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

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CEO, NHIA Ghana
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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

1957-1970s: Free healthcare


1983-1990s: User fees (Cash and carry)

1990s - 2003: Cash & Carry + Community health insurance

2003 - present: National Health Insurance Scheme

Your access to healthcare
## BACKGROUND OF THE SCHEME

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<th>Established by an Act of Parliament in 2003 (Revised to Act 852 in 2012)</th>
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<td>Financed mainly by earmarked funds from social security and tax</td>
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<td>Enrollment is mandatory by law</td>
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<td>Implicit Benefit Package covers about 95% of disease conditions</td>
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<td>Providers are contracted from public, private and faith-based sectors</td>
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<td>Membership coverage stands at 55% of the population</td>
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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. **Breath**: **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)

Welcome to National Health Insurance

1) Check Policy Expiry
2) Renew
3) Benefit Package
4) Medicine List

Services

- Link Cards: Link NHIS card and Ghana card
- New Registration: Enrol to become an NHIS member
NHIS FUNDING
Revenue sources & Application

**Inflows**
- NHIL (2.5% Consumption Tax)
- SSNIT contributions (2.5% of payroll)
- Road Accident Fund
- Premium & registration fees
- Interest on Fund (Investment Income)
- Bilateral Donors
- Other Income

**Outflows**
- Ministry of Finance and Economic Planning
- National Health Insurance Fund (NHIF)
- Payment to Health care providers
- Admin. & General Expenses of NHIA
- Support to Partner Institutions (MOH)

**NHIS FUNDING**
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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.

Your access to healthcare
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 credentialling / 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