American Journal of Management Practice (2997-9366), Vol 03, No. 08, 2026

Article

The Place of Resource Managers in Contemporary Health Insurance Schemes: Evidence from Selected Local Government Areas of Enugu State, Nigeria

Okolo, Uzoma Ndidi, Ph.D
Department of Human Resources Management, Charisma University, Montana, USA
okolouzoma@gmail.com

Ekeke, Lemene Randall, Ph.D
Niger Delta Basin Development Authority, Port Harcourt, Rivers State, Nigeria
lemzbest@yahoo.com

Ugwuoke, Joel Chinedum, Ph.D
Department of Mass Communication, University of Nigeria, Nsukka, Enugu State, Nigeria
chinedu.ugwuoke@unn.edu

Abstract: The effectiveness of health insurance schemes depends largely on the availability and efficient management of human, financial, material, and information resources. While considerable attention has been paid to healthcare financing in Nigeria, relatively less emphasis has been placed on the strategic role of resource managers in ensuring the successful implementation of health insurance programmes. This article examines the place of resource managers in contemporary health insurance schemes in selected Local Government Areas (LGAs) of Enugu State. Specifically, it explores their responsibilities in financial management, human resource administration, health information management, planning, monitoring, and stakeholder coordination. The article further identifies the major challenges confronting resource managers, including inadequate funding, poor infrastructure, shortage of skilled personnel, weak information systems, delayed provider reimbursements, and political interference. Drawing from contemporary literature and policy documents, the study argues that competent resource management is indispensable for improving healthcare accessibility, quality of service delivery, institutional accountability, and the sustainability of health insurance schemes. The article concludes that strengthening the capacity of resource managers through continuous professional development, digital innovation, transparent governance, and adequate government support will significantly contribute to the realization of Universal Health Coverage (UHC) in Enugu State and Nigeria at large.

Keywords: Resource Management, Health Insurance, National Health Insurance Authority, Universal Health Coverage, Healthcare Administration, Enugu State.

This is an open-access article under the CC-BY 4.0 license

Introduction

Healthcare remains one of the most essential sectors for national development because the health status of a population directly influences productivity, economic growth, and social stability. A healthy population contributes more effectively to national development through increased labour productivity, improved educational outcomes, and reduced poverty. Consequently, governments across the world have continued to develop policies aimed at improving access to affordable and quality healthcare services. One of the most successful strategies adopted globally is the implementation of health insurance schemes, which provide financial protection against the high cost of medical care [1].

In Nigeria, healthcare financing has historically relied heavily on out-of-pocket expenditure. This financing mechanism has exposed millions of households to catastrophic health expenditures and has prevented many citizens from seeking timely medical care. According to the World Health Organization, Nigeria remains one of the countries with high levels of out-of-pocket healthcare spending despite ongoing reforms in the health sector. The introduction of the National Health Insurance Scheme (NHIS) in 2005 and its transformation into the National Health Insurance Authority (NHIA) through the NHIA Act of 2022 represent significant milestones in the country's efforts to achieve Universal Health Coverage (UHC).

The NHIA seeks to ensure that every Nigerian has access to quality healthcare services without suffering financial hardship. To achieve this objective, health insurance schemes require effective planning, adequate funding, efficient administration, and prudent management of available resources. It is within this context that resource managers become indispensable stakeholders in the health insurance system [2].

Resource managers are responsible for coordinating the financial, human, material, technological, and informational resources required for the successful implementation of health insurance programmes. Their activities determine whether health insurance funds are judiciously utilized, healthcare workers are adequately deployed, beneficiaries receive quality services, and healthcare providers are reimbursed promptly. Consequently, the overall effectiveness of any health insurance programme is closely linked to the competence and efficiency of resource managers.

In Enugu State, several reforms have been introduced to strengthen healthcare financing and expand health insurance coverage through the Enugu State Health Insurance Scheme. Selected Local Government Areas have witnessed increasing enrolment into public health insurance programmes, particularly among civil servants, vulnerable groups, and informal sector workers. However, achieving the objectives of these schemes depends largely on how effectively available resources are managed at both state and local government levels.

The increasing complexity of healthcare administration has further expanded the responsibilities of resource managers. Beyond managing finances, they are now expected to coordinate digital health information systems, supervise healthcare personnel, ensure compliance with National Health Insurance Authority (NHIA) regulations, monitor healthcare quality, and facilitate collaboration among multiple stakeholders [3]. These responsibilities require strategic leadership, sound managerial competence, and continuous adaptation to emerging healthcare challenges.

The COVID-19 pandemic further demonstrated the importance of effective resource management in healthcare systems worldwide. Countries with strong resource management structures were better able to mobilize healthcare personnel, medical equipment, emergency funds, and health information systems to respond to the crisis. In Nigeria, the pandemic exposed weaknesses in healthcare financing, logistics, workforce distribution, and information management, reinforcing the need for stronger resource management within health insurance programmes.

The role of resource managers extends beyond administrative functions to include strategic planning, organizational leadership, policy implementation, risk management, and institutional accountability. Through effective planning and coordination, they ensure that scarce healthcare resources are allocated according to priority needs, thereby maximizing efficiency and improving healthcare outcomes. They also promote transparency by ensuring that health insurance funds are utilized for their intended purposes while minimizing financial leakages and corruption.

Moreover, resource managers facilitate collaboration among the National Health Insurance Authority, State Health Insurance Agencies, healthcare providers, Health Maintenance Organizations

(HMOs), development partners, civil society organizations, and local government authorities. Such collaboration is essential for expanding health insurance coverage, improving service delivery, and ensuring sustainability [4].

Despite these strategic responsibilities, resource managers continue to face numerous challenges that hinder effective implementation of health insurance schemes. These include inadequate government funding, shortage of qualified healthcare professionals, obsolete information systems, poor infrastructure, delayed reimbursement mechanisms, political interference, weak monitoring systems, and low public awareness of health insurance benefits. Addressing these challenges requires comprehensive policy reforms and sustained investment in health system strengthening.

This article therefore examines the place of resource managers in contemporary health insurance schemes in selected Local Government Areas of Enugu State. It analyses their strategic responsibilities, evaluates their contributions to health insurance implementation, identifies operational challenges, and proposes practical recommendations for improving resource management in support of Universal Health Coverage [5].

Statement of the Problem

Healthcare financing has remained a major challenge in many developing countries, particularly in sub-Saharan Africa. Limited government expenditure on health, widespread poverty, rapid population growth, and high dependence on out-of-pocket payments have constrained access to quality healthcare services. In Nigeria, these challenges have contributed to poor health outcomes, including high maternal and infant mortality rates, increasing prevalence of communicable and non-communicable diseases, and unequal access to healthcare services between urban and rural communities [6].

To address these challenges, many countries have adopted health insurance as a sustainable mechanism for financing healthcare. Health insurance pools financial risks among members of society, ensuring that individuals receive healthcare services when needed without facing catastrophic financial burdens. This approach has proven successful in several developed and emerging economies where health insurance has significantly improved healthcare utilization and quality of service delivery.

Nigeria introduced the National Health Insurance Scheme (NHIS) in 2005 to improve access to affordable healthcare. Despite this policy initiative, coverage remained relatively low due to poor awareness, administrative bottlenecks, inadequate funding, and the dominance of the informal sector. Recognizing these shortcomings, the Federal Government enacted the National Health Insurance Authority (NHIA) Act in 2022, making health insurance mandatory and strengthening institutional arrangements for achieving Universal Health Coverage.

At the state level, governments have established State Health Insurance Agencies to complement the NHIA. In Enugu State, the Enugu State Health Insurance Scheme has expanded access to healthcare by enrolling civil servants, vulnerable populations, and members of the informal sector. The scheme seeks to reduce out-of-pocket spending, improve service quality, and strengthen primary healthcare delivery across the state's Local Government Areas.

