward proactive, preventive wellness. A wave of startups, insurers, spas, corporates, and investors are embracing wellness platforms, mobile apps, health screenings, and workplace programmes. Their aim? Detect health issues early, encourage healthier lifestyles, and ultimately rein in soaring costs associated with chronic diseases.

At the heart of this shift: the well-documented rise of non-communicable diseases like hypertension, diabetes and obesity largely lifestyle-driven.

In response, wellness providers are positioning their services as vital tools for insurers and individuals alike to minimize risk, reduce insurance utilisation, and foster a culture of preventive health.

This report investigates that unfolding story charting the market, listening to key players, examining barriers, and highlighting what could make wellness the next frontier in Nigerian healthcare investment.



The Changing Health Landscape in Nigeria

Nigeria is experiencing a rapid rise in non-communicable diseases (NCDs), driven by urbanization, sedentary lifestyles, and shifting diets.

Recent estimates suggest that 20–35% of adults are overweight, with obesity rates between 8–22% and hypertension affecting

roughly 46% of the adult population. Often treated late or when complications arise, these conditions impose heavy costs on both patients and providers.

Insurance's Struggle with Utilisation

Insurance penetration remains low about 5–10% with out-of-pocket

payments still representing roughly 70% of healthcare expenditure. Even among registered policyholders, routine preventive care is rarely practiced.

A study in a private hospital found 83% had done health checkups, but only 36% did so every 6 months. Barriers included cost (45%), distance (36%), and lack of insurance (33%) Framing wellness as both a prevention strategy and cost-control measure is therefore crucial.

Wellness as Prevention: Role and Impact
Companies like Healthlane offer speedy full-

body health screenings 70 tests in 45 minutes via digital platforms. Partnering with insurers like Leadway and Reliance, Healthlane aims to "simplify healthcare optimisation" and shift the balance from sick care to wellness.

Early detection translates to reduced late-stage treatment costs and fewer hospitalisations.

Wellness services encompass diet guidance, stress management, fitness routines, and mental well-being. The emergence of wellness apps in Nigeria has democratized access to health education, personalized monitoring, and community support. Corporate and educational institutions are also integrating wellness. Corporates deploy stress workshops, health screenings, fitness challenges. Chevron Nigeria reportedly cut illness-related lost days by 80%, significantly reducing costs. Schools are embedding mindfulness and self-care in curricula fostering long-term health habits among youth.

Digital Wellness and Telehealth Surge

Digital fitness and well-being services generated about US\$261 million in 2024 with a projected growth to US\$396 million by 2029 (8.7% CAGR), reaching ~11.1% user penetration.

Telemedicine, remote monitoring, and digital health records are expanding care reach and continuity.

According to a 2024 report by the Healthcare Federation of Nigeria, telemedicine usage in the country grew by over 250% between 2020 and 2023, with Lagos, Abuja, and Port Harcourt leading in user adoption. Key services in demand include mental health therapy, maternal health support, diabetes management, and general outpatient consultations.

This rise in telehealth is helping to address the country's shortage of medical

professionals. While the World Health Organization recommends one doctor for every 600 people, Nigeria has only one for about 5,000 people. This makes online consultations an important option for people in hard-to-reach areas.

Digital wellness is also on the rise. More Nigerians, especially young professionals, are using apps to track their fitness, manage stress, and speak with therapists.

Platforms like Blueroomcare and MindHealth are offering mental health support that is private, affordable, and easy to access.



Still, there are challenges. Many rural areas lack good internet access. People are also worried about how their personal health data is handled. There's also no clear set of rules yet for how telemedicine

should be run across the country.

To address this, the National Health Insurance Authority and the Federal Ministry of Health are working on plans to include telemedicine in Nigeria's main healthcare system.

Even with these issues, experts believe that digital wellness and telehealth will keep growing. As more Nigerians become aware of their health and get comfortable using technology, these services are likely to become a regular part of how people manage their health helping to reduce costs and make care more available to everyone.

Market Overview and Economic Potential (Spa and Wellness Clinics)

More Nigerians, especially in major cities, are becoming aware of the benefits of self-care and wellness, creating rising demand for services such as massage therapy, skin treatments, detox programs, and stress relief.

Alongside these premium facilities are smaller spas and wellness centres that combine traditional Nigerian herbs and techniques with modern methods to offer affordable and culturally relevant services. The market is expanding in cities like Lagos, Abuja, Port Harcourt, and Enugu.

However, it remains largely unstructured. Many operators lack proper licences, trained staff, or clinical supervision, which affects service quality and limits the industry's credibility, especially among middle-income consumers and potential international clients. Still, the business potential is strong. The Global Wellness Institute estimates the global wellness industry was worth over \$4.4 trillion as of 2022, with personal care and wellness tourism among the fastest-growing sectors.

Nigeria has key ingredients to tap into this trend: a large youth population, a growing middle class, and increasing interest in fitness, skincare, and mental well-being.

One untapped opportunity is wellness tourism. With its natural scenery, cultural traditions, and interest in herbal medicine, Nigeria could develop spa resorts and wellness retreats in areas like Calabar, Obudu, and parts of the Southwest.

These destinations could attract both local and foreign visitors looking for healing and relaxation in a natural setting.

Experts say Nigeria needs stronger regulations, more professional training, and better infrastructure. Standardising the industry, certifying practitioners, and investing in wellness education would help improve quality and build public trust.

They added that while the spa and wellness sector in Nigeria is still developing, it holds major promise. With the right policies and investments, the industry can contribute to health, job creation, and economic growth, offering Nigerians more options to improve their well-being.

Insurer-Wellness Tie-ups Gain Ground

Health insurance providers in Nigeria are starting to include wellness services in their plans to help reduce healthcare costs and keep policyholders healthier for longer.

Leadway Health, a major insurer in the country, has added telemedicine services and a reward system that encourages people to take care of their health. The program offers benefits for activities like regular medical

check-ups, exercise, and healthy eating. Customers can earn points or receive discounts on their insurance for taking part.

Liberty Health has also started offering lifestyle screenings and mental health support. These services help detect early signs of illnesses such as high blood pressure, diabetes, or mental health issues. Early detection helps prevent serious health problems and reduces the cost of treatment over time.

By including wellness options in their plans, these companies are moving away from only treating illness and are focusing more on preventing it. People who take part in wellness programs often make fewer claims and stay with their insurance provider longer.



The National Health Insurance Authority (NHIA) is also looking into ways to include wellness in the country's larger health coverage efforts. The aim is to improve public health while reducing long-term costs.

Though still new in Nigeria, more insurers are beginning to explore these partnerships. If the trend continues, wellness could become a regular part of health insurance plans, helping more Nigerians stay healthy while also saving money on medical bills.

Nigeria stands at an inflection point. A wellness wave is surging a response to soaring NCDs, nascent insurance systems, and a growing middle-income population.

The digital wellness market alone is on track to near US\$400 million by 2029. As insurers seek to control utilization and investors chase scalable health tech, wellness promises both societal good and returns.

Challenges and the Way Forward

Yet, fundamental challenges persist low trust, inconsistent regulation, infrastructure shortfalls, and cultural resistance. Overcoming these demands coordinated action: government alignment, public sector engagement, private innovation, and population education.

If Nigeria can weave wellness into its health

fabric, the result could be healthier citizens, lower insurance claims, and economic uplift from a new health sector economy.

A Call to Stakeholders

Policymakers, funders, researchers, corporates, and communities alike face a choice: double down on preventive health through wellness, before disease strikes.

Nigeria's best hope lies in systems that reward healthy living and make prevention accessible, affordable, and habitual.

Investors can help build that future while securing commercial value turning prevention into the most profitable form of treatment.

Experts views

"The wellness sector in Nigeria holds tremendous promise," says Dr. Obi Igbokwe, founder of WellNewMe, "but several barriers still stand in the way."

One of the most significant challenges, he notes, is the country's low insurance penetration. "Insurance coverage remains below 10% due to low awareness and widespread distrust especially around claims processing," he explains. "People don't believe the system will work for them, and that undermines participation."

Dr. Igbokwe also flags financial barriers to growth in the sector. "We're facing funding constraints. Private equity tends to overlook wellness and health tech in favour of sectors like fintech and agri-tech. Investors cite lack of scale and weak unit economics as reasons to stay away."

Regulatory gaps, he adds, are another hurdle. "There are too many informal practitioners operating without oversight. Many spas lack accreditation, and the explosion of digital wellness apps has come with little to no regulation. This raises serious concerns about standards and safety."

Still, he believes the sector can thrive with the right policy moves. "We need policy interventions, starting with full rollout of the NHIA Act to include wellness services in insurance benefit packages," he says. "Public-private partnerships should also be strengthened at the state level, using models like the Kwara community insurance programme as a guide." He recommends building scalable

infrastructure through franchising models and certified training programmes. "Government-backed accreditation for wellness providers will help standardise quality and build trust," he adds.

Adding to the conversation, Disu Oyenuga, a health tech consultant and wellness programme developer, stresses the importance of infrastructure, technology adoption, and shifting cultural attitudes.

"Unreliable power supply, poor internet connectivity, and a shortage of trained wellness professionals continue to limit how far we can take wellness services, especially in underserved areas," he says. "Even the best-designed digital health tools fail without the basic backbone to support them."

Oyenuga sees technology as a vital opportunity but one that still faces barriers. "We have to address digital literacy gaps and public fears around data privacy. Many Nigerians are not comfortable using mobile apps for personal health needs. Without trust and familiarity, uptake will remain low."

He also points to Nigeria's predominantly reactive approach to healthcare. "Most people only seek help when symptoms become severe. Preventive care is not yet a cultural norm. Mental health, for instance, remains stigmatized and is often excluded from wellness discussions altogether," he explains.

For the sector to attract meaningful investment, Oyenuga argues for incentives and clearer pathways for innovation. "We need tax breaks and seed grants for integrated wellness start-ups, as well as investment vehicles that encourage pension funds and private equity to support health-focused ventures," he says. Public education, he adds, is key to changing behaviours. "National awareness campaigns, especially those promoting regular check-ups and healthy living, will help shift mindsets."

Schools, workplaces, and the media all have roles to play in normalising preventive care." In her view, wellness could become a major pillar of Nigeria's healthcare system if the right pieces fall into place. "This is a sector with long-term growth potential, but it needs coordinated action from the government, private sector, and civil society."

"With the right strategy, wellness can deliver both health outcomes and economic returns," Oyenuga said.



Why Brands Must Incorporate Sustainability Initiatives Into Their Marketing Practices

- By Sidney Ogbodo

Introduction

Today's global environmental challenges have prompted eco-conscious consumers to partner with brands that exhibit a sincere dedication to social and environmental concerns. By incorporating sustainability initiatives into their marketing strategies, brands can take advantage of this shift in mindset to create a competitive edge and develop enduring customer relationships.

The concept of sustainability has evolved from a peripheral focus on the environment to a genuine tool for establishing consumer-brand relationships. From a marketing perspective, sustainability refers to businesses that act in an environmentally and socially responsible manner while effectively communicating their eco-friendly activities to their target audience.

Making a Case for Sustainability as a Marketing Practice

According to a *Yahoo.com* report dated 20 May 2025, some consumers are boycotting Coca-Cola products due to its environmental practices and plastic pollution. The same report quoted Oceania, a nonprofit conservation organisation, projecting that by 2030, Coca-Cola products will contribute approximately 602 million kilograms (about 1.32 billion pounds) of plastic waste to the world's oceans and waterways each year.

Such reports pit eco-conscious consumers against brands whose environmental practices damage the planet. Therefore, brands must make a deliberate effort to adopt sustainable practices to enhance their image and reputation while avoiding negative reports from environmentalists, which could undermine the brand's standing.

Therefore, adopting sustainability practices offers numerous benefits to

brands.

Firstly, it enhances brand reputation while fostering consumer trust and loyalty. Studies have shown that consumers tend to prefer brands that prioritize sustainability. Brands that emphasize their commitment to sustainability can establish a positive brand image and attract eco-conscious customers.

Secondly, sustainability allows brands to distinguish themselves from the competition and achieve a competitive edge, especially in sectors with considerable environmental impact, such as fashion, food, and tourism.

Ultimately, sustainability can lead to cost savings by adopting energy-efficient practices, minimising waste, and using eco-friendly materials. For example, installing energy-efficient lighting and appliances can significantly lower energy bills.



How to Implement Sustainability in Marketing

1. Sustainable Product Development

- * Engage in sustainable product development by utilizing eco-friendly materials, reducing waste, and minimizing the environmental impact of the overall production process.
- * Choose recycled, reusable, biodegradable, or sustainably sourced materials to minimize a product's environmental impact. For example, a clothing brand could utilize organic cotton instead of conventional cotton,

which requires fewer pesticides and less water.

- * Explore innovative packaging solutions, such as reusable containers. Creating end-of-life product recycling programmes can also demonstrate a commitment to sustainability.

2. Transparency and Authenticity

Brands should aim for transparency and authenticity to foster trust with their consumers. They must

communicate their sustainability initiatives and values openly.

- * Brands can utilize storytelling to convey their sustainability journey and values, which resonate with customers.

Emphasizing the company's positive environmental and social impact fosters a strong emotional connection.

- * Being transparent about sustainability efforts and their limitations establishes credibility. Communicating environmental credentials clearly and concisely assists consumers in making informed choices.
- * Brands should collaborate with third parties that assess the environmental impact of their operations to improve their sustainability practices. According to the *Nairametrics* report of May 27, 2025, Unilever Nigeria Plc is working with Wecyclers, a waste management company, to mitigate the impact of plastic pollution on the Nigerian environment.

3. Sustainable Marketing Campaign

Brands can integrate sustainability into their marketing campaigns in various ways.

- * Wherever possible, utilizing recycled paper, plant-based inks, and digital marketing can lessen the environmental impact of marketing materials.

- * Collaborating with local pro-environment groups on co-branded campaigns can strengthen the message and broaden its reach to a wider audience.

- * Promote and encourage eco-friendly practices by rewarding environmentally friendly behaviour, such as offering discounts to customers who bring their shopping bags to shop or returning single-use plastics to designated collection points

- * While an online presence is essential for brands in today's digital age, they can also integrate sustainability into their digital marketing strategies by minimizing their carbon footprint through optimizing their website for speed and efficiency, choosing eco-friendly hosting providers, and reducing data usage to lessen the environmental impact of online activities.

- * Brands can leverage social media to raise awareness of sustainability by sharing informative content on environmental issues, engaging in

discussions about sustainability with their audience, and fostering a community centered around sustainability and eco-consciousness.

4. Challenges in Implementation

Integrating sustainability into marketing practices can present specific challenges for brands.

- * The cost of implementing sustainable practices can be considerable. Transitioning to eco-friendly materials, technologies, and infrastructure may involve upfront expenses, which can dissuade brands from adopting sustainability.

- * The harsh reality of greenwashing.

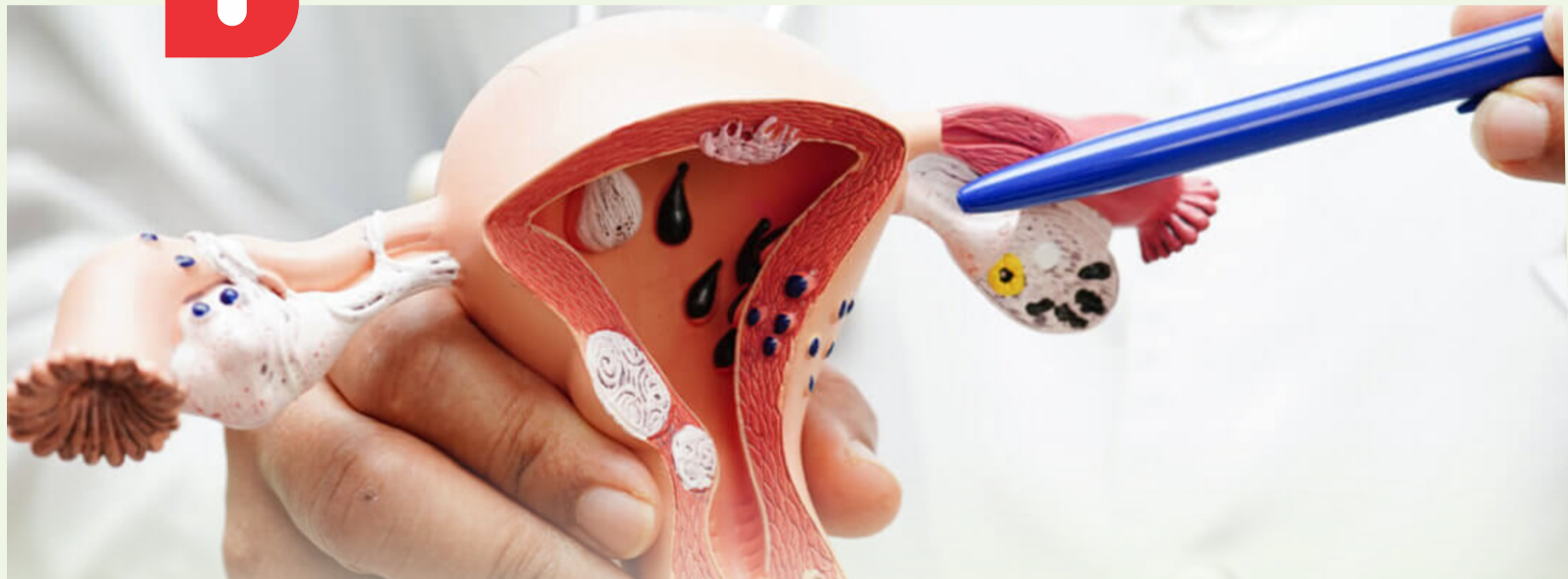
Consumers are becoming increasingly aware of "greenwashing" or misleading claims about environmental friendliness, making authenticity essential to sustainability practices.

- * Navigating the vast array of information on sustainability to identify credible resources can overwhelm brands.



5. Conclusion

Integrating sustainability into marketing practices is a strategic necessity for brands seeking to differentiate themselves in today's environmentally conscious market. By prioritizing sustainable product development, communicating transparently, and implementing innovative marketing campaigns, brands can cultivate a strong image and reputation, attract loyal customers, enhance their corporate social responsibility, and reduce their negative environmental impact.



Nigeria requires ₦2.2 trillion to implement comprehensive cervical cancer interventions between 2026 and 2030

Prof. Isaac Adewole, Chairman of the National Task Force on Cervical Cancer Elimination (NTF-CCE), says Nigeria will require ₦2.2 trillion to implement comprehensive cervical cancer interventions between 2026 and 2030. Adewole, a former Minister of Health, made this known in Abuja during the launch of the Partnership to Eliminate Cervical Cancer in Nigeria (PECCiN), an initiative of the NTF-CCE.

The initiative, launched at the State House by the First Lady, Sen. Oluremi Tinubu, aims to accelerate Nigeria's achievement of the World Health Organisation's (WHO) 90-70-90 targets for cervical cancer elimination. Therefore, PECCiN seeks to catalyse multi-sectoral

efforts to prevent, screen, and treat cervical cancer through sustained coordination, resource mobilisation, and scale-up of service delivery.

According to Adewole, the interventions are grouped into three categories: primary prevention, secondary prevention, and tertiary treatment. He explained that the Human Papilloma Virus (HPV) vaccination programme will be delivered through fixed sessions at health facilities and outreach-based immunisation campaigns.



“The total direct implementation cost over the five years is estimated at ₦387.52 billion,

Including administrative and supervisory costs, the total cost of HPV vaccination will amount to ₦426.28 billion”, he said.

He stressed further that cervical cancer screening over the same period is estimated to cost ₦351 billion, targeting 14.4 million women.

On tertiary treatment, Adewole noted that nearly 300,000 women will require care for invasive cervical cancer between 2026 and 2030.

“The country is projected to spend approximately 1.42 trillion on treatment, with the cost per patient dropping from 8.7 million in 2026 to 4.1 million by 2030,” he added.

In spite of other competing priorities, he urged investment in cervical cancer elimination due to its high return on investment.

“We seek your commitment and support to implement robust cervical cancer elimination interventions in Nigeria.

“This will ensure that every woman is financially protected throughout her life and no eligible adolescent is left behind in HPV vaccination.”

Dr. Muyi Aina, Executive Director of the National Primary Health Care Development Agency (NPHCDA), said the Federal Government launched the HPV vaccine campaign on Oct. 24, 2023, targeting girls aged 9 to 14. He announced that 14 million girls had already received the vaccine.

“This milestone is unprecedented globally and was achieved through strong leadership from President Bola Tinubu, the support of the First Lady, and collaboration across ministries and communities. The media also played a key role in spreading

awareness and engaging civil society.”

Aina reaffirmed the agency's commitment to sustaining the programme, stating that the HPV vaccine has been incorporated into the routine immunisation schedule and that primary healthcare centres are being revitalised to support service delivery.

Prof. Usman Aliyu, Director-General of the National Institute for Cancer Research and Treatment (NICRAT), described cervical cancer as a serious burden affecting mothers, sisters, caregivers, and peers across communities.

He said the growing burden prompted the development of the

National Strategic Plan for the Prevention and Control of Cervical Cancer (2023–2037). “This plan, reflecting best practices and local realities, serves as our national roadmap for cervical cancer elimination,” he said.

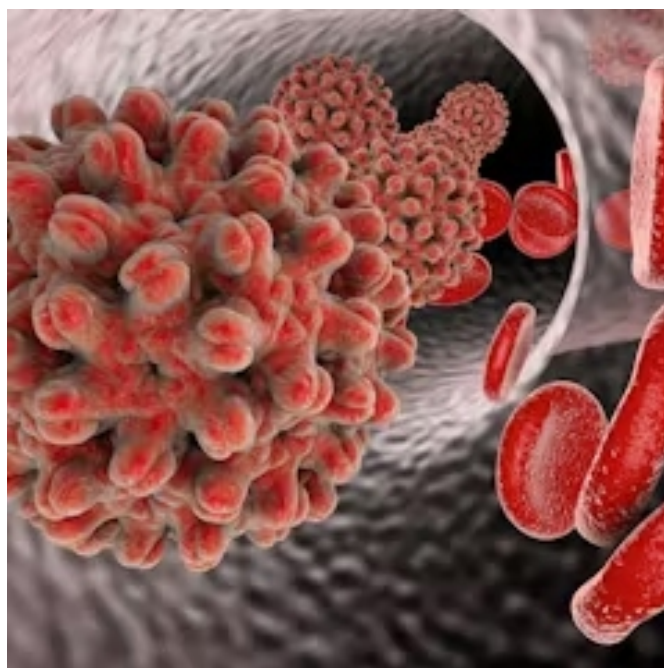
Aliyu added that NICRAT has constituted a national taskforce comprising experts and stakeholders to drive implementation. He also highlighted

efforts to promote innovative research, harmonise treatment protocols, and expand culturally sensitive awareness and screening campaigns.

The event featured the presentation of the National Cervical Cancer Elimination Plan and the unveiling of the PECCiN partnership logo.

NIMR records major success in HIV prevention

The Nigerian Institute of Medical Research (NIMR) on Tuesday revealed that 7,000 women have participated in its Prevention



of Mother-to-Child HIV Transmission programme nationwide.

Prof. Oliver Ezechi, Director of Research at NIMR, disclosed this during the institute's monthly media chat, organised to inform the public about its ongoing research activities.

Ezechi said 5,717 of the women delivered at NIMR's health facility, with less than one per cent rate of HIV transmission from mother to child.

He added that in the past four years, no mother enrolled in the programme has transmitted HIV to her child during or after delivery.

According to him, the institute's success is due to a unique methodology that rivals standards seen in advanced countries for HIV prevention.

“NIMR launched the programme to reduce mother-to-child HIV transmission and ensure healthy births among HIV-positive women.

“We observed that HIV-positive women are often turned away by health facilities once their status is known. “One key action we took was applying proven scientific methods used in developed countries to ensure effective prevention of HIV transmission.

“We are now seeing results, as our paediatric HIV clinic is nearly empty, showing the prevention programme is highly effective,” Ezechi stated. He added that other ongoing HIV-related studies include youth-friendly HIV self-testing tools and the integration of hypertension care into HIV treatment in Nigeria.

Democracy Day 2025: Experts seek FG's increased attention to health sector

Some health practitioners have urged the Federal Government to totally restructure the economy with increased investments/funding on health sector to address economic challenges and promote overall well-being of citizens.

The health experts spoke in Lagos, in commemoration of 2025 Nigeria's 'Democracy Day' on June 12, 2025.

