



**SOKOTO STATE CONTRIBUTORY  
HEALTHCARE MANAGEMENT AGENCY  
(SOICHEMA)**

*...mutual health for all*

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**OPERATIONAL GUIDELINES FOR SOKOTO  
STATE TERTIARY INSTITUTIONS  
CONTRIBUTORY HEALTHCARE PROGRAMME  
(STICHP)**

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## 1.0 INTRODUCTION

The Sokoto State Tertiary Institutions Contributory Healthcare Programme (STICHP) is a social security system whereby the health care of students in tertiary institutions is paid for from funds pooled through contributions of Students. It's a programme Committed to ensuring access to qualitative healthcare services for students of tertiary institution in the state thereby promoting the health of students with a view of creating conducive learning environment. It takes cognizance of the current practices and challenges faced by Students in accessing care both during and out of session as well as the potential of the current tertiary healthcare facilities to maximize access to quality health care. Tertiary Institution are categorized as Universities, Colleges of Education, Polytechnics, College of Agriculture, College of Nursing and Midwifery Sciences Sokoto, Schools of Health Technology and other Specialized Institutions both public and private.

### 1.1 Vision

Universal Health Coverage to all residents of Sokoto State

### 1.2 Mission

To improve the quality of health care and provide financial protection of health care for all residents of Sokoto State through pooling, cost burden-sharing and judicious utilization of resources.

### 1.3 Core Values

- Teamwork, Dedication and Innovation
- Fairness, Care and Compassion

- Professionalism and Integrity
- Excellence and Quality Improvement
- Transparency and Accountability

#### **1.4 The Purpose**

The purpose of STICHP is to cater for the health care needs of Sokoto state tertiary institution students who due to their studentship status cannot benefit under other health Scheme programme.

This population constitutes a very large percentage of the state population. By virtue of their age and their status as Students, most of them cannot benefit from the Public Sector Health Contributory Programme as enrollees. This necessitates a programme designed to meet their needs.

#### **1.5 The objectives**

The objectives of the Programme are:

- To ensure that every student in tertiary institution has access to good health services
- To protect Students families from the financial hardship of huge medical bills
- To maintain high standard of health care delivery service within tertiary institutions
- To ensure availability of Funds to the tertiary institution health center for improved services
- To take cognizance of the peculiar health need of students in the design of the Programme including access to periodic health education and outreaches.

## **1.6 Operational Strategies**

The strategy is to operate the STICHP as a health Fund with a Committee responsible for its administration. It will operate with minimum pooling, strategic purchasing by the Committee and TPAs at the core of its operation, with high level monitoring to ensure transparency, accountability and value addition in the whole process. The Programme will include a sustainable system of Funds Mobilization, collection, Management and disbursement for financing a defined standard STICHP, benefit package.

## **1.7 Scope of Coverage**

This is limited to the contributing student and a baby delivered by a married Female student, the baby in such case is also entitled to 12 weeks post-natal care for a maximum of two (2) live births.

## **2.0 Stakeholders and their roles**

Several stakeholders are crucial to the successful implementation of the STICHP.

The following key stakeholders and their role are as follows:

### **2.1 Sokoto State Contributory Health Care Management Agency (SOCHEMA)**

- a. To provide guidance through the development and enforcement of the Operational Guidelines for implementation and benefit package.
- b. Grant approvals for supplementary benefit package as requested by the students, which must be forwarded to SOCHEMA with an accompanying actuarial report.

- c. Facilitate the accreditation of Healthcare facilities.
- d. Set quality standard for healthcare providers
- e. High level advocacy to generate support from tertiary institutions and other stakeholders
- f. Supervise quality as well as the monitoring and evaluation of the programme.
- g. Participate in the STICHP Management committee.
- h. Pooling of funds.
- i. Registration of all students in the SOCHEMA platform.
- j. Provision of student's policy number as STICHP number.
- k. Enter into agreement/contract with TPA to provide secondary services to Institutions.
- l. Allocate TPA to Institutions in collaboration with the Institutions.

## **2.2 Tertiary Institutions**

- a. Oversee the Collection and remittance of Contribution to the STICHP Fund.
- b. Participate in Mobilizing students for the programme
- c. Ensure that the TPA meets its obligation to students.
- d. Ensure that the healthcare facilities of the institution meet the NHIS accreditation requirement.
- e. Provide accurate record of registered students at the beginning of each academic session to reconcile with SOCHEMA.
- f. Ensure that every student pay his/her contribution at the commencement of each academic session.
- g. Participate in the activities of the STICHP management committee

## **2.3 Students Union**

- a. Educate its members on benefits and operational modalities of the programme.
- b. Ensure that all students register for STICHP in the school.
- c. Ensure that all students pay for STICHP on resumption of each academic session.
- d. Encourage students to register at the Healthcare facility.
- e. Participate to ensure that quality services are provided by reporting complaint to STICHP Management committee.
- f. Participate in the activities of the STICHP Management Committee

## **2.4 Third Party Administrators (TPAs)**

- a. Approve referrals requested by Primary Providers.
- b. Ensure proper adherence to and completion of referral procedures.
- c. Develop supplementary benefit package as demanded by the students/SOCHEMA.
- d. Market approved supplementary package (with ethical standard) to the tertiary institutions.
- e. Conduct periodic sensitization and enlightenment on the Programme to the students.
- f. Generate primary and Secondary data, for the purpose of the Programme improvement and monitoring.
- g. Participate in the activities of STICHP Committee
- h. Send quarterly report to the tertiary institution and SOCHEMA through STICHP Committee

## **2.5 Health Care Facilities**

- a. Provide quality Services to registered beneficiaries as contained in the benefit package
- b. Maintain records of all STICHP activities within the facility
- c. Submit quarterly report to the STICHP Committee, institution and SOCHEMA
- d. Participate in the activities of the STICHP management committee

## **2.6 Regulatory bodies of tertiary institution (Such as Ministry for Higher Education)**

- a. Ensure that all institution in the state under their control join the STICHP programme
- b. Assist SOCHEMA to ensure that all institution abide by the contents of the Blue print/Operational guideline.
- c. Join SOCHEMA in Sensitization activities for the STICHP PROGRAMME
- d. Participate in the activities of the STICHP Management committee.

## **2.7 National Health Insurance Scheme (NHIS).**

- a. Participate in creating general awareness to the Management and Students.
- b. Participate in STICHP Management Committee.
- c. Receive the total number of registered students from SOCHEMA on annual basis.
- d. Participate in quality assurance visits Healthcare facilities of the Institutions.



- e. Participate in accreditation of Healthcare facilities of the Institutions.
- f. Monitor funds utilization.
- g. Advise on policies and implementation of STICHP program.

**Note:** Other Stake holders include State Ministry of Health, State Ministry of Education, Development partners etc.

### **3.0 Implementation mechanism for the Programme**

#### **3.1 Funding of the programme:**

The main source of fund shall be from Contribution from students. Payment shall be mandatory.

These contributions replace institutional medical fees charged by various institutions but does not cover of pre-admission entry medical checks. Other sources of funds for STICHP can include charitable or philanthropic organizations, corporate social responsibility initiatives, Government mandates, grants etc.

Note: No Co-payments are charged from beneficiaries at the point of healthcare services under the programme.

#### **3.2 Collection of Contributions**

Contributions are paid by students annually on registration for every academic session.

These contributions are determined actuarially and the current rate is a community rated amount of Two Thousand Naira only (₦2000) per student per annum into SOCHEMA designated account.

This contribution is for the standard STICHP benefit package and is subject to periodic review by SOCHEMA.

### **3.3 STICHP Management Committee**

Within each institution, a STICHP Management Committee will be established and will report periodically to the school authority. The committee shall be chaired by the top Management staff of the institution while the head of the health facility providing primary health care services to students will serve as secretary of the committee. Other members include: representative of TPAs, Students Body, Student affairs unit, Bursary Department of high institutions as well as SOCHEMA and NHIS.

The role of this Committee is as follows:

- a. Oversee the overall implementation of STICHP in the institution
- b. Manage the STICHP fund including timely and accurate disbursement to healthcare facility and TPAs
- c. Ensure that the TPAs, healthcare facility and institution meet their obligations to students on the programme.
- d. Act as a key stakeholder in quality assurance and monitoring.
- e. Provide regular feedback to the Management of the tertiary institutions and SOCHEMA
- f. Keep records of the activities to ensure efficiency and accountability

- g. Perform any other activities to ensure effective functioning of the programme.

### 3.4 Funds Utilization

Contributions are to be pooled annually in the first instance in the STICHP funds account of SOCHEMA.

SOCHEMA will release capitation funds on monthly basis to institutions' Healthcare Providers (HCPs) through the STICHP Management Committee.

