Nkoranza Community Financing Health Insurance Scheme [1]

About the Product(s)

Countries of Operation: Ghana
Product status: Active
Number of Members: The scheme had enrolled 134,236 people as of 2003.
Institutional Model: Community-based health insurance/mutuelle
Type of Coverage: Voluntary
Type of Policy: Individual + family policy
Benefits and services covered: Hospitalization

The scheme covers hospitalization (24 hours or more).

Premium Amount: The annual premium is 2.5 GHS (US$1.53) for renewals of insured clients and 3 GHS (US$1.83) for registration of new members (as of 2003).

Lessons from the scheme

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

- Membership often protects low-income households against potentially catastrophic expenditures related to hospitalization [2]

More about the scheme/information sources

Sources:

Last updated January 2013.

Source URL: http://www.impactinsurance.org/hwg/products/nkoranza-community-financing-scheme

Links: