

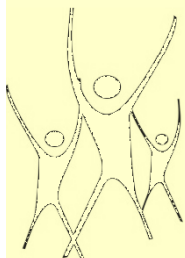
8th International Microinsurance Conference, Dar es Salaam

**Institutional Arrangements for Covering Health Needs
of Low Income Households: Ghana's National Health
Insurance Scheme (NHIS)**

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National Health Insurance Authority, Ghana

8th November 2012

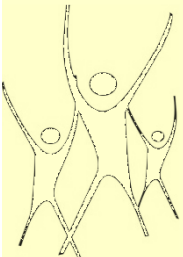


Outline of Presentation

Conceptual Framework for Universal Health Coverage

Features of Ghana's National Health Insurance Scheme

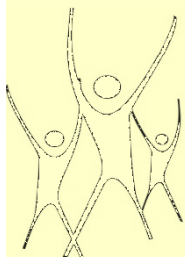
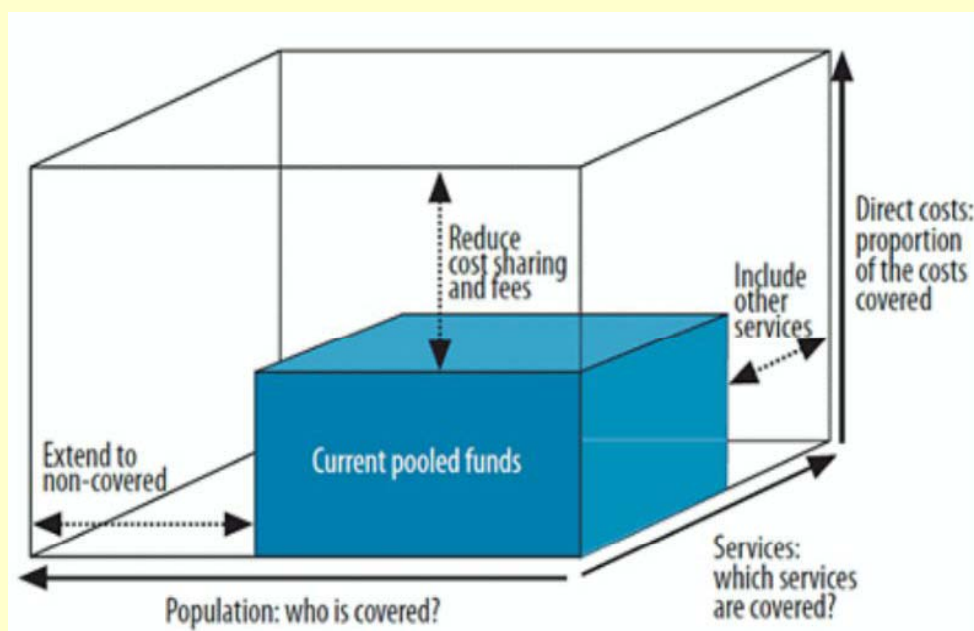
Adaptable lessons



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Framework for Universal Health Coverage



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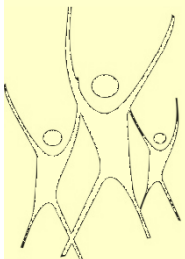
Ghana's NHIS: Design

- Established in 2003 to provide financial risk protection against cost of health care services for both formal and informal sectors

- Provides for 3 types of schemes:
 - *District (Public) Mutual*
 - *Private Mutual*
 - *Private Commercial*

- Covers 95% of disease conditions in Ghana

- Financed through:
 - *National Health Insurance levy (NHIL) - 2.5% VAT*
 - *2.5 percentage points of SSNIT contributions*
 - *Graduated informal sector premium based on ability to pay*



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Ghana's NHIS: Innovative Ways of Covering Poor & Vulnerable

Exempted from premium payment

Category	Premium	Proc. Fee
Informal sector	Green	Green
Under 18 years	Yellow	Green
70 years and above	Yellow	Green
SSNIT contributors	Yellow	Green
SSNIT pensioners	Yellow	Green
Pregnant women	Yellow	Yellow
Indigents	Yellow	Yellow
LEAP beneficiaries	Yellow	Yellow

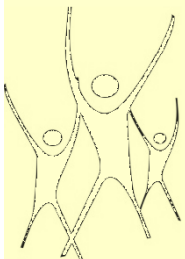


Paying



Non-Paying

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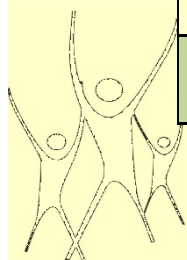


Ghana's NHIS: Membership 2011

Region	Population	Active Members (New Members & Renewals in 2011)	Active Members as percent of Population
ASHANTI	4,780,380	1,939,272	40.6%
BRONG AHAFO	2,310,983	962,453	41.6%
CENTRAL	2,201,863	500,617	22.7%
EASTERN	2,633,154	877,907	33.3%
GT. ACCRA	4,010,054	1,056,629	26.3%
NORTHERN	2,479,461	688,247	27.8%
UPPER EAST	1,046,545	472,429	45.1%
UPPER WEST	702,110	352,238	50.2%
VOLTA	2,118,252	538,847	25.4%
WESTERN	2,376,021	815,477	34.3%
TOTAL	24,658,823	8,204,116	33.3%

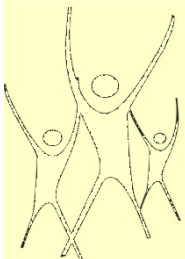
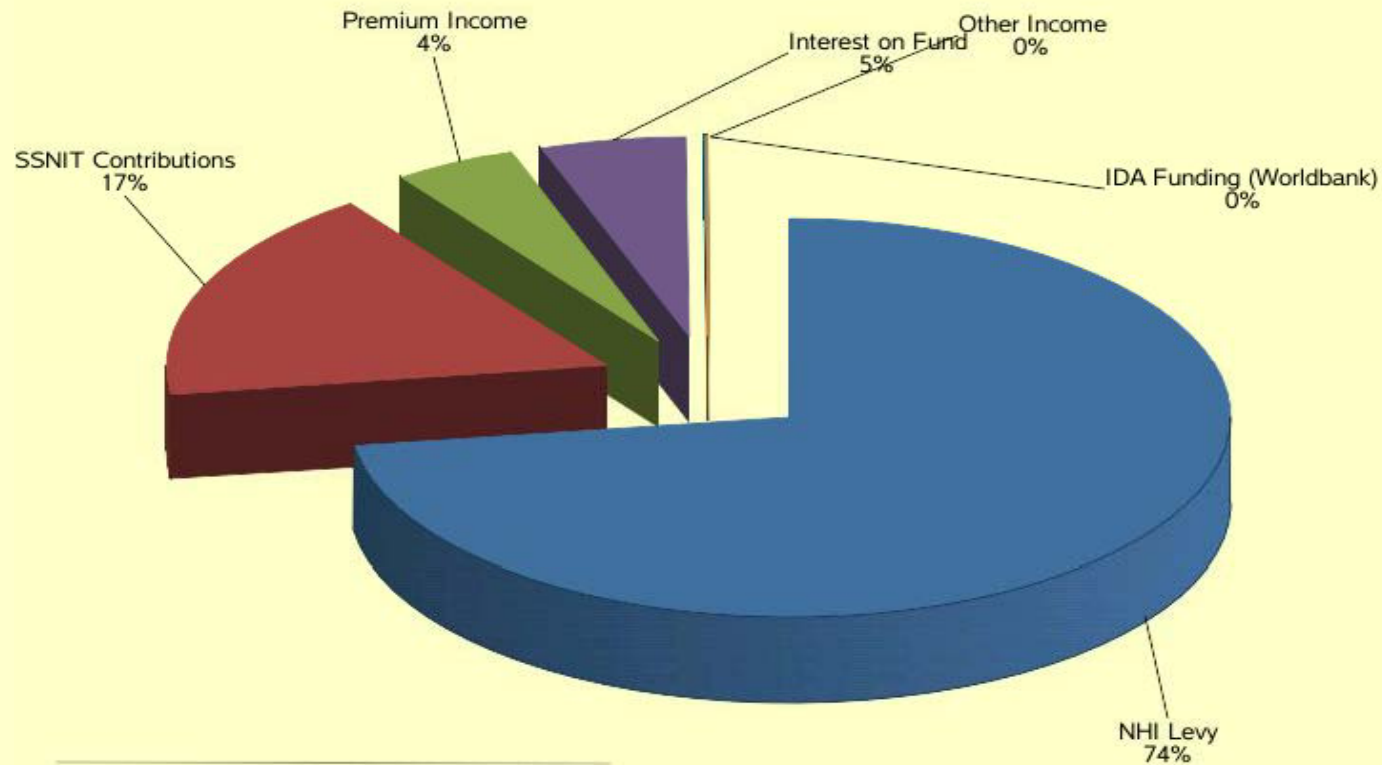
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Note: Figures are provisional & Population based on 2010 census figures



Ghana's NHIS: Income

Distribution of Income by Source (2011)

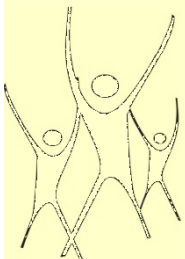
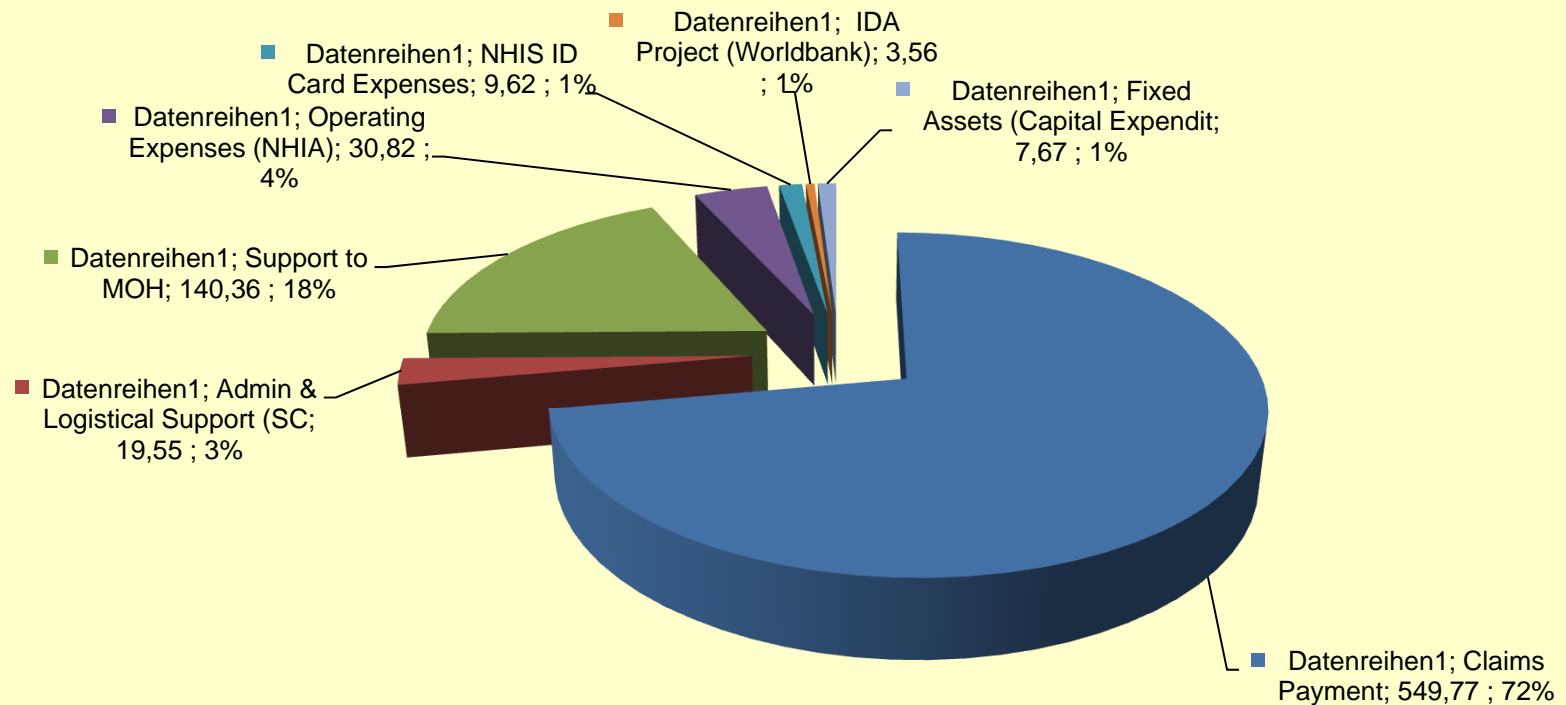


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Ghana's NHIS: Expenditure

Expenditure by Category (2011)



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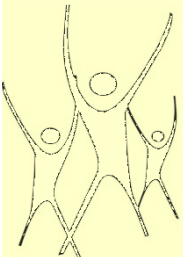
Ghana's NHIS: Challenges

INTERNAL

- Financial sustainability of the scheme
- Identification and coverage of the poor
- Member identification systems
- ICT system implementation

EXTERNAL

- Moral hazards (demand & supply sides)
- Inefficient pharmaceutical supply chain (high medicine cost)
- Inability of poor to pay premiums
- Quality of care
- Long waiting times

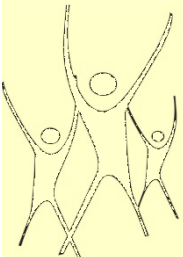


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Ghana's NHIS: New Initiatives

- Additional sources of financing being identified
- Introduction of Clinical Audits
- Roll out of Capitation
- Migration to common targeting for the poor
- NHIS to be mandatory
- Introduction of biometric registration and mobile payments
- Improvement of quality through accreditation
- Addition of family planning and mental health care as benefits
- Introduction of electronic claims processing
- Institutionalization of learning and research
- Improvement of monitoring and evaluation

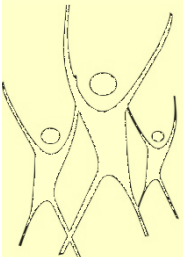


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Ghana's NHIS: Adaptable Lessons

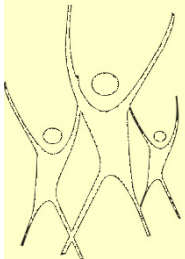
- The NHIS is a key part of Ghana's poverty reduction strategy
- The NHIS is a Ghanaian initiative, home grown with local leadership
- The NHIS has improved health seeking behaviour
- Over 90% of patients in public facilities are NHIS members
- Over 85% of income of public facilities is derived from the NHIS
- NHIS enjoys bi-partisan political will and support



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Thank you



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