Health Microinsurance Emerging Lesson #25 [1]

Theme: Client Value
Source: National Health Insurance Scheme (Ghana)
Learning Theme: Health

During the field test, it was found that despite earlier availability and promotion of the Ghana National Health Insurance Scheme, the test groups did not know about the specific benefits, costs, eligibility, or exactly how to enroll. Furthermore clients indicated that they had enrolled, but in actuality were not eligible for benefits since they had not continued to pay their annual premiums. It appears that this lack of understanding is an initial barrier to enrolment and a factor in low retention in the scheme? even with a government sponsored scheme intended to provide universal cover. The demonstration test will measure the extent to which this hypothesis is true. Despite children being eligible for cover without any premium if their parents are enrolled (though a small enrolment fee may apply in some locations), children appear to be enrolled at a rate that is only 3.6 per cent higher than that of adults.

Links: