



**NATIONAL OPEN UNIVERSITY OF NIGERIA
UNIVERSITY VILLAGE, PLOT 91, CADASTRAL ZONE
NNAMDI AZIKIWE EXPRESS WAY, JABI, ABUJA
FACULTY OF HEALTH SCIENCES
DEPARTMENT OF PUBLIC HEALTH SCIENCE
2025_1 EXAMINATION**

COURSE TITLE: HEALTHCARE FINANCING (PHS815)

COURSE UNITS: 2 UNITS

TIME ALLOWED: 1½ HOURS

TOTAL MARKS: 70 %

INSTRUCTION: ANSWER ALL QUESTIONS

Question 1 (25 marks)

Q1a) Explain voluntary insurance. (5 marks)

Q1b) Discuss bilateral assistance. (5 marks)

Q1c) i) Define social health insurance. (2 marks)

ii) Mention six social health insurance programmes. (3 marks)

Q1d) Discuss the proposal of the National Health Act. (5 marks)

Q1e) Differentiate between capacity to pay and fair financial contribution index. (5 marks)

Question 2 (25 marks)

Q2a) Write on the following laws of healthcare resource allocation:

i) Roemer's Law (5 marks)

ii) Capane's Law (5 marks)

Q2b) i) List two factors that influence the ability to benefit from healthcare. (1 mark)

ii) What factors influence the demand for healthcare services? (4 marks)

Q2c) i) Mention how utilization of services can be measured. (2 marks)

ii) What factors influence variations in the utilization of health services? (3 marks)

Q2d) i) List four types of healthcare markets. (2 marks)

ii) What are the reasons why inefficiency exists in healthcare markets? (3 marks)

Question 3 (20 marks)

Q3a) Differentiate between

- i) Common goods and Club goods in public health (5 marks)
- ii) Health service planning approaches (5 marks)

Q3b) i) List the principles to adopt when using the rational planning theory during a planning process. (2½marks)

- ii) What are the advantages of using rational planning theory? (2½marks)

Q3c) Mention any five sustainable development goals. (5 marks)