According to them, stable economy with effective health system are keys to progress and overall good health of the citizens.

The President, Association of Psychiatrists of Nigeria (APN), Prof.

Taiwo Obindo, urged Nigerians to be more resilient and keep hope alive, saying that the situation of the economy would get better someday. Obindo advised that anyone with any sign of mental health illness – difficulty with sleep, controlling thoughts among others, should endeavour to seek medical help from the right specialist as soon as possible.

To the government, he advised that more attention should be paid to health, by increasing the budget allocation to health sector and by extension to the mental health subsector.

According to him, it's time the government stop paying lip-service to health, saying that health is the wealth of the nation and if the citizens are healthy, they will be more productive. He urged the government to revisit the “Abuja Declaration 2001; where it was declared that a minimum of 15 per cent of the budget would be allocated to health. He decried that the highest allocation the health sector had was either six or seven per cent, stressing the need for full implementation of the Declaration.



*Prof. Isaac Adewole,
Chairman of the National Task Force
on Cervical Cancer*



Obindo also urged the government to restructure and expand the National Health Insurance Scheme (NHIS) such that Nigerians would not need to pay out-of-pocket for healthcare services. The psychiatrist further urged the government to intensify effort to implement the National Mental Health Act 2021.

According to him, implementation of the Act is paramount, as it will enable people with mental health illness to boldly seek help, reduce stigmatisation and enhance access to mental healthcare services across the country.

“Health is actually the wealth of the nation. If the citizens are healthy, they would be able function better and be more productive. There's need to adequately make provision for health.

“In fact, with the challenges the nation is having with insurgency, insecurity and economic policies, we need to do more because the cost of healthcare is astronomically high.

“Similarly, the health insurance needs to have more coverage so that Nigerians can easily walk into healthcare facilities to access healthcare without having to pay out of pocket, but pay a maximum of 10 per cent of the medical bills as enshrined in the

NHIS.

“Lastly, full integration of mental health services into primary healthcare needs to be done,” Obindo said.

Contributing, a Medical Imaging Scientist, Dr. Livinus Abonyi, said there was need to overhaul the whole architecture of the Nigerian economy as well as the principles of the nation's leadership to effect positive changes.

Abonyi, a Lecturer at the Lagos University College of Medicine, decried the visible hardship and high inflation in the country, which had made an average Nigerian to lose hope of surviving.

According to him, the nation's health sector is crumbling due to shortage of manpower, high inflation, high cost of drugs/healthcare and high cost of living among others.

He lamented that, with the current high inflation, the health sector could not survive because of its sensitive nature, stressing the need to stabilise the economy and by extension, the health sector.



“Overhauling the Nigerian economy particularly the principles of its leadership is of immense importance, because with only that, every other thing will fall into place. This is because the nation is losing all its trained hands in the

health sector and nothing tangible is done to halt the trend.

“Almost all the trained medical professionals have relocated abroad to practice. Presently, there is serious shortage of manpower in the health sector. No doubt, the high inflation has made life unbearable. The cost of healthcare and drugs are not within the reach of an average Nigerian,” Abonyi said.



COVER
STORY



**We are providing affordable
access to quality healthcare
for Kogi residents**

*- Dr. Aledare Aledare,
The Executive Secretary/Chief Executive Officer of
Kogi State Health Insurance Agency (KGSHTA),*

In this exclusive interview with Health Insurance Today Magazine (HITM), lets the reader into the world of the Agency. He speaks generally about the Agency's activities, programmes and its future plans. The interview makes an interesting read...

HITM: *The Kogi State Health Insurance Agency was established in 2018. What are the Agency's objectives? How has the journey been so far? What milestones have been achieved? What challenges did you face at the set-up stages and how did you overcome them?*

Dr. Aledare: The Agency's objectives are to ensure that every resident of Kogi State has equitable access to quality and affordable health care services, addressing the health care needs of the population of Kogi State, protection of families from huge medical bills, improving health outcomes and providing sustainable financing to health care facilities in the State. The journey so far has been interesting, challenging but worthwhile. We have been able to overcome the challenges of setting up our team by deploying relevant staff from line ministries, department and agencies. All the staff deployed were completely green in the health insurance ecosystem because health insurance is a rapidly evolving paradigm in Nigeria, Kogi State inclusive. We then took a step further by taking our team to other state health insurance agencies for training in Kano, Anambra and Edo State to learn best practices.

We also had to do a stakeholder mapping and engagement to secure the buy-in of the different stakeholders in the State which culminated in the Memorandum of Understanding (MoU) between the Agency and Organized Labour responsible for our public sector health insurance plan today. The stakeholders



' engagement also helped us to develop our policy documents, mainly the operational guidelines, benefit package and service tariff.

Objectively, we have achieved some significant milestones as evidenced by our rapidly increasing enrolment figure, improving quality of care and reducing out-of-pocket health expenditure in the State.

HITM: *What are the various programmes or schemes being managed by the Agency?*

Dr. Aledare: KGSIA has six functional health plans for the residents of Kogi State which includes the Formal Sector Plan (FOS-Care) for public sector employees in the State, Local Government and Political office holders, the Tertiary Institutions Social Health Insurance Plan (TISHIP) for students of State-owned tertiary institutions.

“The Agency's objectives are to ensure that every resident of Kogi State has equitable access to quality and affordable health care services...”

Also, we have the Pensioners Contributory Health Insurance Plan (PENCHIP) for both State and LGA pensioners, the Vital Contributor Health Insurance Plan

(VITACHIP) is designed for individuals, families and groups in the informal sector with a premium of N15,000 per person per annum, The Basic Health Care Provision Fund (BHCPF) which is a grant from the Federal Government to the States for the vulnerable persons in the State mainly pregnant women, children less than 5years of age, people with disability, poorest of the poor and the elderly persons above 65years of age.

Finally, we also have the State Equity Plan (Bello Care) which is the State vulnerable plan complementing the BHCPF to further widen the safety net for the vulnerable persons in the State.

HITM: According to available data, as at March 2024, the Agency's achieved enrollment was 73,587 people. However, barely nine months after in December 2024, you reported 167,000 enrollments. This is over a 100% increase! How did you achieve this?

Dr. Aledare: Absolutely! We are making tremendous progress due to the strong political support from the State Government led by His Excellency Alhaji Ahmed Usman Ododo, the Executive Governor of Kogi State who has consistently supported the Agency through express approval of our memo on Formal Sector implementation, pensioners and local government implementation and the continued release of the State's 5% employer contribution.

"...we have achieved some significant milestones as evidenced by our rapidly increasing enrolment figure..."

Also, the support from relevant stakeholders like the organized labour unions, Head of Service, Secretary to the

Government of Kogi State, Honourable Commissioner for Health and the National Health Insurance Authority are instrumental to our progress.

The unrelenting effort of our hardworking staff and the media outlets in the State have also contributed to this incremental enrolment rate.

HITM: Your projected additional enrolment for 2025 is 150,000 lives. Seeing we are halfway into the year, how many of this have you achieved and what is the current total enrolment in the State?

Dr. Aledare: Yes, our enrolment projection yearly is a minimum of 150,000 lives annually. However, we have achieved 39% (58,500) of our target in the first four months of the year, so I believe we can achieve our target for 2025. As at this month of May, our enrolment stands at 225,706 enrollees and it keeps rising.

HITM: Obviously, an Agency like yours requires a lot of support from the state government, labour, civil society and the citizens in order to meet its objectives. How much support do you get from the state government and other groups?

Dr. Aledare: Honestly speaking, our





Secretary to the Government of Kogi State and partners, mainly Center for Integrated Health Plans (CIHP).

HITM: The new National Health Insurance Authority (NHIA) Act 2022 has made enrolment mandatory across the country. How has this impacted enrolment in Kogi State? Has mandatory enrollment been introduced in Kogi State yet?

greatest enhancer is the State Government. I cannot talk about our strong political support without talking about our leader, the former Governor of Kogi State, His Excellency, Alhaji Yahaya Bello, who took the bold and decisive action to establish Kogi State Health Insurance Agency after the collective failure of proceeding governments. He also approved 5% employer premium contribution and cash-backed it for more than one year even while engagement with Organized Labour was still ongoing. This has never happened in any state of the federation.

“We are making tremendous progress due to the strong political support from the State Government led by His Excellency Alhaji Ahmed Usman Ododo, the Executive Governor of Kogi State...”

On the path of sustainability, the Advanced New Direction Administration led by the Chief Servant of Kogi State, His Excellency Alhaji Ahmed Usman Ododo, keyed into the health insurance policy of the previous administration in the spirit of consolidation and continuity and immediately flagged off the formal sector plan on March 6, 2025.

Apart from the strong political will and commitment of the State Government, we have also enjoyed unwavering support of the Organized Labour in the State, Office of Head of the Civil Service, Office of the

Dr. Aledare: The health insurance policy in Kogi State is mandatory as enshrined in the act establishing the Agency in alliance with the 2022 National Health Insurance Authority Act. However, it is easier to enforce the mandatory nature of the law in the public sector than in the informal sector.

However, efforts are in place to align the access to social services by the residents of Kogi State to health insurance cover.

HITM: When mandatory enrollment eventually takes root in the state, more people are expected to come into the health insurance net beyond what we have now. With the state's estimated population of 4.5million people, does KGSIA have the capacity to manage this anticipated high volume of enrollees?

Dr. Aledare: Absolutely! We have been setting up structures in Local Government Areas to bring health insurance closer to the people. As we speak, we have zonal desk officers in six LGAs (2 per senatorial districts) and the governing board recently approved the establishment of the engagement of one desk officer per LGA to bring health insurance closer to the people. We are taking the right steps in the right direction towards the attainment of universal health coverage in Kogi State.

HITM: Primary healthcare centres are critical and crucial to achieving the goal of universal health coverage through health insurance. Governor Usman Ododo had in 2024 promised that his administration will establish three primary healthcare centres in each of the 21 LGAs of the state. Although we know there is an agency primarily responsible for this, but considering that your agency relies on PHCs to function well, what is the update on this and what is the general state of primary healthcare centres in Kogi State?

Dr. Aledare: I quite agree with you that the Primary Healthcare Centre is critical to the attainment of universal health coverage. Governor Ahmed

Usman Ododo has kept to his promise of revitalizing three PHCs per LGA and we have 21 LGAs in Kogi State. Surprisingly, the State Government has further added to the number of PHCs revitalized which now stands at 120 instead of 63.

“The health insurance policy in Kogi State is mandatory as enshrined in the act establishing the Agency...”

This revitalization is ongoing, conspicuous across the State and will be completed in June 2025 for

commissioning. By the end of June 2025, we would have 120 PHCs revitalized to level 2 with full human resource for health complement, perimeter fencing, staff quarters, renewable power supply, water and sanitary facilities.

This bold initiative will build a strong and resilient healthcare system which is strategic and commendable.

HITM: Recently, KGSHIA signed an MOU with state owned tertiary institutions for the Tertiary Institutions Social Health Insurance Programme (TISHIP). The essence was to enable students in higher

institutions to have access to quality healthcare services with minimum costs. What is the state of the programme's implementation? Have

students embraced it and what feedback are you getting from the students and the authorities of the tertiary institutions?

Dr. Aledare: We have gone beyond the signing of MoU. So far 44,395 students have been on-boarded onto our TISHIP. We have sensitized all the students of the State-owned tertiary institutions on the programme benefits, their rights and privileges and the referral system to accredited secondary and tertiary health facilities.

We have had three referrals so far from the TISHIP for treatment of ovarian cyst,



sickle cell disease crisis and severe malaria.

HITM: Without the healthcare facilities, the scheme may not be effective. What is the relationship between KGSIA and its healthcare facilities? How adequate are they in terms of coverage across the state? How much of the scheme do they understand and how regularly do you pay them so that they are able to deliver quality service to the people of Kogi State?

Dr. Aledare: We have a cordial relationship with our accredited health providers, and we have facility-level agreement signed. We have more than 300 accredited health facilities in the State indicating a defined geographical spread which is a mixture of public, private and mission-based health facilities. Our service tariff was updated six months ago which provides enough incentives for the providers to remain in business and we have a win-win situation for all parties involved.

“...the State Government has further added to the number of PHCs revitalized which now stands at 120 instead of 63.”

HITM: Let us talk about the partnership with other agencies. How would you describe your relationship with other agencies like Kogi Primary Health Care Development Agency, the NHIA and other bodies whose work impact yours?

Dr. Aledare: Partnership accelerates the attainment of goals. We have a robust partnership with the Kogi State Primary Health Care Development Agency, National Health Insurance Authority, Civil Society Organizations, WHO, UNICEF, CHIP and a host of others providing one form of technical support

and financial support to the Agency.

HITM: As the Chief Executive, what future do you envision for the Agency?

Dr. Aledare: My vision for the Agency is to have a resilient Agency living up to its expectation of providing sustainable, equitable access to quality healthcare to all residents of Kogi State, providing financial risk protection and giving both financial and mental peace to our people.

“We have more than 300 accredited health facilities in the State indicating a defined geographical spread...”

Above all, I envision KGSIA should be a household name in Kogi State in the nearest future.

HITM: On a personal note, who is Dr. Aledare? How do you relax considering your hectic schedule of leading the Agency?

Dr. Aledare: Dr. Aledare Adekunle is a Public Health Specialist with bias in healthcare financing, Executive Secretary/CEO of KGSIA, I have been piloting the affairs of the Agency for 5 years now. I hold a Bachelor of Medicine and Bachelor of Surgery from the University of Ilorin, Kwara State. I also hold the Master of Public Health degree from University of Nigeria, Nsukka, Enugu State and also a Master of Business Administration from the Federal University Lokoja.

I have certifications in Healthcare Economics from Harvard Business School and London School of Economics and Political Science.

On a final note, despite the interesting task of leading an agency with enormous responsibilities, I relax from my hectic schedule by listening to music, watching news and films and sleeping.



CORPORATE PROFILE OF KGSZIA

KGSZIA was established by law in April 2019 to provide equitable access to quality and affordable Health Care Services to all residents of Kogi State through Health Insurance in order to meet the global target of attaining UHC by 2030.

Our Vision

An agency that provides equitable access to quality and affordable health care services for all residents of Kogi State irrespective of socio-economic status to ensure UHC.

Our Mission

To provide an efficient and sustainable mechanism of pooling financial resources for strategic purchasing of health care services to confer optimal financial risk protection to all residents of Kogi State.

Core Values

- Client satisfaction
- Equity
- Quality
- Accountability
- Transparency
- Commitment
- Responsiveness



The Executive Governor of Kogi State, His Excellency, Usman Ododo (far left) and Director General of NHIA, Dr. Kelechi (4th from right) at the flag-off of the Formal Sector Plan



Governor Ahmed Usman Ododo at the launching of the 10 Years Strategic Plan for KGSZIA

the achievement of universal health coverage in Kogi State

We are consolidating on the gains of the previous administration led by our leader the Former Governor of Kogi State, His Excellency Alhaji Yahaya Bello, who invested massively in health care infrastructure in the State.

We are taking it a step further by providing financial accessibility to these health facilities at an affordable rate through our robust health insurance plan.

This prepaid health insurance plan will further provide financial risk protection to the good people of Kogi State which will undoubtedly improve the quality of life of our citizenry and translate to economic prosperity.

The Ten years strategic plan of Kogi State Health Insurance Agency (2024-2033) is focused on strategies for the attainment of universal health coverage in line with the 2030 global target of attainment of universal health coverage. This plan will help to align the resources of the state with her priorities, improve organizational capacity and culture, promote good governance and accountability, expanding coverage, integration of ICT and promote research.

Innovation and result based monitoring.

• KGSHIA HEALTH PLANS/PRODUCTS

1. Formal Sector Plan (Fos-Care) for Public Sector Employees
 - Premium Contribution: Employee contribute 1.75% of their basic salary while Employer contributes 5% of each employee's basic salary.
 - 71,643 enrollees are accessing care.
 - It's a family package comprising of Principal enrollees, Spouse and 4 biological children less than 18years of age
2. Tertiary Institutions Social Health Insurance Plan (TISHIP) for students of our State owned tertiary institutions.
 - Premium Contribution is N 2000 per annum from the Institutional medical fee
 - 44,395 enrollees are accessing care.
3. Vital Contributory Health Insurance Plan (VITACHIP) for individuals, families and groups.
 - Premium Contribution is N15,000 per

person per annum.

- 1,412 enrollees are accessing care.
4. Basic Health Care Provisional Fund (BHCPF) for vulnerable persons in the State Mainly Pregnant women, Children less than 5years of age, people with disability, elderly persons above 65 years of age and poorest of the poor.
 - It is a grant from the Federal Government to states from < 1% of the consolidated revenue fund of the Federal Government.
 - 97,653 enrollees are accessing care.
 5. State Equity Plan (Bello Care) for the vulnerable persons in the state. It is complementary of the BHCPF to widen the safety net for the vulnerable persons in the State.
 - The target beneficiaries are also Pregnant Women, Children less than 5 years of age, people with disability, Elderly persons above 65years of age and poorest of the poor.
 - 10,735 enrollees are accessing Care.





KGSIA Management Team



Dr. David Adekunle
Executive Secretary



**Dr. (Mrs.) Maryam
Abdulsalam Adenike**



Mr Richard Bayere
*Head, Health Planning
Research and Statistics*



Mr Clement Otitolaye
Director finance and Account



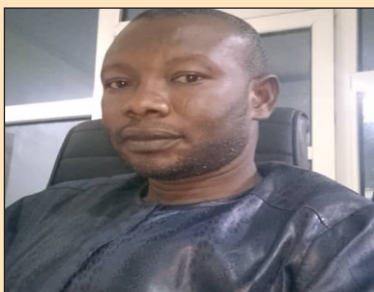
Mr Benjamin Abudu
Head, Contribution Management



Hon Jacob Abraham
*Head Public Relation Advocacy
and Communication*



Hon Aisha Nana Abu-Ali
*Head, Business Advocacy
and Social Marketing*



Hon Yusuf Akeem Sule
*Head, Mobilization and
Innovation Strategy*



Mr Danjuma Abdullahi
Head ICT



Mrs Aliwo Maria
Head, Corporate Affairs



COVER STORY



The state of healthcare in Kogi State is in a safe hand

- Dr. Abdulazeed, Comm. for Health, Kogi State

Dr. Abdulazeed Adeiza, the Kogi State Commissioner for Health, in an exclusive interview with Health Insurance Today Magazine (HITM) speaks on the activities and programmes of Kogi State Health Insurance Agency (KGSZIA).

HITM: What is your general assessment of the state of healthcare in Kogi state?

Dr. Abdulazeed: Thank you for this privilege. The state of healthcare in Kogi State is in a safe hand. Under the leadership of His Excellency, Governor Ahmed Usman Ododo, the Executive Governor of Kogi State, the Ministry of Health is doing marvelously well. This cannot be achieved without the leadership of the immediate past Governor of the state in person of His

Excellency, Alhaji Yahaya Adoza Bello, who laid the foundation for the health sector to thrive. It is noteworthy to say Kogi State health sector is experiencing the best of time under the leadership of our listening Governor who provided the conducive environment and counterpart funding any time the need arises.

HITM: What role does health insurance play in the health policy of the administration of His Excellency, Governor Ahmed Usman Ododo?

Dr. Abdulazeed: Health insurance plays a critical role in advancing the Universal Health Coverage Agenda in our administration. In our broader plan to



PHOTO SPLASH

KGSHIA in Pictures



continued from pg 30

develop a strong and resilient health system, we established Kogi State Health Insurance Agency (KGSIA), to provide sustainable health financing to our health facilities whilst also providing financial risk protection to the residents of Kogi State. As a state, we are committed to putting health insurance on the path of sustainability.

HITM: In what ways is the Governor Usman Ahmed Ododo's administration supporting Kogi State Health Insurance Agency in the fulfillment of its mandate?

Dr. Abdulazeez: His Excellency, Alhaji Ahmed Usman Ododo, The Executive Governor of Kogi State has been providing that strong political will backed by financial commitment and release to the Agency.

“It is noteworthy to say Kogi State health sector is experiencing the best of time under the leadership of our listening Governor...”

Every month, the State Government releases 5% of each employee's basic salary to the Agency, uninterrupted in the last 15 months.

Also, The State Government has sustained the release of the State Equity Fund in the last one year. Kogi State is one of the few States that pays the equity fund yearly to provide succor to the vulnerable people in the State.

We envision an agency that will provide financial access- Pharm. Ariko, Chair, Board of Kogi State Health Insurance Agency (KGSIA)

Pharmacist Suberu Ahmed Arikoi is the Chairman, Governing Board of Kogi State Health Insurance Agency (KGSIA). In this brief encounter with HITM, he provides an insight into the leadership role of the board that he leads...

HITM: How would you describe the Kogi State Health Insurance Agency under your chairmanship sir?

Pharm. Ariko: Thank you for having me. I would say that Kogi State Health Insurance Agency (KGSIA), under my chairmanship has experienced remarkable achievements as evidenced by the rapid progress in population coverage in health insurance and the quality of care affordable to our enrollees.

HITM: How would you ensure that that Agency is well positioned to continue to help Governor Usman Ododo deepening access to quality healthcare in Kogi State?

Pharm. Ariko: As a board, we have been providing strategic leadership to the Agency and oversight which has undoubtedly fast-track achievement in the Agency.

“We have a broader plan to build a formidable Agency that can respond to the health needs of the rising population of Kogi State”

HITM: What are the future plans of Kogi State Health Insurance Agency?

Pharm. Ariko: We have a broader plan to build a formidable Agency that can respond to the health needs of the rising population of Kogi State. We envisioned that the Agency would continue to provide financial access and risk protection to the residents of Kogi State which will further translate to increased productivity and economic prosperity for our dear State



Dr. Abdulazeez Adeiza,
Kogi State Commissioner for Health



COVER STORY

We envision an agency that will provide financial access

- Pharm. Ariko, Chairman,
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INDUSTRY NEWS

Health Insurance Today on Radio debuts in Lagos

Health Insurance Today on Radio (HITR) is a pioneer initiative of Acesa Communications Ltd, the publishing company of Health Insurance Today Magazine (HITM). The radio programme is aimed at creating greater awareness of health insurance, encourage adoption and promote improved population enrolment.

HITR will inform, educate and enlighten the populace on the benefits, value and cost-effectiveness of health insurance to individuals, families, groups and organisations thereby ultimately improving the country's enrolment rate beyond the current low level.

The programme, which debuts on Friday, 4th July, 2025, would run every Friday on Lagos Traffic 96.1FM at 4.30-5.00pm.

HITR will, through experts, enlighten the audience on general health conditions as well as expose health insurance brands to their market.

U.I hosts 37th CODHESNU Annual General Meeting & Scientific Conference

The premier university, the University of Ibadan would host the 37th CODHESNU Annual General Meeting & Scientific Conference. The theme of this year's conference is "University Health Services: Past, Present, and Future.

The conference is for Directors of Health Services in all federal, states and private universities in Nigeria. The core mandates this year's conference are the standardisation and unification of healthcare services across all universities in Nigeria and the encouragement of growth and development of the health services.

The University of Ibadan made a return as

host after about three decades of doing so in 1994. The event would take place at the International Conference Centre between Tuesday 15th and Saturday 19th July, 2025.

NAFDAC seals 39 illegal packaged water producers Ogun State

The National Agency for Food and Drug Administration and Control (NAFDAC), Ogun II Office, Ota, has sealed the facilities of 39 illegal packaged water producers in the state between February and the present date. Mr. Mawo Benu, Ogun II State Coordinator, disclosed this recently in Ota, Ogun State.

Benu explained that a total of 43 packaged water facilities were inspected during the period. He said out of these, 39 were found to be unsatisfactory due to various Good Manufacturing Practices (GMP) violations.

He said that the affected facilities were subsequently sanctioned.

Benu stated that NAFDAC's enforcement activities from February to date demonstrated clearly that there was no hiding

place for producers of unwholesome and unregistered regulated products.

"NAFDAC has vowed to crack down on the activities of illegal producers and non-compliant facilities within its jurisdiction," Benu said.

"The Agency earnestly seeks the collaboration of the public and all concerned stakeholders in our relentless pursuit to rid the nation of unregistered and unsafe products.

"In addition, members of the public are encouraged to report any illegal production sites or suspicious activities to the nearest NAFDAC office to help safeguard public health."



Benu added that some facilities, although registered, were found during routine inspections to have fallen below acceptable hygiene standards.

He said the facilities were no longer maintaining the minimum requirements under which they were originally registered.

He listed the violations observed to include: operating with expired licenses, production of unapproved pack sizes, swapping of facilities to unapproved manufacturing sites, and the use of fake NAFDAC registration numbers for unregistered products.

Group calls for subsidised childhood cancer treatment

Okapi Children Cancer Foundation (OkapiCCF) has called on the Federal Government to subsidise childhood cancer treatment and include it in the National Health Insurance scheme.

Ms. Kemi Adekanye, Founder and Chief Volunteer of OkapiCCF, made the call during a community medical outreach in collaboration with Silver Cross Hospital Foundation in Gidan Magoro, Abuja recently.

Adekanye explained that government involvement would enable children with cancer to receive quality care.

“The government should be more involved in childhood cancer. There's a cancer health fund, but children are not included in it. We would like to see subsidised treatment for childhood cancer and increased support for awareness creation,” she said.

She emphasised the importance of awareness, noting that many people did not believe children could get cancer.

“People don't know the signs and symptoms to look out for in children. Early detection is key to survival. If awareness improves, the chances of children surviving cancer will be much higher,” she added.

Adekanye stated that the foundation, which started in 2017, had supported more than 200 children suffering from cancer at the National Hospital, Federal Medical Centre, Jabi, and Abuja University Teaching Hospital, Gwagwalada.

She urged parents to be vigilant and seek immediate medical intervention for any health issues affecting their children.

“Parents are empowered to watch for warning signs. When a cancer diagnosis is confirmed, we do all we can to help the child survive. We also visit communities and

schools to raise awareness.

There has been improvement, for example, in Dutse community, people are now more informed,” she said.

Dr. Patrick Eze, Medical Director of Silver Cross Hospital, highlighted the outreach's role in screening for various diseases.

“During the screening, we detected a woman with a breast mass, which shows the importance of such outreaches and the need to access medical healthcare services,” he said.



Dr. Tomi Coker
Ogun State Commissioner for Health

Meanwhile, Ms. Mariam Salami, a breast cancer survivor, lamented the high cost of cancer care for survivors and their families.

“The journey has been very challenging. Survivors frequently travel for treatment, and drug prices keep skyrocketing. I have spent more than N20 million on treatments,” she said.

She appealed to the government to support survivor reintegration into society through meaningful engagement, as many survivors lose their jobs or means of livelihood.

Mr. Musa Magaji, village head of Gidan Magoro community, expressed gratitude to the organisation for improving access to healthcare.

“I appreciate the organisers for choosing my community. This is the first time we have had such an event here.

“I feel empowered and will continue the conversation in my palace, encouraging early hospital visits since early detection is key to survival,” he said.

Other activities at the outreach included free health checks, eye exams and glasses distribution, childhood cancer awareness, and relief materials given to children.



LASHMA NEWS STORY

Executive Order: Lagos State Rolls Out Plans to Implement Compulsory Health Insurance

The Lagos State Health Management Agency (LASHMA) is making significant progress in implementing the Executive Order on compulsory enrollment in the State health insurance scheme. This was disclosed recently by Dr. Emmanuella Zamba, Permanent Secretary, Lagos State Health Management Agency (LASHMA) in an exclusive interview with Health Insurance Today Magazine.



**HIS EXCELLENCY
BABATUNDE OLUSOLA SANWO-OLU
GOVERNOR OF LAGOS STATE**

According to Dr. Zamba, the agency has been tasked by the Executive Governor of Lagos State, Mr. Babajide Sanwo-Olu with seven critical mandates to ensure full compliance with the Executive Order. These mandates include Public Awareness, Ministries, Departments and Agencies (MDAs) Engagement,

Emergency Care, Vulnerable Coverage, Provider-led-Enrollment, Enrollment Verification and Enforcement.

Speaking on progress with the implementation, she noted that LASHMA had launched aggressive awareness campaigns across various media platforms, including radio, television, newspapers, and social media.

She noted that “The first step we took in implementing the Executive Order is Public Awareness. In line with the 8th provision of the EO, which directs LASHMA “ ... to conduct public awareness on the significance and mandatory nature of Social Health Insurance...”, the Agency has launched aggressive awareness campaigns at the grassroots, media space, informal sector and the formal sector.”

She added that the agency had partnered with Nollywood actors and actresses to produce community-focused social media skits and radio docu-dramas on social health insurance.

Speaking on implementation of the other mandates, Dr. Zamba revealed that the agency had established a dedicated MDAs Engagement team to ensure compliance with the Executive Order and also developed LASHMA AID, an emergency service initiative designed to guarantee payment to healthcare facilities that provide emergency stabilization to ILERA EKO enrollees or vulnerable residents.

According to her, "Over 372,000 vulnerable residents have been enrolled through LASHMA's efforts, with a dedicated field force identifying and supporting vulnerable individuals."

In terms of enforcement and compliance, Dr. Zamba emphasized that an enforcement team had been constituted and trained, with plans put in place to commence enforcement activities before the end of the year. She noted that "The modalities include public awareness

creation, sensitization of relevant stakeholders and education on the significance, benefits and mandatory nature of the Social Health Insurance plan."

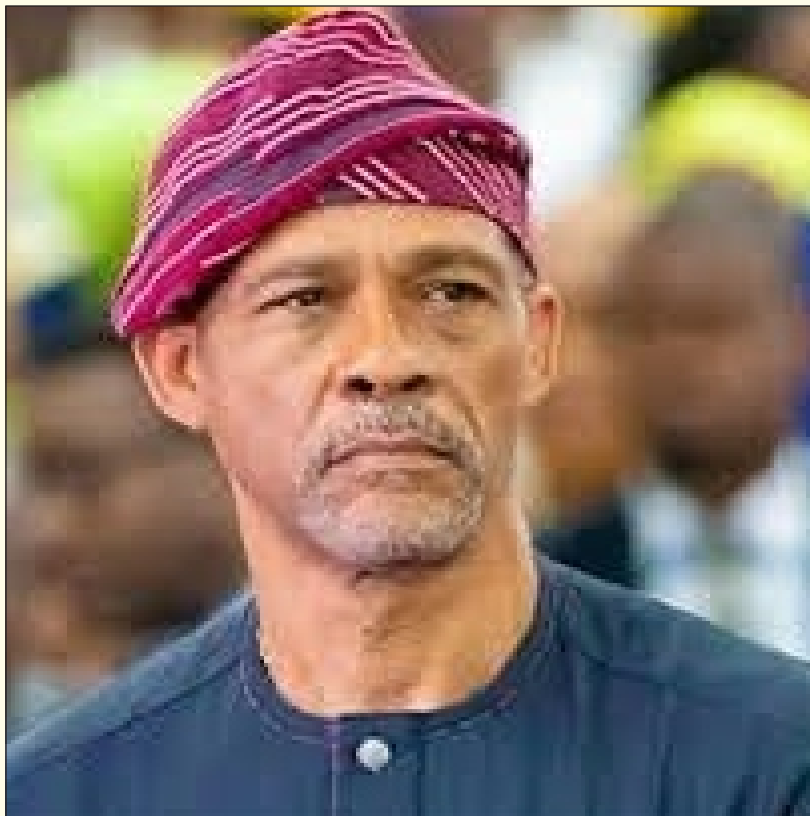
While commenting on the challenges being faced by the Agency in getting Lagos residents to enrol on the scheme, Dr. Zamba observed that insurance uptake in Nigeria was relatively low,

especially health insurance, with residents giving excuses such as "I do not fall sick, sickness is not my portion."

To address these challenges however, she revealed that LASHMA was engaging various stakeholders to ensure compliance noting that an enforcement team has been

constituted and trained on various strategies of enforcement.

She concluded by assuring that "The groundwork being laid today will enable a smooth transition from sensitization to enforcement, solidifying Social Health Insurance as a non-negotiable standard across Lagos State."



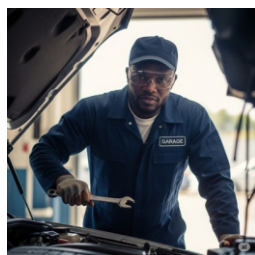
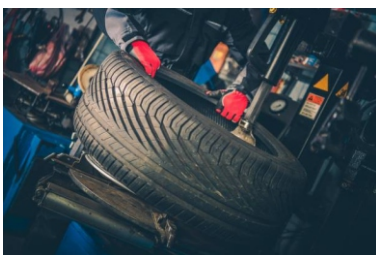
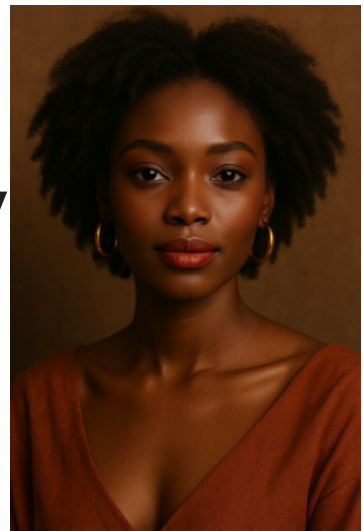
Prof. Akin Abayomi,
Lagos State Commissioner for Health



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INTERVIEW- LASHMA

Enforcement of compulsory enrolment will commence before the end of the year

- Dr. Emmanuella Zamba, Permanent Secretary,
LASHMA

Recently, the Lagos State Governor, Mr. Babajide Sanwo-Olu, issued an Executive Order on compulsory enrollment by residents in the State's health insurance scheme. The objective of the Order is to ensure that all residents in the state have access to qualitative and affordable health care and so help the country to meet its enrolment target.

Health Insurance Today Magazine, the pioneer publication for the Nigerian Health Insurance Industry, had in its previous edition done a feature on the Executive Order engaging with some industry stakeholders.

In this edition, we caught up with the head of Lagos State Health Management Agency (LASHMA), the agency responsible for driving implementation of the EO. Dr. Emmanuella Zamba is the Permanent Secretary of LASHMA and in this exclusive interview with **Health Insurance Today Magazine**, Dr. Zamba opens up on the Agency's activities so far and plans to ensure that Mr. Governor's Order was fully implemented for the benefit of Lagosians.

Enjoy it...



Dr. Emmanuella Zamba,
Permanent Secretary,
LASHMA

HITM: What is the state of implementation of Mr. Governor's Executive Order on mandatory enrollment in the State?

Dr. Zamba: The Executive Order (EO), has tasked LASHMA with seven critical mandates which are Public Awareness, Ministries, Departments and Agencies (MDAs) Engagement, Emergency Care, Vulnerable Coverage, Provider-led-

Enrollment, Enrollment Verification and Enforcement. These mandates encompass both explicit directives and implicit duties. LASHMA has proactively identified and implemented strategic measures to ensure full compliance with the Executive Order.

The first step we took in implementing the Executive Order is Public Awareness. In line with the 8th provision of the EO, which directs LASHMA "...to conduct public awareness on the significance and mandatory nature of Social Health Insurance..", the Agency has launched aggressive awareness campaigns at the grassroots, media space, informal sector and the formal sector.

These include LASHMA public awareness campaign through our ILERA EKO Radio programmes year-round on six major radio

stations in the State. Similarly, we extend our reach through other radio stations and media such as television stations, newspaper, online media and outdoor media.

We are also set to launch our online radio station and the LASHMA podcast to broaden our digital engagement.

Additionally, recognizing that most Lagos residents work in the informal sector, LASHMA has deepened its grassroots presence with five Divisional offices, 14 sub-Divisional offices and 16 kiosks spread across the State. We also have several foot soldiers to support our grassroots presence.

We have also partnered with the Lagos State Residents Registration Agency (LASRRA) and Lagos State Waterways Authority (LASWA) to tap into their service points to enroll Lagos residents on the Scheme.

To broaden our community accessibility, the Agency has engaged with community gatekeepers from our traditional rulers to the Community Development Councils (CDCs), Community Development Associations (CDAs), Civil Society Organizations (CSOs), Churches, Mosques, Schools, Informal associations, Market men and women among others, to champion awareness and enrollment within their spheres of influence.

At the same time, our ILERA EKO Academy, which is our Social Health Insurance demand and supply side skill proficiency training platform, has trained marketing agents and interested individuals (independent agents) who act as on-the-ground ambassadors, driving public awareness and helping residents sign up for Social Health Insurance.

We have also partnered with ace Nollywood actors and actresses who the informal sector resonates with to produce relatable, community focused social media skits and Radio Docu-Drama on the Social Health Insurance with the aim of informing, educating and enlightening Lagos residents better about the Social Health Insurance as well as increasing the uptake on the Health Scheme.

“We are also set to launch our online radio station and the LASHMA podcast to broaden our digital engagement.”

It is interesting to note that the Docu-Drama is being aired on various Radio Stations in the State. The Social Media skits will soon be posted on our various social media handles such as Facebook, Instagram, TikTok, Threads, YouTube and LinkedIn.



Our social-media channels have been instrumental in amplifying our messages, turning each platform into a dynamic touchpoint for Lagos residents. By sharing bite-sized enrollment

tips, beneficiary testimonials weekly and short videos on Facebook, Instagram, TikTok, Threads, YouTube, and LinkedIn, we have driven greater visibility and sparked conversations within the community groups and comment threads alike.

Complementing this digital outreach is our interactive website. We have increased our access to feedback with a 24/7 chatbot that can instantly answer Frequently Asked Questions (FAQs) and guide users through our processes. Our 24/7 Customer Service is handled by professionals whose sole responsibility is to interface with the customers and respond immediately to their needs.

As part of our public awareness drive,

LASHMA has initiated a series of strategic stakeholders' engagements to build institutional support for the implementation of the Executive Order. We have successfully engaged the Honourable Members in the Lagos State House of Assembly (LAHA) and the Executive Chairmen



in all the Local Government Areas (LGAs) and Local Council Development Areas (LCDAs) in the State, laying the groundwork for a broad-based legislative and community backing.

Engagements with Ministries, Departments and Agencies (MDAs) are also ongoing. Many of the MDAs have collaborated with us and have developed various strategies to ensure the implementation of the EO.

We have reached out to key players in the private sector to foster collaboration and increase uptake by employers, employees and clients. These efforts are guided by a comprehensive stakeholder engagement blueprint, which is currently being rolled out across relevant sectors to ensure consistent messaging, alignment of objectives, and sustainable partnerships.

Another task that the EO has bestowed on the Agency is the Ministries, Departments and Agencies (MDAs) engagement and collaboration. To support the effective implementation of the Executive Order, LASHMA has established a dedicated MDAs Engagement team responsible for liaising with all the Ministries, Departments and Agencies (MDAs) in the State. The Executive Order states that “MDAs are hereby directed to ensure that all residents and workers in Lagos State seeking to access their services must have

subscribed to the Social Health Insurance Plan through the Lagos State Health

Management Agency (LASHMA) or Lagos State NHIA accredited private health insurance providers”, an important step towards institutionalizing Health Insurance as a standard prerequisite

for public service delivery.

Following the approval from Governor Babajide Olusola Sanwo-Olu, on the modalities for implementation, the Agency has adopted a structured four-pronged approach:

- I. Making proof of ILERA EKO enrolment a mandatory requirement for residents and corporate organizations to access MDAs services;
- ii. Integrating registration links to ILERA EKO platform on MDAs websites;
- iii. Allocating dedicated spaces within MDAs for LASHMA Staff to support real-time verification and on-site enrolment; and
- iv. Onboarding un enrollment of Public Servants, Contract Staff and Vendors within each MDA.

Significant progress has been recorded so far.

Approximately 26% of the MDAs engaged have commenced full implementation of the Executive Order, while an additional 64% are actively preparing to comply. These MDAs have acknowledged the directive and are currently conducting internal planning, stakeholder consultations and system adjustments to facilitate smooth execution.

This structured engagement is central to ensuring statewide compliance and embedding Social Health Insurance as a non-negotiable element of Public Sector operations.

A critical component of the Executive Order is the provision of Emergency care. The EO clearly mandates that “in the event of a life-threatening emergency, healthcare facilities must stabilize patients without demanding evidence of enrollment in a Health Insurance plan. Once stabilized, however, the patient is required to either present proof of enrollment or register under the Lagos State Health Scheme through LASHMA or a National Health Insurance Authority (NHIA) accredited private provider to access continued medical services.”

In line with this directive, the Agency has developed LASHMA AID, an emergency service initiative designed to ensure that no Lagos resident is denied life-saving care due to lack of Health Insurance at the point of crisis.

The program has been carefully structured to guarantee payment to any healthcare facility that provides emergency stabilization to an ILERA EKO enrollee or a vulnerable resident, whether or not the facility is currently empaneled under the Scheme. Stakeholder's engagements with healthcare providers have been successfully concluded and implementation modalities are being finalized.

Full rollout of LASHMA AID is scheduled for Q3 and it will apply across all healthcare facilities in Lagos State, creating a unified and inclusive emergency response framework that protects every resident when it matters most.

“Approximately 26% of the MDAs

engaged have commenced full implementation of the Executive Order, while an additional 64% are actively preparing to comply”

The fourth directive of the Executive Order states “Vulnerable residents who cannot afford the State Social Health Insurance Plan are to be profiled by an appropriate officer in the Public Healthcare facility and referred to the Lagos State Health Management Agency (LASHMA) for enrolment under the Equity Fund”.

As a strategic response to this directive, LASHMA has developed a comprehensive framework for identifying and enrolling vulnerable individuals who are unable to afford to pay the Health Insurance premium.



This framework has been shared with empaneled healthcare providers to ensure a clear understanding of their roles in the identification, validation, and referral processes of the vulnerable population.

To reinforce his commitment to the implementation of the Executive Order, Mr. Governor has designated the Equity Fund as a First-Line Charge—the first of its kind in Nigeria.

Furthermore, he increased the Fund's annual budgetary allocation by 200%, to support the full implementation of the Executive Order. We express our gratitude to Mr. Governor for his support and commitment towards ensuring that the vulnerable in the State are not left out in having access to quality and equitable healthcare.

To date, over 372,000 vulnerable residents have been enrolled through these efforts. LASHMA has deployed a dedicated field force comprising 30 EKOSHA Field Officers across all 57 LGAs and LCDAs, and 6

EKOSHA Field Coordinators covering the State's six districts.

These officers not only identify and support vulnerable individuals but also accompany them to health facilities when necessary to ensure that they access care without barriers. Each facility is linked to a Vulnerable Desk Officer responsible for validating cases.

Hospitals are also being trained to establish their own vulnerable desks to support this initiative.

“Mr. Governor has designated the Equity Fund as a First-Line Charge—the first of its kind in Nigeria.”

As part of our efforts towards vulnerable coverage, LASHMA has conducted 60 “Community Storms” which are targeted enrolment drives across local communities aimed at reaching the underserved. In addition, we are working within the broader Lagos State Social Protection Framework to build a long-term sustainability pathway.



Through collaboration with MDAs such as the Ministry of Economic Planning and Budget (MEPB) to leverage on the State social register and the Ministry of Women Affairs and Poverty Alleviation (WAPA), who have enrolled vulnerable individuals on the Scheme for empowerment programs.

The goal is to support their transition from state-funded coverage to self-sufficiency over a two to three-year period. This sustainability strategy is driven by the Eko Social Health Alliance (EKOSHA)

and is central to ensuring that access to healthcare for vulnerable populations is both immediate and enduring.

LASHMA has also introduced multiple verification channels to make it easier for residents and service providers to confirm enrollment status under the ILERA EKO Scheme. Beneficiaries can now verify their insurance status through a USSD code (*6700*006#) linked to their registered phone number, the ILERA EKO mobile app, or via the web-based verification portal.

<https://verify.lshsportal.com:8283>, allows users to download a printable certificate of enrollment. These options provide quick, accessible means of verification, helping to reduce delays at the point of care and support compliance with the Executive Order across all service touchpoints.

The sixth provision of the Executive Order states that “all residents and workers in Lagos State who do not possess a valid Social Health Insurance plan must register or renew their plans before

accessing any public or private healthcare facility”. In response, LASHMA is empowering healthcare providers to serve as enrollment points, ensuring that no resident leaves a facility without being given the opportunity to enroll. This approach does not only support compliance but it also benefits providers by increasing their Enrollee base and earning them commissions for each successful registration. So far, more than 150 Provider-Led Enrollment Agents have been trained through the ILERA EKO Academy, equipping them with the skills and knowledge to support on-site registration and drive uptake of the Scheme directly from healthcare facilities.

“The Executive Order Enforcement team has been constituted and at the flag-off of the enforcement of the EO, the team will swing into action.”

As a deliberate strategy, LASHMA began with public awareness and stakeholder engagement to build widespread understanding and buy-in, laying the necessary foundation for effective enforcement of the Executive Order.

Recognizing that enforcement must be grounded in public trust and institutional alignment, the Agency has established a dedicated Enforcement team supported by an inter-agency coalition that includes law enforcement, civil society organizations, the Lagos State Consumer Protection Agency (LASCOPA), the Lagos State Safety Commission, Conference 57 and the Ministry of Health.

Comprehensive capacity-building sessions are being planned for all enforcement personnel.

These trainings will equip team members with a strong grasp of the Executive Order's provisions, standardized engagement protocols and clear enforcement procedures. This preparatory phase is essential to ensure that enforcement is not only effective but also fair, consistent and aligned with broader health system goals.

The groundwork being laid today will enable a smooth transition from sensitization to enforcement, solidifying Social Health Insurance as a non-negotiable standard across Lagos State.

HITM: What are the modalities being put in place to ensure compliance? Is LASHMA planning to engage with stakeholders and to sensitize them on the EO?

Dr. Zamba: The modalities include public awareness creation, sensitization of relevant stakeholders and education on the significance, benefits and mandatory nature of the Social Health Insurance plan. The ILERA EKO Academy has also been designed to train healthcare providers as Enrolment centres/Provider led agents that would help in the enrolment of residents of Lagos State into the Scheme. Therefore, at LASHMA, we have been engaging

stakeholders using various channels in reaching out to residents in both formal and informal sectors of the State; including physical meetings, presentations to groups and associations, radio and television programmes/shows, newspaper publications and various social media platforms, etc. The role of LASHMA is clearly stated in the Executive Order (Highlights 8 and 9).

The Executive Order Enforcement team has been constituted and at the flag-off of the enforcement of the EO, the team will swing into action.

HITM: What challenge is LASHMA facing in ensuring compliance? Is LASHMA considering enforcement and how would that be achieved?

Dr. Zamba: Insurance uptake in Nigeria is relatively low, especially the aspect of health insurance, residents give excuses such as 'I do not fall sick, sickness is not my portion', 'I reject it in Jesus Name', 'I am covered with the blood of Jesus' and so on.

“LASHMA has also introduced multiple verification channels to make it easier for residents and service providers to confirm enrollment status under the ILERA EKO Scheme.”

The challenge at hand is resistant to cultural and religious change, people find it difficult to change to new ways of doing things despite the benefits associated with the new way. They do not see the importance of paying premium before sickness sets in. This is part of the reasons why we have the legal frameworks (LSHS Law, NHIA Act and Executive Order) to enforce the uptake. Also, services such as annual medical screening have been included into the benefit coverage for residents. In addition, engagement of various stakeholders is ongoing to ensure compliance.

However, an enforcement team has been constituted and trained on the various strategies of enforcement in order to achieve compliance within the State. Also, consequence management has been designed and will be implemented on defaulting stakeholders. The activities of the Enforcement team will commence before the end of the year.



**PERSONALITY
PROFILE**



Dr. Ugochi C. Ohabuiké:
A Consummate and Enthusiastic Optometrist

In this edition of our Personality Profile, we celebrate a consummate and enthusiastic optometrist whose fundamental principle has been the prime mover of her career over the years in the highly specialised eye care provision sub-sector of the health industry. She is an amazon whose professional sojourn in the field of optometry spans over two decades. working with various eye clinics before establishing her own practice in 2011.

She is no other than Dr. Ugochi C. Ohabuike, CEO and Principal Optometrist at Beracca Eye Clinic Limited, an upscale primary eye care service provider with three centers located in Lagos and Port Harcourt. Through her active involvement in clinical management of cases, she has helped thousands of patients resolve their eye health challenges with some of the cases have being treated on charity basis.

Dr. Ohabuike is a graduate of the prestigious University of Benin, Benin City and a multiple award winner for best performance in several courses including clinical optometry in her graduating class. She is a fellow of the Nigerian Postgraduate College of Optometrists and holds an Executive MBA from the Rome Business School Nigeria.

Her career in Optometry began in 2005 as an intern at Eye World Hospital, Port Harcourt. She then proceeded to the Ophthalmology Department of the University of Port Harcourt Teaching Hospital (UPTH) in 2006, where she did her NYSC programme. She subsequently joined Korene Eye Clinic as an Optometrist in 2007, where she served for over four years before leaving in 2011 to establish her own practice at Beracca Eye Clinic. She is an active member of the Nigerian Optometric Association (NOA) and being a gifted developer of younger talents through mentorship and coaching, she has equally made her mark within the Family of Optometric Mentors (FOM). As a result of her sterling contribution to the development of the Optometry body of knowledge and dissemination of same among younger and other practitioners, she was recently awarded the status of a Platinum Mentor.

Dr. Ohabuike is a recipient of other awards, some of which includes Excellence in Professional Growth Award from the Guild of Optometric Directors of Nigeria (GOODON), The Nigerian Achievement Award and EMBA from Rome Business School.

In line with her high degree of passion for scholarship and continuous development, Dr. Ohabuike is a regular at several professional conferences both local and overseas, where she is passionately involved in continuous educational pursuit. Some of these are conferences and learning events organised by the Nigerian Optometric Association (NOA), Nigerian Postgraduate College of Optometrists (NPCO), Family of Optometric Mentors (FOM), Vision Expo East (USA), Vision X Dubai and others. She has equally completed several other courses and attended workshops as well as seminars on Leadership and Business Management. Some of these events were delivered by renowned institutions like John Maxwell Group, UDEMY Online University, Nigeria-British Chamber of Commerce, among others.

In line with her continuous drive for healthcare and wellness advocacy, she has been invited as a guest speaker by several organisations and institutions including schools, churches, and non-governmental organisations, where she spoke on several key topics about effective eye health management, such as glaucoma, computer vision syndrome, nutrition, and other ocular diseases, etc.

At Beracca Eye Clinic Ltd, Dr. Ohabuike brings highly specialised and bespoke services to her esteemed clients who deserve nothing short of the best. Beracca Eye Clinic is staffed by highly motivated and engaged staff who are passionate about their duties and committed to the vision of the Clinic towards giving the clients an experience to remember. She achieves this through regular staff training and other equally supportive policies. Beracca Eye Clinic currently has three state of the art clinics located in Rumuogba Estate, Port Harcourt, Adeniyi Jones Avenue Ikeja and Oniru, Lekki both in Lagos. Each of the centers is designed to provide a calm and serene environment for the comfort of patients, equipped with advanced diagnostic tools for all kinds of eye examination and treatment and staffed by highly knowledgeable doctors and other administrative staff.

The facility is fully accredited by relevant regulatory bodies and serves both social and private health insurance subscribers.

Dr. Ugochi Ohabuike is married and the marriage is blessed with three children. She is an avid reader of books on spiritual growth, healthy living, parenting, leadership, management and self-development. She is an active member of Guiding Light Assembly and When Women Pray International (WWP).



Jigawa enrolls 400 political appointees into health insurance scheme

The Jigawa Government says it has commenced enrollment of 400 political appointees into the state health insurance scheme. This is contained in a statement by Mr. Ismaila Ibrahim, the Public Relations Officer, Office of the Secretary to the State Government (SSG) recently in Dutse.

Ibrahim said the SSG, Mr. Bala Ibrahim-Mamsa, officially inaugurated the enrollment of the appointees into the Jigawa State Contributory Healthcare Management Agency (JICHMA) in his office.

According to the PRO, Ibrahim-Mamsa emphasised that the initiative will strengthen the scheme to enhance universal health coverage for all citizens of the state.

The SSG highlighted that the State Executive Council had approved the inclusion of all political office holders into the health scheme adding that, the law establishing JICHMA had been amended to facilitate the exercise.

He urged all political appointees in the state to enroll in the scheme within the designated time frame.

The SSG and Chief of Staff to Gov. Umar Namadi, Mujitaba Muhammad, were the first to enroll, setting the stage for the exercise.

Earlier, the Permanent Secretary, Ministry of Health, Dr. Kabiru Ibrahim, highlighted that the exercise would provide essential healthcare service to the vulnerable population of the state.

Ibrahim said that JICHMA had enrolled 500 vulnerable persons from each of the 287 wards in the state into the scheme.



HIS EXCELLENCY

Umar Namadi
Governor Jigawa State

He said that the beneficiaries were digitally selected at the ward level, with their profiles recorded in a central database.

Also, the Executive Secretary of the agency, Pharm. Hamza Maigari, assured that arrangements for the enrollment of all the political appointees had been concluded.

Margari, however, appealed to the SSG to ensure that all political appointees participated in the exercise. He said that the enrollment exercise would take place across the 27 local government areas in the state.

Kano targets 3.9m children for polio vaccination

The Kano State government has set a target to vaccinate 3.9 million children under the age of five during the June 2025 Outbreak Response (OBR) campaign.

Dr. Nasir Mahmoud, Director-General of the Kano State Primary Healthcare Management Board, announced this during a media dialogue in Kano.

Mahmoud explained that the campaign aligned with the national strategy to eradicate polio and maintain Nigeria's polio-free certification. He said that the vaccination drive became necessary due to the recent

resurgence of the type 2 poliovirus in parts of the state.

According to him, factors such as community resistance, poor data reporting, and insecurity have contributed to the virus's re-emergence by hindering previous immunisation efforts.

“Ungogo Local Government Area recorded the highest level of non-compliance during the May 2025 campaign. To improve vaccination coverage, local government areas are now ranked monthly based on performance,” he said. Mahmoud reaffirmed the state government's commitment to eradicating polio by December 2025 and pledged to significantly reduce the maternal mortality rate within the same timeframe, describing both goals as top priorities.

He stressed the importance of collaboration with traditional rulers and the 44 local government chairmen to overcome challenges. Mr. Rahma Mohammed, UNICEF Chief of Field Office in Kano, highlighted that surveillance conducted in 2025 detected the virus in Warawa, Bunkure, Kano Municipal, and Nasarawa Local Government Areas.

“This is unacceptable and must be halted. Polio remains a highly infectious disease that spreads rapidly and knows no borders,” he warned.

Mohammed emphasised that even a single case of polio anywhere posed a threat to children everywhere and called for coordinated efforts to contain the outbreak.

He urged all levels of government, traditional rulers, and the media to intensify awareness campaigns and ensure full vaccination coverage, especially in high-risk areas.

The UNICEF official reaffirmed UNICEF's commitment to supporting Nigeria's polio eradication efforts and called for the timely release of counterpart funding and stronger supervision of immunisation campaigns.

He also urged the government to declare a public health emergency and increase media engagement to counter misinformation about the vaccine.

LASAMBUS responds to 44,152 emergencies in four years

The Lagos State Ambulance Service (LASAMBUS) responded to 44,152 out of 45,277 emergency calls between 2021 and 2025, achieving a 97.5 per cent response rate. Dr. Kemi Ogunyemi, Special Adviser to the Governor on Health,

disclosed this in a statement signed by Mr. Tunbosun Ogunbanwo, Director of Public Affairs at the state Ministry of Health, on Thursday. The figures followed a review of LASAMBUS operations and performance reports.

Ogunyemi said urgent public support was needed to sustain and improve LASAMBUS's life-saving operations. She noted that 36,919 patients were treated during the review period, including 11,200 in 2023 alone, reflecting the team's

consistent responsiveness even during peak demand.



**HIS EXCELLENCY
BABATUNDE OLUSOLA SANWO-OLU
GOVERNOR OF LAGOS STATE**



Highlighting improved outcomes, she said LASAMBUS recorded zero in-transit deaths in 2022 and 2025 due to robust triage systems, prompt stabilisation, and the professionalism of its paramedics. She also reported a remarkable 100 per cent survival rate of patients transported in 2025, compared to 60 per cent in 2021. “This is a reflection of improved pre-hospital care in Lagos State,” Ogunyemi said.

She added that LASAMBUS executed 931 field assignments over the past four years, with 350 completed in 2024 alone, attributing this to increased public health campaigns and readiness drills. Ogunyemi expressed concern about challenges affecting LASAMBUS operations, including impersonation, vandalism of assets, assault on personnel, and lack of public cooperation in traffic situations.

She appealed to residents to give ambulances the right of way and avoid obstructing emergency operations. “Every second counts in an emergency. Obstructions can cost lives,” she warned. She further cautioned the public against fraudulent individuals posing as LASAMBUS officials and advised that authentic ambulance services could be reached by dialing 767 or 112.

Condemning rising incidents of ambulance vandalism and attacks on emergency personnel, Ogunyemi described such acts as criminal and dangerous to patients who depended on urgent medical intervention. The Special Adviser revealed that a proposal to upgrade LASAMBUS from a department to a full-fledged agency was currently being reviewed by Gov. Babajide Sanwo-Olu to

enhance operational autonomy and coordination.

Providing historical insight, Ogunyemi explained that LASAMBUS had grown from a modest unit with 21 staff and four station wagons in 2001 to a robust emergency system with 36 Mobile ICUs, three mobile clinics, and five transport ambulances.

“The service currently operates from four major bases and 26 ambulance points across Lagos, designed to ensure proximity and speed in emergency response,” she said.

On staffing, she disclosed that LASAMBUS employed 196 personnel, including 64 nurses, 74 community health extension workers, 70 trained ambulance pilots, and support staff, forming a multidisciplinary emergency response team.

According to her, all staff are certified in Basic Life Support and First Aid, with 75 percent certified in Advanced Cardiovascular Life Support, ensuring

readiness to manage critical emergencies.

Ogunyemi also highlighted recent renovations at ambulance bases in Lagos State University Teaching Hospital, General Hospital Lagos, General Hospital Ikorodu, and General Hospital Badagry.

She added that the state was constructing a new ambulance base at Eti-Osa Mother and Child Centre.

This is happening alongside the upgrading of five ambulance points located at Old Lagos-Ibadan Toll Gate, Eti-Osa, Anthony, Third Mainland Bridge, and Mile 12.

The projects are funded by the Saving One Million Lives Programme for Results.





VETERAN'S CORNER



Dr. (Chief) Jimmy Adeyeye Arigbabuwo:

*An indelible footprint in the sands
of Nigeria healthcare*

There is a popular saying that “a golden fish has no hiding place”. This is the case with Dr. (Chief) Jimmy Adeyeye Arigbabuwo. But he is not a fish. Rather, he is a medical doctor of repute and one of prominent figures in Nigeria's medical industry. When it comes to healthcare in Nigeria, he is a leader, a founder and a highly resourceful person whose expertise has been useful even within the public sphere at different levels.

Dr. (Chief) Arigbabuwo was born in 1959 at Osogbo, the current capital of Osun State, into a Christian home. He had both his primary and secondary education in the same town. His early academic performances gave him out as a genius and future scholar. This was evident in distinctions and credits scores in his West African School Certificate Examination (WASCE) and General Certificate Examination (GCE). He then proceeded to the University of Benin, Benin, City where he bagged his Bachelor of Medicine and Bachelor of Surgery (MBBS) in 1986. This signaled his foray into the medical profession. However, his quest for knowledge and expertise did not stop there. Dr. Arigbabuwo earned a Certificate in Voluntary Surgical Sterilization through a Boston University sponsored programme and a Diploma in Family Medicine from National Postgraduate Medical College of Nigeria.

He would later enroll at the Lagos State University for an MBA with specialty in health care management, which he completed in 1995. Over the last 39 years, Dr. Arigbabuwo has had an enviable and impactful career in both medical practice and healthcare leadership. His medical career started in 1988 working as a medical officer at various organizations which included Oyo State Health Management Board, Oroki Hospital, Osogbo, Onward Hospital, Osogbo, St. Anthony Medical Centre, Ojo, Lagos and Ogongo Medical Centre, Badagry, Lagos all between 1988 and 1991.

His quest for quality healthcare motivated him to establish his own private medical practice in 1991 and became the CEO, Ibijola Group of Hospitals and MD/CEO, Raji Ajao Diagnosis Centre. His practice provided retainership medical advisory services to various organizations some of which are International Quality Foods Ltd, CMBTG Glass Manufacturing Company, Smithkline Beecham Nigeria Plc, Evans Medical Plc, Vitamalt Nigeria Plc, Doyin Group of Companies, Lotus Plastics and Femstart & Co Ltd. It is a testament to his professionalism and expertise that, after over three decades, he still provides advisory services to some of these organizations.

His wealth of experience in family medicine and occupational health management has contributed to the growth of the medical community, the health insurance industry and the country at large. He has actively collaborated with other professionals, private sector organizations and governmental agencies to bring about

improvement and development of our health systems. For example, Dr. Arigbabuwo has served in various professional, industry and international bodies. Some of these are as two-term and immediate Past President, Health Care Providers Association of Nigeria (HCPAN), a body of public and private healthcare facilities providing services to the health insurance industry; direct member, World Association of Family Doctors (WONCA); Past Chairman, Lagos State Chapter, Association of Nigerian Private Medical Practitioners (ANPMP), formerly “Association of General and Private Medical Practitioners of Nigeria (AGPMPN)”, the umbrella organization for all medical and dental doctors in private practice either as owners or employees; Past Chairman, Nigeria Medical Association (NMA) National Committee on Ports Health; and former Chairman, Local Government Health Authority (LGHA), Oto Awori LCDA, Lagos State. Currently, he is the Chairman, NMA National Committee on PPP and Chairman, National Steering Committee on TB & Buruli Ulcers in Nigeria.

Perhaps, it is his contribution to the development of the Nigerian health insurance industry that stands Dr. Arigbabuwo out the most. On this front, and through his membership of various national committees and sub-committees of National Health Insurance Authority (NHIA), the country's health insurance regularity agency, he has contributed immensely to health insurance policy development and formulation in the country. In this area, some of his service to the nation includes: Member, National Committee on Innovative Health Care Financing; Member, NHIA Committee on Operational Guidelines; Member, NHIA Committee on Branded Medicines Innovations; Member, Nigeria Contingents to Rwanda Global Equity on Health Insurance; Member, Nigeria Contingents to the Western London University, United Kingdom, on Health Insurance for the Elderly in Nigeria; Member, National Health Insurance Summit Committee; Member, NHIA Committee on Health Insurance Management Information System (HIMIS); and Sub-Committee Chairman, NHIA Offences & Penalties on Health Insurance Operational Guidelines; Member, Ministerial Committee on Health Insurance for the Elderly and Retirees in Nigeria. He has also served as Chairman, Lagos State NMA Committee on Health Insurance. He is currently a member of the Technical Working Group (TWG), Lagos State Governor Executive Order on Compulsory Health Insurance in Lagos State.

In recognition of his contributions to the development of the health sector, Dr. Arigbabuwo was conferred with the traditional chieftaincy title of the Baba Abiye of Oto Awori Kingdom by the kingdom's traditional ruler.

Dr. (Chief) Jimmy Adeyeye Arigbabuwo is a family man blessed with children and grandchildren.



Guard your mental health to survive in Nigeria

– Dr. Benjamin O. Olowojebutu

Listening to the news in Nigeria is like watching a heart-wrenching horror film. There are just a few things scarier than trailing the development of events in the most populous nation in Africa.

From television stations to radio broadcasts, the depressing effects are the same. Breaking news on kidnapping and insecurity is being sandwiched with policy promulgations that are essentially anti-masses, and the soaring inflation seems far away from abating.

Painfully, it appears good news is no longer aired. When it seems the worst happened yesterday, today's news somehow breaks yesterday's record of gloom. Things are hard; salaries trickle in but gradually become worthless in the market. The cost of living is astonishingly at a record high. The price of commodities changes almost twice every 24 hours. Across the nation, breadwinners of families are in despair and economically frail, while 'bread-eaters' have seemingly exhausted their hope for a turnaround. The citizens are blaming the government and pointing at the extravagant cost of governance. As a pushback, the government is pontificating its efforts and sermonizing the need for the citizenry to sacrifice for national growth. Things are falling apart, and the center cannot hold! In times like this, emotion flares, expectation rises, depression looms and hope fades. At any rate, you must not toy with your mental health because there is a nexus between your overall well-being



and mental health. Once the latter is negatively affected, your health gradually dwindles and tumbles.

Necessity is the mother of invention. More than ever, the time we live has mandatorily occasioned the need to forge and invent a path to economic prosperity, happiness, and a healthier lifestyle to lubricate the soul and body. Here are a few tips on how to guard your mental health:

- Cut extravagant spending. Pampering oneself with comfort and luxury is good if such can be easily and legitimately afforded. But when income nosedives, it is wise to cut down on the expenditure too. It is not financially wise to borrow and lavish money on extravagant ephemerals. When you bite more than you can chew, your debtors will make life miserable and your mental health will be adversely affected. The financial code at a challenging time like this is “cut your coat according to your clothes.”
- Be deaf to destabilising news. Since you have little or no control over the news

that broadcasting stations air, help yourself by sieving what you listen to and meditating over in your mind. The simple truth is that not every piece of news is good for you. To a man who barely could eat once a day, what is the benefit of listening to breaking news such as “FG set to gift 360 bulletproof SUVs to members of the National Assembly” or “the presidency will henceforth spend \$2,000,000 on food and drinks monthly? You must not consume news that depresses or inflates your blood pressure. It is instructive to note that we are in the era of fake news. Therefore, carefully scrutinise what you read and believe.

- Invest time in what makes you happy. No government, family or friend is responsible for your happiness. It is solely your right and choice to be happy or otherwise. Evaluate and create more time for what makes you smile, feel rejuvenated and stay creative. As a rule of thumb, fiercely annihilate mischievous comments, disturbing thoughts and toxic friends. If your schedule permits, volunteer for causes in your community that advance your values and principles.
- Engage in exercise. Regardless of how witty and brilliant you are, a terribly sick body cannot help you to fulfill your dreams. Inflation does not affect exercise. Simply create time to run, jog, bend, jump, stretch and relax your nerves. Exercise is cheap, but the consequence of not exercising is humongous.
- Speak to a professional psychologist. Are you overwhelmed and burdened by the weight of your journey? Kindly speak with a professional psychologist and religiously implement their instructions. Seeking counsel is not a sign of weakness. Rather, it is a sign of strength. The American president is the most powerful man not because of his bulging six-pack or broad chest but because he has the highest number of top-rated advisors and assistants. There



is a correlation between surrounding oneself with quality people and living a quality life. Therefore, speak with a professional psychologist whenever you run out of healthy emotional fuel.

- Be positive. Donot lose hope when life looks like a storm. Some days look monstrous and hopeless. On such days, however, stay positive. Be informed that it will be dark just before dawn. Courageous people donot dance to the tune of their circumstances. Rather, they wax their own music. Only cowards concede to suicidal thoughts. When such ideas come, shake them off and imagine an incomplete world without you. How can the world cope without a global star like you? The consequences are far-reaching. Hence, our world needs you. Learn how to make positive affirmations and confessions. Stay positive, speak positive and live positive.

In conclusion, while it is government's duty to secure our nation's borders, it is solely your responsibility to safeguard your mental health. These few tips above can help you navigate the stormy state you might find yourself in. Inculcate them into your everyday life and the outcome will dazzle you. Whatever condition you find yourself in, kindly note that suicide is not a solution but an added problem only suitable to the coward. Rather than end your life abruptly, speak to a qualified and professional psychologist today.

Dr. Benjamin O. Olowojebutu is First Vice President, Nigerian Medical Association (NMA)



The Power of Colour: How Your Wardrobe Can Impact Your Mood And Mindset

- By Harmony Erhikumhi

We've all had those days where we reach into our wardrobe, pull out a favourite outfit, and instantly feel more confident, energetic, or relaxed—without even knowing why. Well, here's the secret: it's all about colour! Whether we realise it or not, the hues we wear play a significant role in how we feel and how we present ourselves to the world. And in 2025, fashion has fully embraced colour psychology, making it easier than ever to dress for the mood you want to cultivate.

In fact, colour is so much more than a visual statement—it's a mood-changer, a vibe-setter, and a confidence booster all rolled into one.

Let's unpack the science of colour and see how you can use its power to look good, feel good, and elevate your mindset every single day.

Colour Psychology: More Than Just a Trend

Colour psychology isn't a new concept, but in 2025, it's officially becoming a *must-know* part of everyday fashion. The science behind it is simple: colours evoke certain emotions and reactions in our brains. Think about it—how do you feel

when you wear a fiery red dress versus a soft pastel pink sweater? Pretty different, right? That's because colours can influence our mood and behavior, even when we're not consciously aware of it.



For example, studies show that red is often associated with power, passion, and energy. Wearing red might give you the confidence boost you need before a big meeting or a night out on the town. On the other hand, colours like blue and green are linked to calmness, trust, and peace—making them perfect choices for those days when you need to feel grounded or want to convey a sense of

serenity.

2025 designers and stylists are leaning into this knowledge, creating collections that not only look great but also enhance how we feel. It's fashion with a purpose, and it's here to stay.

How Colour Affects Your Mood

Here's some of the most common colours and their emotional impact. Think of it as your personal mood-boosting colour wheel:



Red: Power, energy, passion.

- *Best for:* Big presentations, dates, or when you need a burst of confidence.
- **How to wear it:** Try a red blazer or an accent piece like a bold red handbag to add some pizzazz to your outfit.



Blue: Calm, trust, and focus.

- *Best for:* Calm, productive days—perfect for work or study.
- **How to wear it:** A light blue blouse or navy trousers can help you stay focused and grounded while exuding sophistication.



Yellow: Happiness, optimism, creativity.

- *Best for:* Days when you need an energy lift or want to feel extra bright and cheerful.
- **How to wear it:** A sunny yellow dress or a pop of yellow accessories can instantly brighten your day—and others' too!



Green: Balance, health, and renewal.

- *Best for:* When you need to feel rejuvenated or refreshed.
- **How to wear it:** A green jacket or casual green shirt can give you that peaceful vibe without going over the top.



Pink: Softness, nurturing, warmth.

- *Best for:* Casual hangouts, self-care days, or when you need to feel supported.
- **How to wear it:** A cosy pink cardigan or soft blush dress creates a calming and comforting vibe.



Black: Elegance, sophistication, mystery.

- *Best for:* When you want to feel chic, powerful, or timeless.
- **How to wear it:** An all-black ensemble for a bold look, or a black dress that can be dressed up or down for any occasion.



Orange: Enthusiasm, excitement, warmth.

- *Best for:* Days when you're looking for a pick-me-up or want to feel energetic.

How to wear it: Try orange accessories like a scarf, bag, or sneakers to brighten your outfit without going overboard



White: Purity, simplicity, new beginnings.

- *Best for:* Fresh starts, a minimalist approach, or when you want to feel clean and crisp.
- **How to wear it:** An all-white outfit or a classic white shirt can convey a sense of fresh energy and sophistication.

How to Use Colour to Set Your Mood for the Day

Now that you're armed with the knowledge of how colours can affect your mood, it's time to use that power to your advantage. Here's a simple guide for dressing to match your mood or change it entirely:

- **Feeling Unmotivated?** Reach for bright, energising colours like yellow or orange. These hues will boost your energy and creativity, perfect for days when you need to get things done.
- **Need Confidence?** Go for bold red, deep plum, or electric blue to give yourself that power punch.
- **Feeling Anxious?** Dress in calming blues or greens to soothe your mind and ground yourself throughout the day.
- **Want to Feel Fresh and New?** White and pastel tones like mint or blush rose are perfect for those days when you want to feel clean, rejuvenated, and open to new possibilities.

This year, fashion is more than just about looking good—it's about feeling great. The power of colour is now at the forefront of the fashion world, and it's giving us all the ability to *dress our mood* every day. If you're looking for a burst of energy or a dose of calm, your wardrobe has the power to transform how you feel, think, and even act. So, why not experiment with colour, and let your clothes be an expression of the mood you want to create? After all, it's not just what you wear—it's how it makes you feel. And in 2025, we're all about feeling our best.



KOGI STATE HEALTH INSURANCE AGENCY (KGSZIA)
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For More Info Visit Us @ Behind Bishop Court, GRA, Beside Dafeyo Hotel, Lokoja Kogi State.
 www.kgszia.ng  info@kgszia.ng



KOGI STATE HEALTH INSURANCE AGENCY (KGSHIA)

Background

Kogi State Health Insurance Agency was established by Law in April 2019 to provide equitable access to quality and affordable healthcare services for all residents of Kogi State through health insurance in order to meet the global target of attainment of universal health coverage by 2030.



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- ✔ Ultrasound Scan
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Cost: N15,000 per annum per head

Join the scheme and call upon your friends and family to also register

KOGI STATE HEALTH INSURANCE AGENCY
Behind Bishop Courts Road, Beside Dafeyo Hotel, G.R.A, Lokoja

for more information contact us on:

07043442648, 08052698636

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