**Table: Disbursement of funds.**

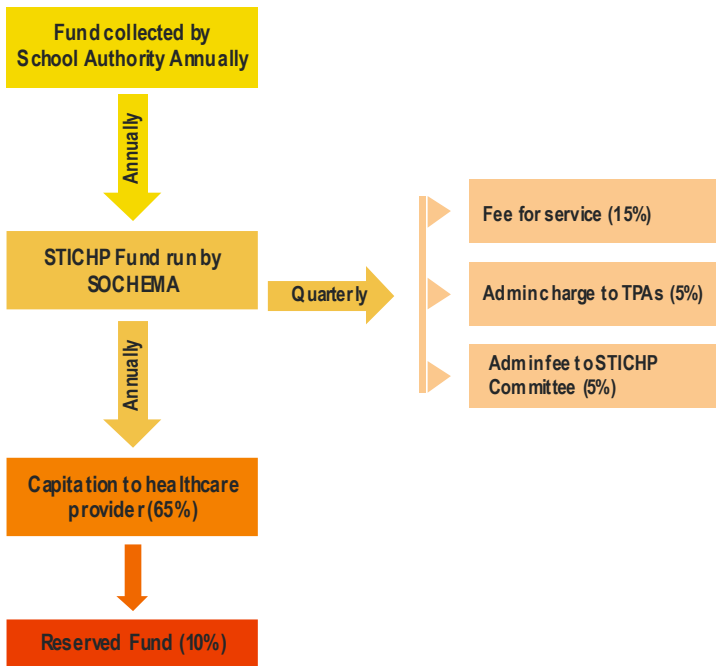
1	Capitation to healthcare provider monthly	65%
2	Fee for service	15%
3	Administrative charges for TPAs	5%
4	Administrative fee for STICHP Committee	5%
5	SOCHEMA Administrative charges	10%
	<b>Total</b>	<b>100%</b>

### 3.5 Signatories to the STICHP account.

The STICHP Committee (see composition in 3.3 above) will be responsible for managing the programme in the institution and shall open a dedicated account in SOCHEMA accredited bank.

The Signatories to the STICHP Account are:

- (1) Chairman A
- (2) Head of Clinic B
- (3) Bursar B



**Figure: Schematic representation of fund flow in STICHP programme**

### **3.6 Identification and registration**

Each student will be identified with School’s identification card or an ID card issued by SOCHEMA. The student policy number will serve as the STICHP number. It will be the number till student completes his/her Course of studies. Every student must ensure that he/she is registered with the healthcare facility serving the institution.

### **3.7 Benefit Package**

The benefit package is drawn to meet basic healthcare need of students. It consists of promotive, preventive and curative services for the prevailing morbidities among students in Tertiary institution.

The benefit package includes:

- i) Out-patient care, including necessary consumables;
- ii) Prescribed drugs, pharmaceutical care and diagnostic tests as contained in the National Essential Drugs List and Diagnostic Test Lists;
- iii) Maternity care limited to the contributing student and a baby delivered by a married female student, the baby in such case is also entitled to 12 weeks post-natal care for a maximum of two (2) live births.
- iv) Preventive care, including immunization, as it applies in the National Programme on Immunization, health education, family planning, antenatal and post-natal care;
- v) Consultation with specialists, such as physicians, pediatricians, obstetricians, gynaecologists, general surgeons, orthopaedic surgeons, ENT surgeons, dental surgeons, radiologists, psychiatrists, ophthalmologists, physiotherapists, etc.;
- vi) Hospital care in a standard ward for a stay limited to cumulative 15 days per year. Thereafter, the beneficiary and/or the employer pays. However, the primary provider shall pay per diem for bed space for a total 15 days cumulative per year.
- vii) Eye examination and care, excluding the provision of spectacles and contact lenses;

viii) Preventive dental care and pain relief (including consultation, dental health education, amalgam filling, and simple extraction).

### **3.8 Provider Payment Systems**

Primary healthcare facilities will be remunerated through capitation paid monthly while the providers of the secondary care are to be paid fee for services based on the current SOCHEMA tariff rates.

### **3.9 Health care Service Delivery**

The providers of healthcare services are the health centers of Tertiary institutions. Any health care facilities accredited by SOCHEMA outside these institutions are to be used by students during holidays. In the absence of a healthcare facility within the institution, SOCHEMA accredited healthcare facility outside the institution could be engaged to offer healthcare services to the students. These are primary healthcare facilities and constitute gate keepers in the entire STICHP structure.

## **4.0 SOKOTO STATE TERTIARY INSTITUTIONS CONTRIBUTORY HEALTHCARE STEERING (STICHP) STATE STEERING COMMITTEE**

1. Representative of Ministry of Health.
2. Representative of Ministry of Higher Education.
3. Representative of Sokoto State Scholarship Board.

4. Representative of Head of Service.
5. Representative of Association of Private Healthcare Providers.
6. Representative of Federated Association of Sokoto State Students.
7. Special Adviser SOCHEMA.
8. Director General SOCHEMA.
9. Representative of National Health Insurance Scheme (NHIS).

