Health Microinsurance Emerging Lesson #26

Theme: Enrolment
Source: National Health Insurance Scheme (Ghana)
Learning Theme: Health

The complex system of registration (good for five years), with a three month initial waiting period, plus an annual premium payment that is required to maintain active enrolment status is difficult for clients to understand. Often, their enrolment lapses (i.e. they remain registered but are inactive), but the practice of the Ghana National Health Insurance Scheme is to allow individuals who require service at a hospital to go to the National Health Insurance Scheme office, pay premiums in arrears, and be immediately eligible for benefits. For those clients who understand, this practice can intentionally create an incentive to lapse until health services are required. Clients who cannot pay premiums in arrears can re-enroll and use services after completing a new three month waiting period. These complexities increase the difficulty of understanding the enrolment behavior of clients, and for purposes of this research study, they added time, cost and loss of accuracy.

Source URL: http://www.impactinsurance.org/hwg/lessons/health-microinsurance-emerging-lesson-26

Links: