

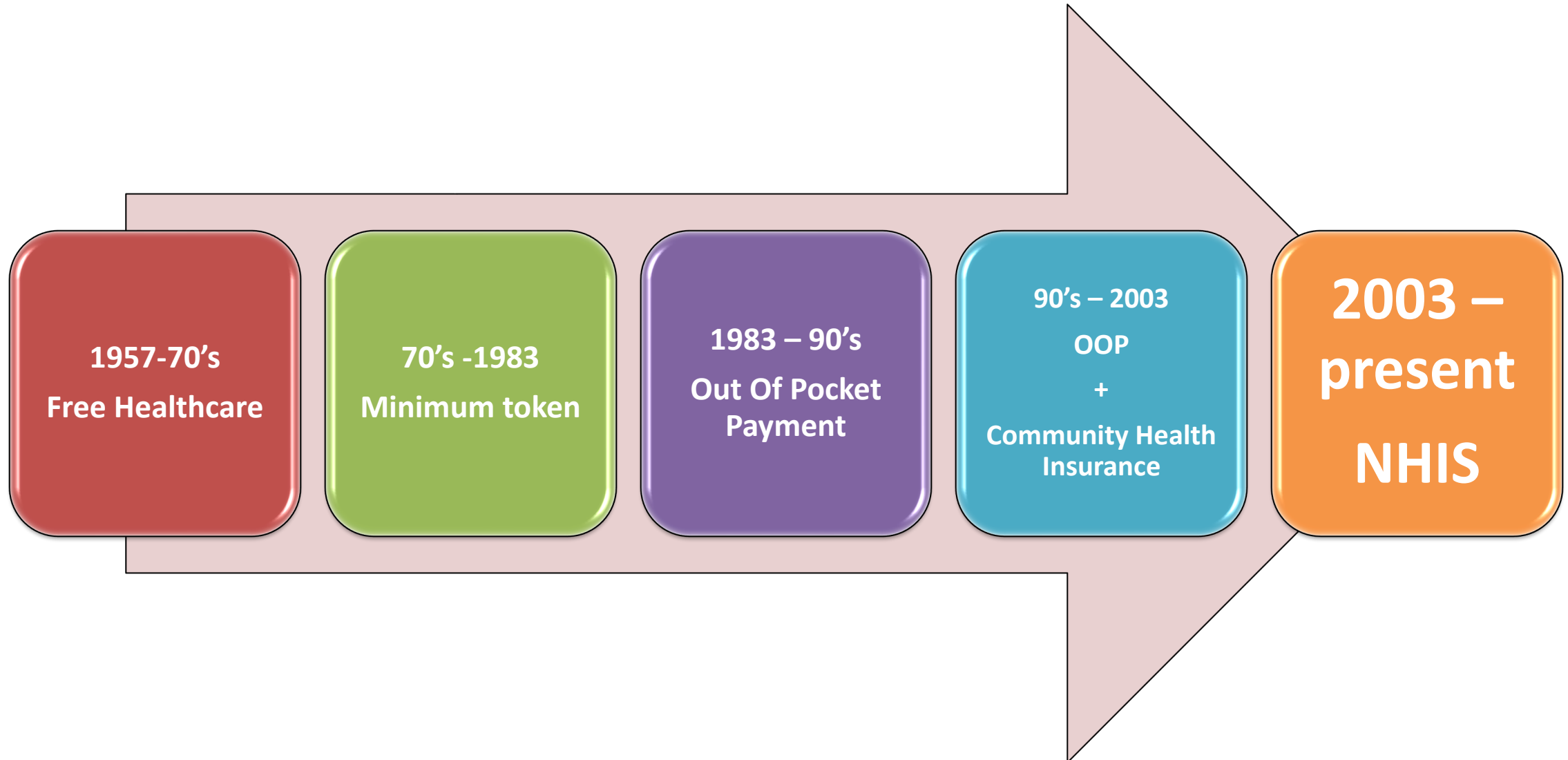


# 7<sup>TH</sup> EASTERN & SOUTHERN AFRICA REGIONAL CONFERENCE ON INCLUSIVE INSURANCE

On behalf of Dr. Bernard Okoe Boye  
Chief Executive, NHIA  
William Omane-Adjekum &  
Francis Oti Frempong