However, expanding health insurance coverage requires more than policy formulation and financial investment. It demands competent management of available resources. Healthcare resources—including funds, personnel, medical equipment, pharmaceuticals, facilities, and information systems—must be efficiently planned, coordinated, monitored, and evaluated to achieve desired health outcomes [7].

Resource managers therefore serve as key drivers of health insurance implementation. They ensure that available resources are utilized efficiently, healthcare workers perform optimally, beneficiaries receive quality services, and healthcare institutions comply with established standards. Their effectiveness directly influences programme sustainability, public confidence, and institutional performance.

In selected LGAs of Enugu State, resource managers are expected to address emerging challenges such as increasing demand for healthcare services, limited financial resources, workforce shortages, and the growing adoption of digital health technologies. Their ability to make informed decisions determines whether health insurance programmes achieve their intended objectives.

Conceptual Clarification

Resource Management

Resource management refers to the systematic planning, organization, allocation, utilization, monitoring, and evaluation of available resources to achieve predetermined organizational objectives effectively and efficiently. Resources include financial resources, human resources, physical infrastructure, medical equipment, pharmaceuticals, information systems, and time.

Within the healthcare sector, resource management ensures that limited healthcare resources are optimally utilized to provide quality services while minimizing waste and inefficiency. Effective resource management promotes accountability, transparency, cost-effectiveness, and improved patient outcomes.

Resource managers apply management principles such as planning, organizing, directing, coordinating, budgeting, monitoring, and controlling to maximize organizational performance. In health insurance programmes, these functions are essential for ensuring sustainability and equitable healthcare delivery [8].

Health Insurance

Health insurance is a healthcare financing mechanism through which individuals, employers, or governments contribute predetermined premiums into a common fund that is used to pay for healthcare services when beneficiaries become ill. The principle underlying health insurance is risk pooling, whereby financial risks associated with illness are shared among members of the insured population.

Health insurance reduces direct out-of-pocket expenditure, increases access to healthcare services, improves financial protection, and enhances health outcomes. It also promotes preventive healthcare by encouraging early diagnosis and treatment.

Nigeria operates several forms of health insurance, including:

- National Health Insurance Authority (NHIA) programmes.
- State Health Insurance Schemes.
- Community-Based Health Insurance Schemes.
- Private Health Insurance Schemes.
- Employer-sponsored Health Insurance Programmes.

These programmes collectively aim to improve healthcare accessibility and reduce financial barriers to healthcare utilization.

Contemporary Health Insurance Scheme

A contemporary health insurance scheme refers to a modern, technology-driven, accountable, and inclusive healthcare financing system designed to provide equitable access to quality healthcare services. Unlike earlier insurance models that focused primarily on formal sector employees, contemporary schemes seek to cover both formal and informal sectors, vulnerable populations, children, pregnant women, and the elderly.

Modern health insurance systems increasingly utilize electronic enrolment, biometric identification, digital claims processing, electronic medical records, performance monitoring, and evidence-based planning to improve efficiency and transparency [9].

Methodology

The enactment of the NHIA Act 2022 reflects Nigeria's transition toward a more inclusive and sustainable health insurance system aligned with global best practices.

Resource Managers

Resource managers are professionals responsible for planning, coordinating, supervising, controlling, and evaluating organizational resources to achieve institutional goals. Within health insurance schemes, they ensure that financial, human, material, and technological resources are efficiently managed to improve healthcare delivery.

Their responsibilities include budgeting, workforce planning, procurement, logistics management, data management, quality assurance, monitoring and evaluation, stakeholder coordination, and policy implementation. They also play a critical role in promoting accountability, reducing waste, and ensuring compliance with national health policies and regulations.

Universal Health Coverage (UHC)

Universal Health Coverage is a global health objective aimed at ensuring that all individuals and communities have access to quality health services without suffering financial hardship. The World Health Organization identifies UHC as a central component of Sustainable Development Goal (SDG) 3, which seeks to ensure healthy lives and promote well-being for all.

Achieving UHC requires adequate financing, equitable access to healthcare services, efficient health systems, competent healthcare workers, and effective resource management. Health insurance serves as one of the principal mechanisms for realizing Universal Health Coverage by spreading healthcare costs across the population and protecting households from catastrophic medical expenses.

Effective resource managers are therefore indispensable to the realization of UHC because they ensure that available resources are allocated efficiently, healthcare institutions function effectively, and health insurance programmes remain financially sustainable.

Next (Part 3) will cover the Theoretical Framework and an Empirical Literature Review with extensive APA 7 in-text citations from recent studies on health insurance and resource management.

Theoretical Framework

This study is anchored on the Resource-Based View (RBV) Theory and the Systems Theory of Management. These theories provide a sound framework for understanding how resource managers influence the performance and sustainability of contemporary health insurance schemes.

Resource-Based View (RBV) Theory

The Resource-Based View (RBV), developed by Barney (1991), argues that the success of an organization depends on its ability to acquire, develop, manage, and effectively utilize valuable, rare, inimitable, and well-organized resources. According to the theory, organizational performance is determined not merely by the availability of resources but by how efficiently those resources are managed.

Within contemporary health insurance schemes, resources include financial capital, healthcare personnel, medical equipment, pharmaceuticals, healthcare facilities, information technology, and institutional knowledge. Resource managers are responsible for coordinating these resources to ensure that health insurance programmes operate efficiently and achieve their intended objectives.

The relevance of RBV to this study lies in its emphasis on managerial competence. Even where financial resources are limited, skilled resource managers can improve organizational performance through prudent planning, efficient allocation, effective supervision, innovation, and accountability. Conversely, poor management of available resources often results in inefficiency, waste, poor service delivery, and declining public confidence in health insurance programmes.

In selected Local Government Areas of Enugu State, the Resource-Based View suggests that improving managerial capacity is as important as increasing financial investment in healthcare. Strengthening the competencies of resource managers will enhance healthcare delivery, improve programme sustainability, and increase enrolment in health insurance schemes.

Systems Theory

Systems Theory, proposed by Ludwig von Bertalanffy, views an organization as a system composed of interrelated and interdependent components working together to achieve common objectives. According to the theory, no component operates in isolation; the effectiveness of the entire system depends on coordination among its various parts.

Health insurance schemes are complex systems involving the National Health Insurance Authority (NHIA), State Health Insurance Agencies, healthcare providers, Health Maintenance Organizations (HMOs), healthcare workers, government ministries, local government authorities, community organizations, and beneficiaries.

Resource managers serve as coordinators within this system by ensuring that financial resources, healthcare personnel, infrastructure, information systems, and logistics function harmoniously. Effective coordination enhances service delivery, promotes accountability, and strengthens institutional performance.

The Systems Theory is particularly relevant because contemporary health insurance programmes require collaboration among multiple stakeholders. Resource managers facilitate communication, resolve

operational challenges, monitor performance, and ensure that every component contributes to the achievement of Universal Health Coverage.

Applicability of the Theories

The Resource-Based View explains the importance of efficiently managing available resources, while Systems Theory emphasizes coordination among different actors within the health insurance system. Together, the two theories provide a comprehensive framework for understanding the strategic position of resource managers in contemporary health insurance schemes in selected LGAs of Enugu State.

Empirical Literature Review

Several empirical studies have examined healthcare financing, health insurance implementation, and resource management across developed and developing countries.

Onoka, Hanson, and Mills investigated the implementation of social health insurance programmes in Nigeria and found that effective administrative and financial management significantly improves programme performance and enrolment. The study emphasized that institutional capacity and competent management remain essential determinants of successful health insurance implementation.

Obikeze and Onwujekwe examined the role of Health Maintenance Organizations (HMOs) in implementing social health insurance schemes in South-East Nigeria. Their findings revealed that strong managerial coordination among HMOs, healthcare providers, and government agencies improved healthcare quality, while weak supervision contributed to inefficiency and delayed service delivery.

Aregbeshola and Khan reported that high out-of-pocket healthcare expenditure remains one of Nigeria's greatest healthcare financing challenges. Their study concluded that expanding health insurance coverage requires efficient management of available financial resources and improved institutional accountability.

According to the World Health Organization, countries that have achieved significant progress toward Universal Health Coverage possess strong health systems characterized by efficient resource allocation, transparent financial management, skilled healthcare personnel, and robust health information systems. The report identifies effective resource management as one of the key determinants of sustainable healthcare financing.

The World Bank similarly observed that healthcare reforms in developing countries often fail due to weak institutional capacity rather than inadequate funding alone. The report emphasized that strengthening managerial competence at national and sub-national levels substantially improves health system performance.

In a study conducted by Uzochukwu et al. researchers found that inadequate human resource management negatively affected healthcare service delivery in several Nigerian states. Healthcare facilities experiencing shortages of trained personnel recorded lower patient satisfaction and reduced operational efficiency.

Ekman, in a comparative study of health insurance systems in low-income countries, concluded that competent management significantly increases healthcare utilization and improves financial sustainability. The study further demonstrated that countries investing in managerial capacity achieved better health outcomes than those relying solely on increased funding.

Research by Odeyemi and Nixon found that weak governance structures, poor planning, and inadequate monitoring were major barriers to achieving Universal Health Coverage in Nigeria. The study recommended strengthening administrative institutions responsible for coordinating healthcare financing.

Within Enugu State, available studies indicate that increasing enrolment under the State Health Insurance Scheme has improved access to healthcare services among vulnerable populations. However, challenges relating to delayed provider reimbursement, limited awareness, inadequate staffing, and poor infrastructure continue to constrain programme performance. These challenges further underscore the importance of competent resource managers capable of coordinating available resources efficiently.

Gap in the Literature

Although previous studies have extensively examined healthcare financing, social health insurance, and Universal Health Coverage in Nigeria, relatively few have specifically focused on the strategic role of resource managers in contemporary health insurance schemes at the local government level. Existing studies largely emphasize policy implementation, financing mechanisms, and healthcare utilization, with limited attention to the managerial processes that determine programme effectiveness.

Furthermore, empirical evidence focusing on selected Local Government Areas of Enugu State remains limited. This study therefore fills this gap by examining how resource managers influence planning, financial management, human resource administration, health information systems, monitoring, and stakeholder coordination within contemporary health insurance schemes at the local government level. Existing studies largely emphasize policy implementation, financing mechanisms, and healthcare utilization, with limited attention to the managerial processes that determine programme effectiveness.

Furthermore, empirical evidence focusing on selected Local Government Areas of Enugu State remains limited. This study therefore fills this gap by examining how resource managers influence planning, financial management, human resource administration, health information systems, monitoring, and stakeholder coordination within contemporary health insurance schemes.

Challenges Facing Resource Managers and Strategies for Strengthening Resource Management

Challenges Facing Resource Managers in Contemporary Health Insurance Schemes

Despite the indispensable role resource managers play in ensuring the success of contemporary health insurance schemes, several institutional, financial, administrative, and operational challenges continue to hinder their effectiveness. These challenges are particularly evident in many Local Government Areas (LGAs) of Enugu State, where limited resources and increasing healthcare demands place enormous pressure on health insurance administrators.

Inadequate Funding

One of the most significant challenges confronting resource managers is inadequate funding [10]. Although governments at the federal and state levels have increased investments in healthcare financing, available resources often remain insufficient to meet the growing healthcare needs of the population. Limited funding affects the procurement of essential medicines, medical equipment, infrastructure maintenance, staff remuneration, training programmes, and expansion of health insurance coverage. Resource managers are therefore compelled to prioritize competing needs, sometimes at the expense of service quality and programme expansion. Furthermore, delayed budget releases and irregular government subventions disrupt programme implementation and create uncertainty in financial planning.

Shortage of Skilled Human Resources

The shortage of qualified healthcare professionals remains a persistent challenge within Nigeria's healthcare system. Many public healthcare facilities experience shortages of doctors, nurses, pharmacists, laboratory scientists, health information officers, accountants, and health administrators. This shortage increases workload, reduces productivity, and limits the capacity of health insurance programmes to provide timely and quality healthcare services. Resource managers also face difficulties retaining experienced personnel due to poor remuneration, inadequate incentives, migration of healthcare professionals, and limited opportunities for career development [11].

Weak Health Information Systems

Modern health insurance administration depends heavily on reliable health information systems. However, many healthcare facilities still rely on manual record-keeping, fragmented databases, and poorly integrated information management systems. Weak health information systems contribute to inaccurate enrollee records, delayed claims processing, poor monitoring, inadequate reporting, and inefficient decision-making. Resource managers therefore encounter significant challenges in generating reliable data for planning, budgeting, forecasting, and performance evaluation.

Delayed Reimbursement of Healthcare Providers

Timely reimbursement is fundamental to the sustainability of health insurance programmes. Delays in provider payment reduce the financial capacity of healthcare facilities to purchase medicines, maintain equipment, and remunerate staff. Consequently, some healthcare providers become reluctant to participate in health insurance programmes, while others reduce the quality of services provided to insured patients [12].

Resource managers frequently spend considerable time resolving payment disputes, verifying claims, and managing cash flow constraints resulting from delayed reimbursements.

Inadequate Healthcare Infrastructure

Many primary healthcare centres within selected LGAs continue to experience shortages of modern medical equipment, diagnostic facilities, electricity, water supply, transportation, and communication infrastructure. These infrastructural deficiencies reduce operational efficiency and limit the capacity of healthcare facilities to deliver quality services under health insurance programmes. Resource managers are often required to allocate scarce resources among competing infrastructural needs, making strategic prioritization essential [13].

Political Interference

Political interference sometimes affects resource allocation, staff recruitment, procurement processes, and policy implementation within public health institutions. Frequent changes in political leadership may result in policy discontinuity, delayed project execution, and administrative instability. Such interference undermines professional decision-making and weakens institutional accountability, thereby reducing the effectiveness of resource management.

Low Public Awareness and Limited Enrolment

Although awareness of health insurance has improved in recent years, many residents of rural communities remain unfamiliar with the benefits of health insurance schemes. Misconceptions, cultural beliefs, low literacy levels, and distrust of government programmes discourage voluntary enrolment, particularly among informal sector workers. Low enrolment reduces premium income and limits the financial sustainability of health insurance programmes. Resource managers must therefore devote substantial effort to public education, advocacy, and community engagement.

Fraud, Corruption, and Financial Mismanagement

Fraudulent claims, ghost beneficiaries, inflated medical bills, procurement irregularities, and financial mismanagement continue to threaten the integrity of health insurance programmes [14]. These unethical practices divert scarce resources from legitimate healthcare services and weaken public confidence in the health insurance system. Resource managers are expected to establish robust internal control mechanisms, strengthen financial accountability, conduct regular audits, and enforce transparency throughout programme implementation.

Strategies for Strengthening Resource Management in Contemporary Health Insurance Schemes

To enhance the effectiveness and sustainability of health insurance programmes in selected LGAs of Enugu State, several practical strategies should be implemented.

Increased Government Investment

Federal, state, and local governments should increase budgetary allocations to the health sector in line with international recommendations. Adequate funding will improve infrastructure, healthcare personnel development, procurement of medical equipment, and expansion of insurance coverage.

Capacity Building and Continuous Professional Development

Resource managers should receive regular training in strategic management, financial administration, digital health technologies, leadership, procurement, monitoring and evaluation, and healthcare policy implementation [15]. Continuous professional development equips managers with the knowledge and skills required to respond to emerging healthcare challenges.

Digital Transformation of Health Insurance Administration

Governments should invest in electronic health records, biometric enrolment systems, digital claims processing, integrated health information systems, and data analytics. Digital technologies improve efficiency, reduce fraud, accelerate provider reimbursement, and strengthen evidence-based decision-making.

Strengthening Monitoring and Evaluation Systems

Regular supervision, independent audits, performance assessments, and quality assurance mechanisms should be institutionalized across all healthcare facilities participating in health insurance programmes. Effective monitoring promotes accountability, improves service quality, and ensures efficient utilization of available resources.

Improving Human Resource Management

Governments should recruit additional healthcare professionals, improve remuneration, provide incentives for rural service, and establish transparent performance appraisal systems.

Adequate staffing will improve healthcare quality and reduce employee burnout.

Enhancing Community Participation

Community leaders, traditional institutions, religious organizations, women groups, youth associations, and civil society organizations should be actively involved in promoting health insurance awareness. Community participation increases public trust, encourages enrolment, and strengthens programme ownership.

Strengthening Institutional Accountability

Transparent procurement procedures, regular financial audits, anti-corruption measures, whistle-blower protection, and effective internal control systems should be strengthened to safeguard public resources. Accountability promotes public confidence and ensures that health insurance funds are used for their intended purposes.

Policy Stability and Good Governance

Governments should ensure continuity in health insurance policies regardless of political transitions. Stable policies enable resource managers to implement long-term strategic plans and improve institutional performance. Good governance characterized by transparency, professionalism, participation, and accountability remains fundamental to the sustainability of contemporary health in Resources management.

Policy Implications for Selected Local Government Areas of Enugu State

The findings of this article have important policy implications for health insurance administration and healthcare management in Enugu State. As the State Government continues to expand the Enugu State Health Insurance Scheme in line with the National Health Insurance Authority (NHIA) Act, greater emphasis should be placed on strengthening resource management at the Local Government Area (LGA) level.

1. Firstly, there is a need for institutional strengthening within the health insurance system. Resource managers should be given clearly defined responsibilities, adequate authority, and the necessary financial and technological support to coordinate healthcare resources effectively. Strengthening institutional capacity will improve service delivery and enhance the efficiency of health insurance programmes.
2. Secondly, policymakers should prioritize investment in human capital development. Regular training and retraining of resource managers and healthcare workers in strategic planning, financial management, digital health systems, procurement, monitoring and evaluation, and leadership will improve institutional performance and service quality.
3. Thirdly, digital transformation should become a central policy objective. Electronic health records, biometric enrolment, integrated claims management systems, and real-time monitoring platforms should be adopted across participating healthcare facilities. Such technologies will improve transparency, reduce fraud, enhance data quality, and facilitate evidence-based decision-making.
4. Fourthly, state and local governments should strengthen collaboration with development partners, civil society organizations, private healthcare providers, traditional institutions, and community-based organizations. Multi-sectoral collaboration will expand awareness, increase enrolment, and improve public confidence in health insurance programmes.
5. Fifthly, governments should ensure equitable distribution of healthcare resources among urban and rural communities. Resource allocation should be based on population size, disease burden, healthcare needs, and geographical accessibility rather than political considerations. Such an approach will promote social justice and equitable access to healthcare services.
6. Finally, effective monitoring and accountability mechanisms should be institutionalized to ensure prudent utilization of health insurance funds. Independent financial audits, performance evaluations,

and periodic policy reviews will strengthen governance and improve programme sustainability.

Conclusion and Recommendations

The implementation of contemporary health insurance schemes represents one of the most significant reforms in Nigeria's healthcare financing system. However, the success of these reforms depends not only on the availability of financial resources but also on the competence and effectiveness of those responsible for managing them. This article has demonstrated that resource managers occupy a strategic position within contemporary health insurance schemes in selected Local Government Areas of Enugu State. Their responsibilities encompass financial management, human resource administration, strategic planning, procurement, logistics, health information management, monitoring and evaluation, stakeholder coordination, and institutional leadership.

The study further revealed that efficient resource management contributes significantly to improved healthcare accessibility, enhanced service quality, financial sustainability, institutional accountability, and increased public confidence in health insurance programmes. Nevertheless, numerous challenges—including inadequate funding, shortage of skilled personnel, weak health information systems, delayed provider reimbursement, poor infrastructure, political interference, corruption, and low public awareness—continue to undermine programme effectiveness.

Addressing these challenges requires comprehensive policy reforms, sustained government commitment, increased investment in healthcare infrastructure, digital transformation, continuous professional development, and strengthened governance systems. By implementing these measures, resource managers will be better positioned to support the realization of Universal Health Coverage and improve health outcomes in Enugu State and Nigeria as a whole.

Based on the discussions and findings of this article, the following recommendations are made:

Governments at the federal, state, and local levels should increase budgetary allocations to the health sector to ensure adequate funding of health insurance programmes.

Resource managers should undergo regular professional training in healthcare administration, financial management, leadership, monitoring and evaluation, procurement, and digital health technologies.

The Enugu State Government should strengthen the implementation of the State Health Insurance Scheme by expanding coverage to underserved and vulnerable populations.

Electronic health information systems should be fully integrated into health insurance administration to improve data accuracy, claims processing, and decision-making.

Recruitment and retention of qualified healthcare professionals should be prioritized through improved remuneration, incentives, and career development opportunities.

Transparent procurement procedures, regular financial audits, and robust internal control systems should be strengthened to reduce corruption and financial leakages.

Community sensitization programmes should be intensified to increase awareness, improve enrolment, and encourage public participation in health insurance schemes.

Partnerships among the National Health Insurance Authority, Enugu State Health Insurance Scheme, healthcare providers, local government authorities, development partners, and civil society organizations should be strengthened to improve coordination and programme sustainability.

Periodic monitoring and evaluation should be institutionalized to assess programme performance and guide continuous policy improvement.

Future studies should employ empirical methods using primary data from selected Local Government Areas of Enugu State to evaluate the direct impact of resource management practices on health insurance performance and healthcare outcomes.

References

[1] United Nations World Tourism Organization (UNWTO), *Tourism Highlights*, Madrid, Spain: UNWTO, 2023.
[2] UNWTO, *International Tourism and COVID-19 Recovery Reports*, Madrid, Spain, 2022.
[3] World Bank, *Uzbekistan: Tourism Sector Diagnostic*, Washington, DC, USA: World Bank, 2020.
[4] Asian Development Bank (ADB), *Tourism Development in Central Asia*, Manila, Philippines, 2019.
[5] Government of Uzbekistan, *Concept for the Development of the Tourism Sector of the Republic of Uzbekistan 2019–2025*, Tashkent, Uzbekistan, 2019.
[6] Sh. Mirziyoyev, *Decree on Measures to Rapidly Develop the Tourism Sector*, Tashkent, Uzbekistan, 2016.
[7] OECD, *Tourism Trends and Policies 2022*, Paris, France: OECD Publishing, 2022.
[8] J. R. Brent Ritchie and G. I. Crouch, *The Competitive Destination: A Sustainable Tourism Perspective*, Wallingford, UK: CABI, 2003.
[9] P. Kotler, J. Bowen, and J. Makens, *Marketing for Hospitality and Tourism*, 7th ed., Pearson, 2016.
[10] S. Pike and C. Page, "Destination Marketing Organizations and destination marketing: A narrative analysis," *Tourism Management*, vol. 41, pp. 202–227, 2014.
[11] D. Buhalis, "Marketing the competitive destination of the future," *Tourism Management*, vol. 21, no. 1, pp. 97–116, 2000.
[12] World Economic Forum, *Travel & Tourism Competitiveness Report*, Geneva, Switzerland, 2021.
[13] UNDP, *Sustainable Tourism Development in Uzbekistan*, New York, USA, 2021.
[14] K. Hall, *Tourism Planning: Policies, Processes and Relationships*, 2nd ed., Pearson, 2008.
[15] M. Porter, *Competitive Advantage of Nations*, New York, USA: Free Press, 1990.