National Health Insurance Scheme (Ghana)

About the Product(s)

Countries of Operation: Ghana
Product status: Active
Number of Members: The scheme had enrolled 22.4 million people as of 2009.
Institutional Model: Public/social insurance
Type of Coverage: Voluntary
Type of Policy: Individual + family policy
Benefits and services covered: In-patient and out-patient care

Benefits include coverage of a minimum benefits package (covers 95% of diseases in Ghana). The benefits package includes out-patient consultations, maternity care (normal and caesarian delivery), essential drugs, in-patient care with shared accommodation, eye care, dental care and emergency care. All pregnant women receive free access to healthcare before, during and after delivery.

Frequency of premium payment: Full payment upfront
Subsidy: Partial subsidy for all members

Lessons from the scheme

Click on the links below to view more details on the emerging lessons.

- When developing health insurance education tools, seek input from health insurance experts early in the development process.
- Pilot testing is a good way to test and improve certain key messages about HMI so that they resonate better with low income clients.
- Lessons on how insurance works must be simple and minimize the use of insurance terminology.
- It is potentially beneficial to reinforce messages about the benefits of health microinsurance when re-enrollment occurs.
- Consumer education tools must be flexible; the development process should allow for adaptation and include field testing.
- Insurance product enrolment, and by extension interventions such as consumer education, should be timed to coincide with the availability of discretionary income.
- Even with national schemes for health microinsurance, the benefits of a product and knowing how to use it are poorly understood.
- Operating practices of a scheme can have unintended effects on enrolment and use.
- Registration and enrolment in the Ghana National Health Insurance Scheme encourages use of doctors in place of chemists.
- The selection of an implementing partner and a health microinsurance scheme to pilot test an intervention like consumer education should be well structured and carefully considered.
- Working with public health insurance programs can mean unforeseen challenges due to shifting government policy, changes in financing, management or infrastructure issues.

More about the scheme/information sources

Sources:

- USAID's Health Systems 20/20
- Microinsurance Innovation Facility: Freedom from Hunger Learning Journey

Last updated January 2013.