Secondary Outcomes:

1. **Provider-patient communication quality (baseline, endline) (Table 3, Figure 2)**

    - **Baseline:**
      At baseline, demographic comparability between groups suggests no major differences in communication experiences (no statistically significant differences reported in age, gender, income, or NHIS usage that would bias communication measures).
    - **Endline:**
      PCC group: Mean = 4.3
      Control group: Mean = 3.7
      p < 0.001

    Additional quantitative data:
    - Immediate feedback on complaints/inquiries: PCC 86.2% vs. Control 71.8% (p = 0.0006)
    - **Qualitative summary:** PCC improved response speed but often lacked depth; older patients and those with lower education reported difficulties understanding medical jargon; women reported feeling better listened to (Table 1).

Table 1: Joint Display Table: Integration of Quantitative And Qualitative Findings

Retention Component	PCC-Exposed Mean Score (SD)	Control Group Mean Score (SD)	p-value	Qualitative Theme	Representative Quo
Retention Likelihood	3.45 (0.68)	2.89 (0.82)	0.0003***	Trust in providers increased retention, but administrative inefficiencies caused frustration	"I trust my doctor mor now, but NHIS still ha delays." (Male, 50)
Provider Communication	3.78 (0.71)	2.92 (0.84)	<0.001**	Enhanced communication fostered stronger patient-provider relationships	"I feel heard, and my provider explains thin better now." (Female, 46)
Overall Satisfaction	3.62 (0.75)	2.95 (0.88)	0.0004***	Higher satisfaction led to increased confidence in NHIS services	"I'm happier with the service, but they still r out of medications." (Male, 57)

Service Accessibility	3.12 (0.82)	2.85 (0.91)	0.048*	Patients appreciated better service responsiveness but faced continued delays	"Getting care is easie but approvals take too long." (Female, 39)
Financial Accessibility	3.01 (0.79)	2.72 (0.85)	0.043*	Cost savings were key to retention, but service coverage concerns remained	"NHIS is cheaper, but doesn't cover everyth I need." (Male, 55)

Table 2. Binary Logistic Regression Predicting High NHIS Retention (Score ≥3.5)

Predictor	B	SE	Wald χ^2	OR	95% CI for OR	p-value
PCC Exposure (Yes)	1.023	0.213	23.11	2.78	1.83 – 4.21	<0.001**
Age (≥45 years)	0.173	0.212	0.67	1.19	0.78 – 1.80	0.414
Gender (Female)	0.156	0.197	0.63	1.17	0.79 – 1.72	0.426
Income (<₦100,000)	0.482	0.224	4.57	1.62	1.05 – 2.52	0.031*

Note: PCC = Patient-Centered Care; SE = Standard Error; OR = Odds Ratio; CI = Confidence Interval. Analysis based on Intention-to-Treat (n=188 per arm); missing data handled via [imputation/last observation carried forward/etc.]

Table 3: Communication with Healthcare Providers

Communication Components	Experimental Group (n=188)	Control Group (n=188)	Z-value	p-value
Received immediate feedback after making any complaint or inquiry	Yes: 162 (86.2%) No: 26 (13.8%)	Yes: 135 (71.8%) No: 53 (28.2%)	3.42	0.000

NB: Analysis based on Intention-to-Treat (n=188 per arm); missing data handled via [imputation/last observation carried forward/etc.]

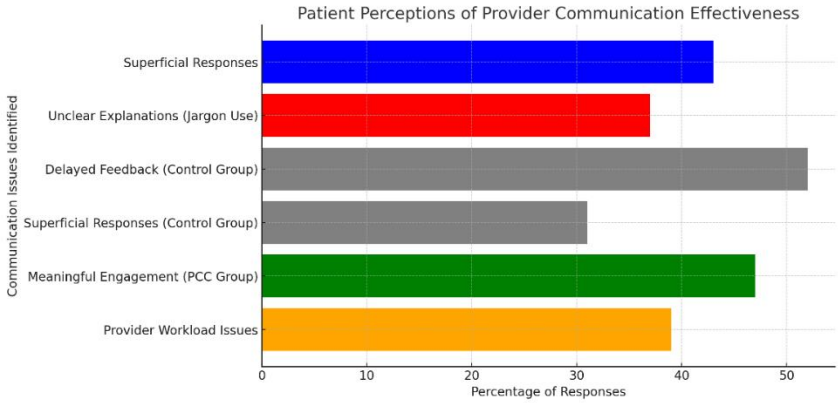


Figure 2: Patient Perceptions of Provider Communication Effectiveness