



INTERNATIONAL CONFERENCE ON INCLUSIVE INSURANCE
Exploring partnerships in digital solutions and data
to achieve UHC

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CEO, NHIA Ghana

23-27 October 2023 @ Movenpick, Accra.



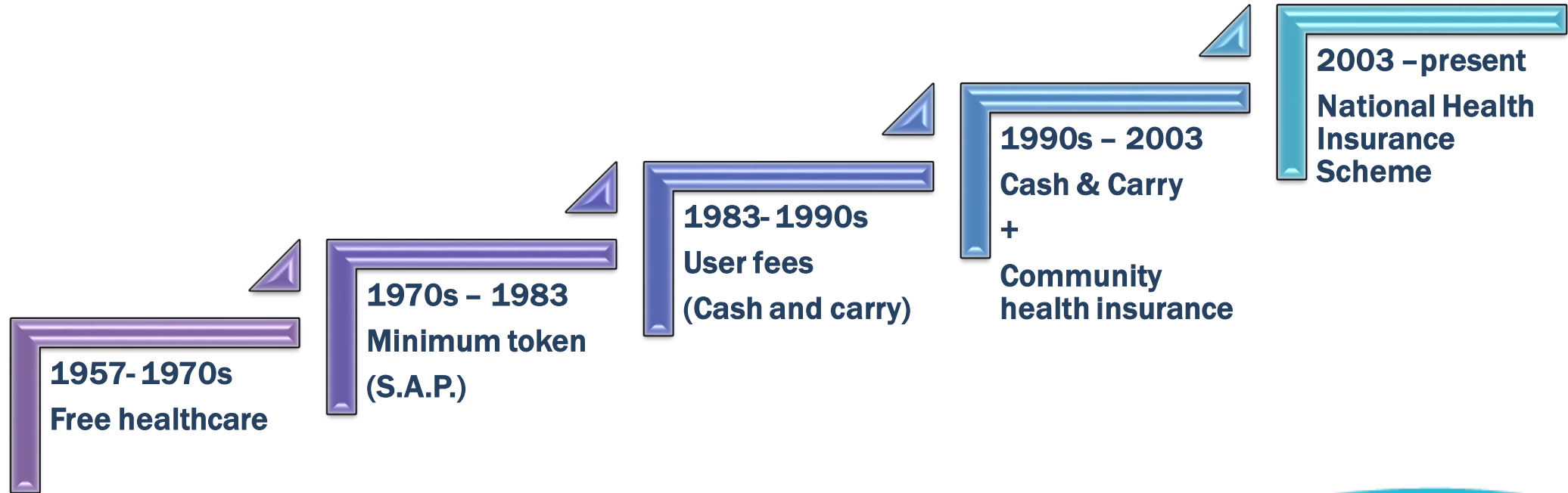
GHANA



- Population (2022): 32.1 million
- Regions: 16
- GDP per capita (WB 2021): US\$2,445.30
- Life expectancy (WB 2020): 64 years



HEALTH FINANCING IN GHANA





BACKGROUND OF THE SCHEME



Established by an Act of Parliament in 2003 (Revised to Act 852 in 2012)

Financed mainly by earmarked funds from social security and tax

Enrollment is mandatory by law

Implicit Benefit Package covers about 95% of disease conditions

Providers are contracted from public, private and faith-based sectors

Membership coverage stands at 55% of the population



THREE DIMENSIONS OF UHC



ACTIVE MEMBERSHIP TREND FROM 2005-2022



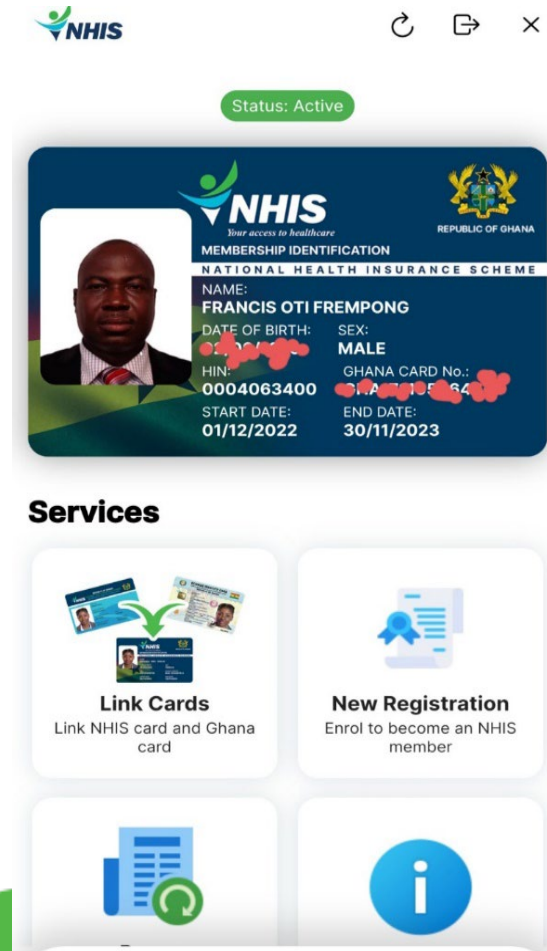
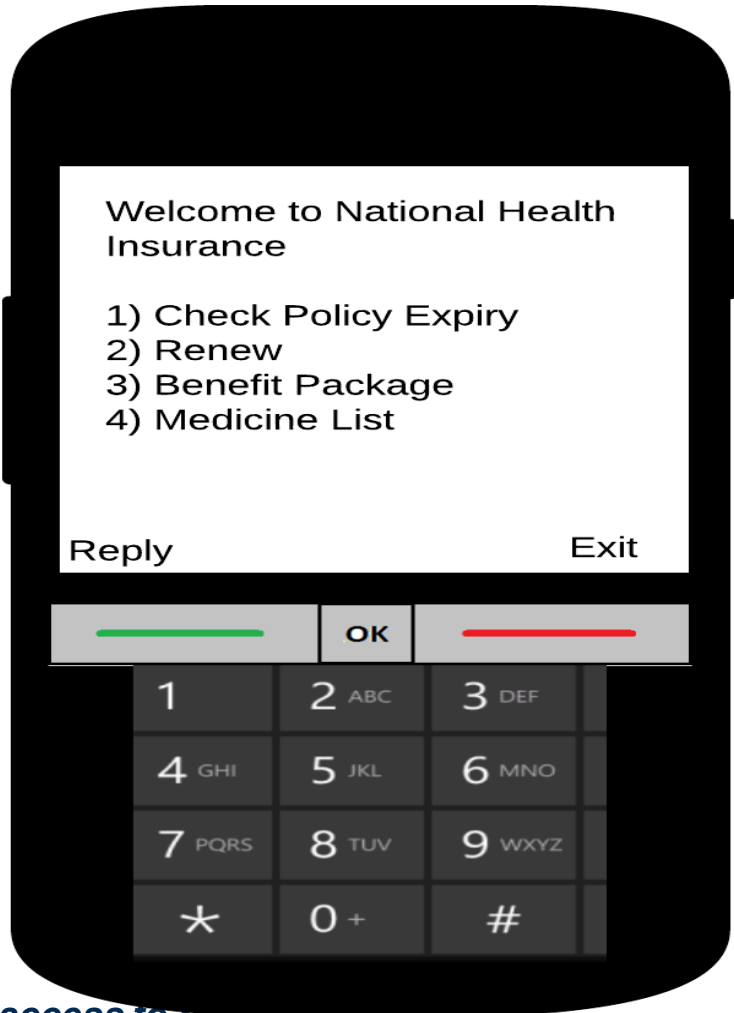
3 Dimensions of the Cube

1. **Height:** NHIS Covers **100%** of the Benefit Package without any form of copayment
2. **Depth:** **95%** of the Disease Burden in Ghana is covered under the NHIS Benefit Package
3. **Breadth:** **17.2** Million members, representing **55%** of the population is covered under the NHIS as at December, 2022.

- Targeted 20 Million Members in 2023 or 62%. Therefore 3% incremental annually would help achieve 2030 UHC Goal on coverage



DIGITAL ENROLMENT PLATFORMS (*929# and MyNHIA App)

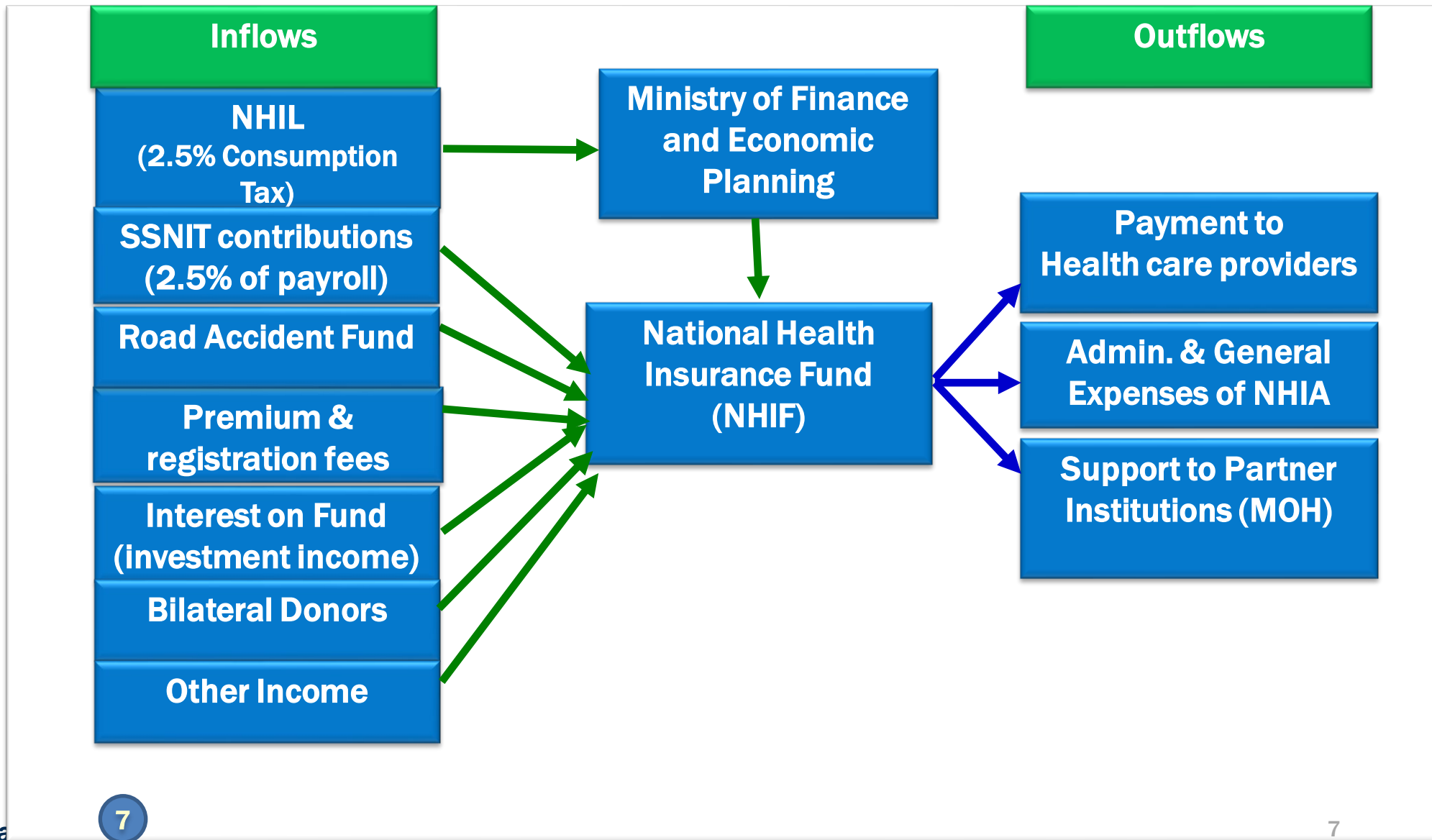


...Your access to healthcare



NHIS FUNDING

Revenue sources & Application





STRATEGIC DIRECTION 5D @ 2D



- **DIGITILIZATION.** Go fully smart and digital. Digitalization in all operations of the authority
- **DEVELOPMENT.** Physical & Human development. Prioritize capacity building of staff.
- **DISSEMINATION.** People must know everything they need to know about NHIS through information dissemination
- **DATA.** A plan to harness and analyze available data and institutionalize its sharing for better decision-making
- **DECENTRALIZATION.** A highly decentralized organization and avoids everything centralized at Head Office.

DIGITALIZATION

GO FULLY SMART & DIGITAL IN ALL OPERATIONS

- Membership Enrolment – Different Softwares, Laminated ID Cards, Magnetic Cards, Biometric Cards, Mobile Renewal, MyNHIS App. *Paperless*
- Claims Management- Manual and District centered, Claims Processing Centers (CPC) , 90% electronic as of now and hoping 100% by end of 2023.
- Electronic receipting & payments
- On-line application for credentialing / accreditation
- Data analytics unit for effective decision making
- Actuarial modelling for package inclusions
- SMS for confirmation of service delivery and card expiry (challenges with phone numbers)
- Authentication of members at provider sites

...Your access to healthcare



PUBLIC- PRIVATE PARTNERSHIP



- Support in Electronics Claims Management, Data Analytics, Capacity Building – **PharmAccess**
- Breast Cancer drug, Herceptin - **Roche**
- Support in Piloting of Family Planning – **Marie Stopes**
- Development Partners – World Bank, USAID, UNICEF, WHO etc. supporting in Capacity Building, Digital Platforms, Enrolment, etc.



THANK YOU