# HEALTH FINANCING IN GHANA





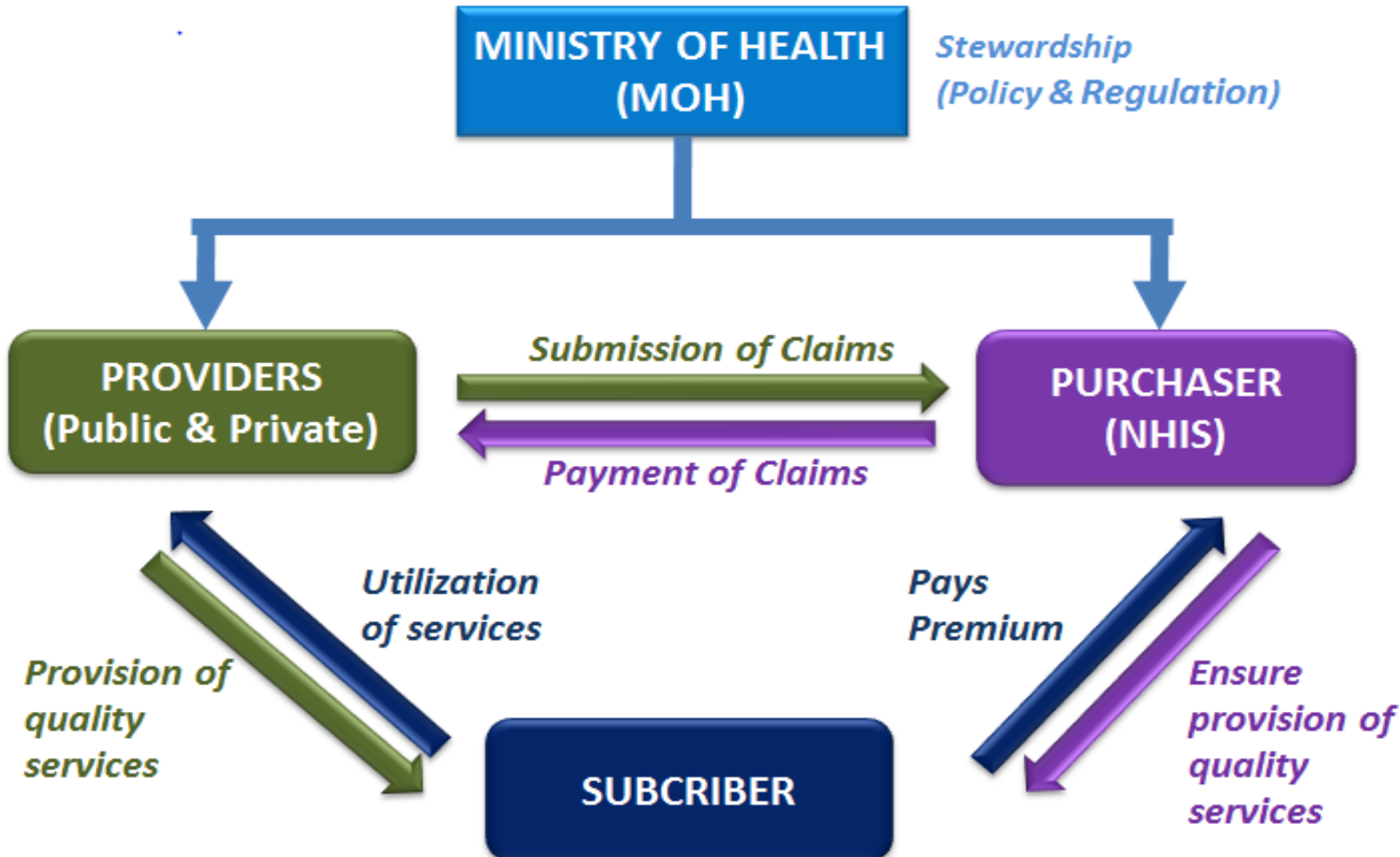
# INTRODUCTION



- **The NHIS was established by an Act of Parliament** in 2003 (Act 650)
- **A Social Health Protection Policy** initiated by Government of Ghana to secure financial risk protection against the cost of healthcare for all residents in Ghana to replace the out-of-pocket payment system of health financing.
- Equity in healthcare coverage, Access to healthcare services, Financial risk protection against catastrophic health expenditure.
- **Act was revised in 2012** – NHIS Act 852
- Act 852 established the NHIA to be the single administrative authority for the National Health Insurance Scheme and to regulate PHIS.
- Currently covering **54%** of the population

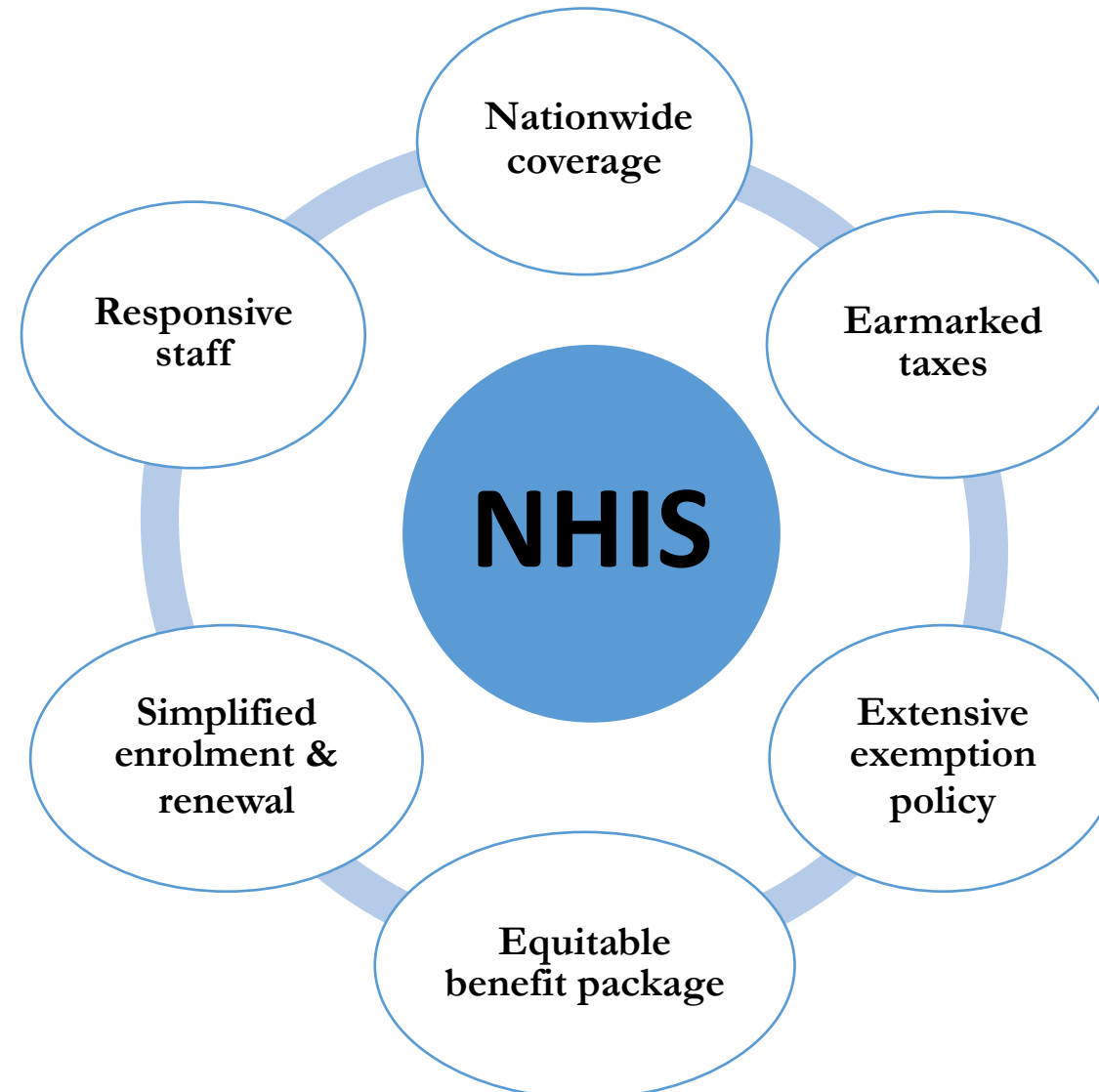


# Players in Ghana's NHIS Architecture





# INCLUSIVE HEALTH INSURANCE





## ACTIVE MEMBERSHIP BY CATEGORY (2021)

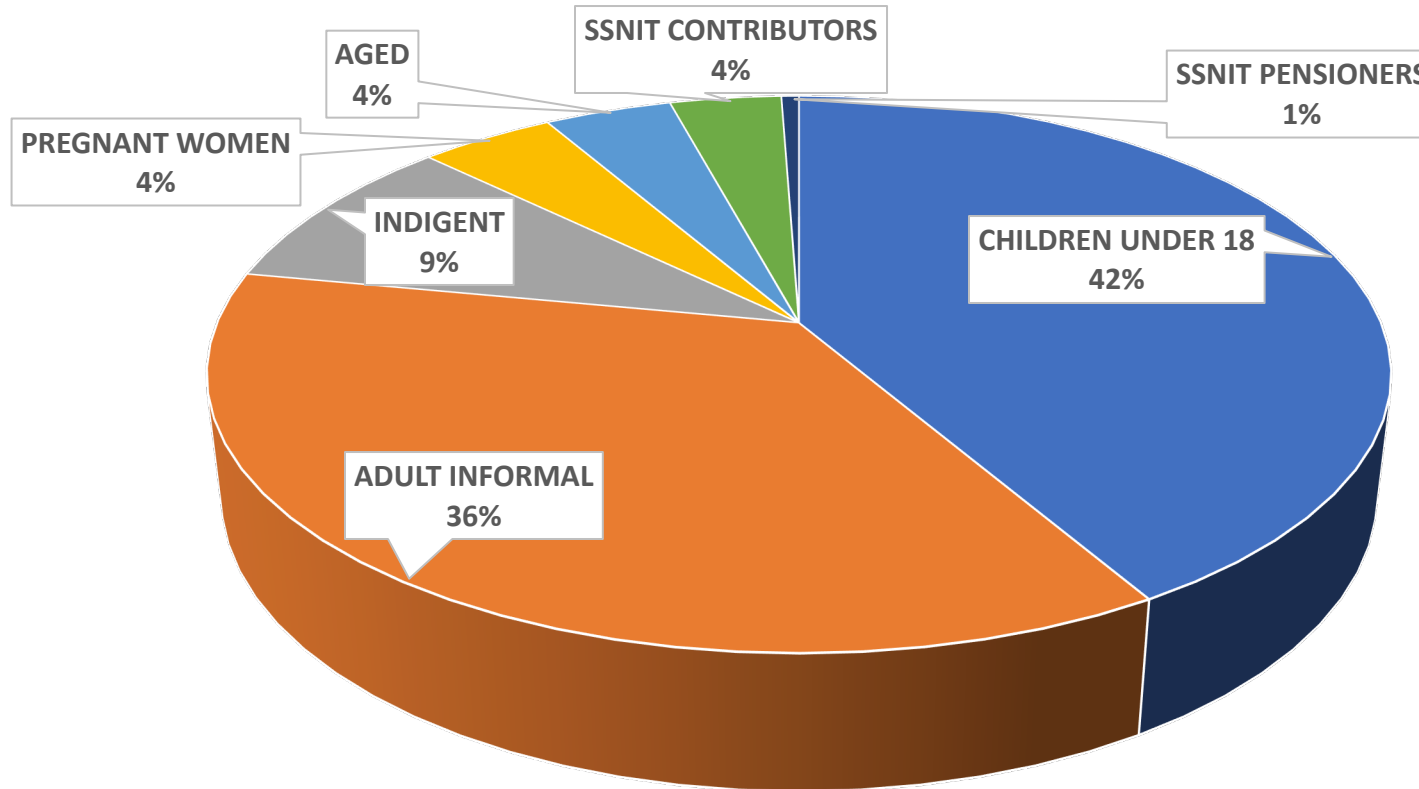


**Total annual  
members –  
25,358,957**

**Annual Active  
Members –  
16,759,158**

**Premium exempt –  
63.5%**

2021 ANNUAL ACTIVE MEMBERSHIP BY CATEGORY



# NHIS Exemption Policy

Category	Premiu m	Proc. Fee
<b>Informal sector</b>	✓	✓
<b>Under 18 years</b>	X	✓
<b>70 years and above</b>	X	✓
<b>SSNIT contributors (Formal sector)</b>	X	✓
<b>SSNIT pensioners</b>	X	✓
<b>Indigents</b>	X	x
<b>Pregnant women</b>	X	X
<b>LEAP beneficiaries</b>	X	X
<b>Persons with speech, visual and hearing impairment(severe forms of disability)</b>	X	X
<b>Children in School Feeding Programme</b>	X	X



# NHIS Mobile Services – Dial \*929#

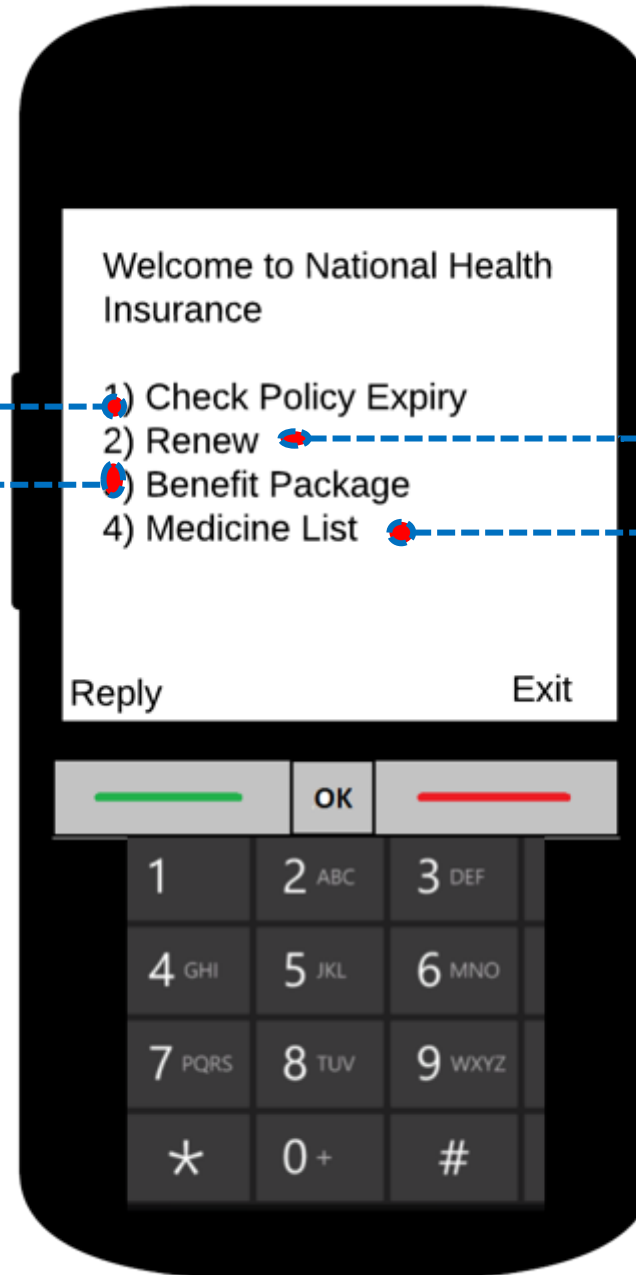


**CHECK EXPIRY:** Using this option, members are able to check when their policy is due to expire

**BENEFIT PACKAGE:** This option gives a brief overview of benefit package with call center number to find out more

**RENEW:** This option requires NHIS (or GHANA CARD) number, prompts requisite premium amount and completes payment from mobile money wallet

**MEDICINE LIST:** This option lists top 10 medicines and prompts members to call the NHIS Call Centre to know about comprehensive medicine list and package







# NHIS BENEFIT PACKAGE



## OUT PATIENT SERVICES

General & Specialist Consultations & Reviews

Investigations: laboratory, x-rays, ultrasound scans, MRI

Medication: prescription drugs on the NHIS ML



## IN- PATIENT SERVICES

General & Specialist In-Patient Care

Investigations: laboratory, x-rays, ultrasound scans, MRI

Medication: prescription drugs on the NHIS ML



## ORAL HEALTH SERVICES

Pain relief

Incision and drainage

Tooth extraction

Dental restoration

Simple amalgam fillings

Temporary dressing



## EYE CARE SERVICES

Refraction

Visual fields

A- Scan

Keratometry

Cataract removal

Eye lid surgery



## MATERNITY SERVICES

Ante-natal care

Normal and assisted deliveries

Caesarian section

Post-natal care

Care of the newborn



## EMERGENCY SERVICES

Medical, surgical, paediatric, obstetric and gynaecological emergencies

Road traffic accident injuries

Industrial and workplace accidents

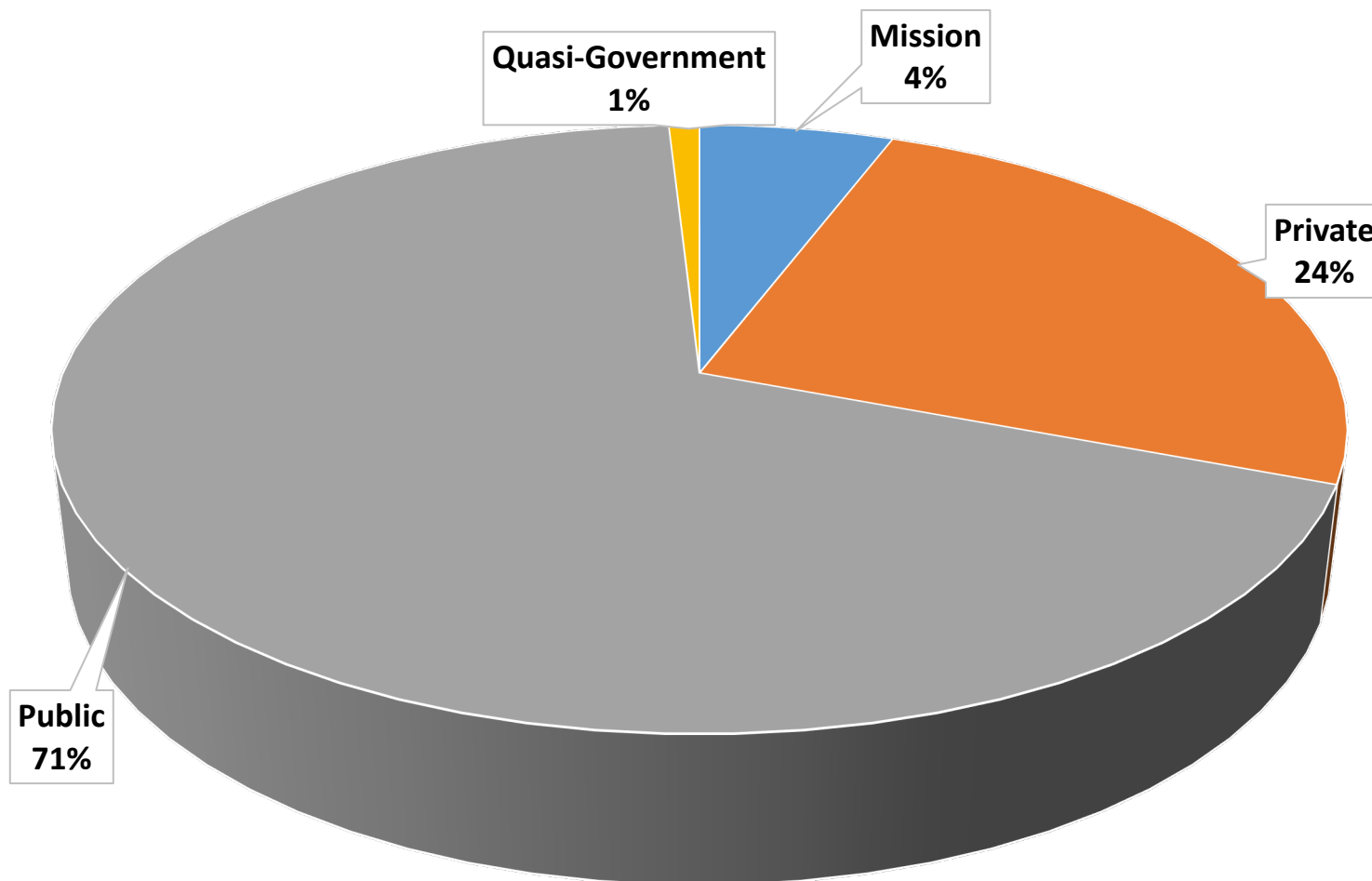
Dialysis for acute renal failure



# PURCHASE OF HEALTH SERVICES (4,536)



Facilities by ownership



Credentialed  
facilities  
**4,536**



## TAKEAWAY FROM GHANA



- Bi-partisan Political will & commitment
- Enabling legislation
- Innovative financing model
- Extensive pro-poor exemptions policy
- Decentralized approach to implementation of scheme
- Equitable access to health services
- Effective stakeholder involvement
- Digitalized processes.



# THANK YOU



*...Your access to healthcare*