Health Microinsurance Emerging Lesson #29

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

A private health microinsurance product would have been ideal to test, since in theory data would be more readily available from enrollment and claims data, and its performance could be more transferable to other schemes, but this turned out to be an additional constraint that ultimately had to be relaxed.

Given that the product being tested is Ghana’s National Health Insurance Scheme (NHIS), enrolment in the scheme heavily depends on the financial subsidy of the premium, how the government manages the scheme, the quality of the healthcare providers and services, and is also subject to the effects of any changes in government policy with respect to premium payment, eligibility, and covered services. For example, due to political and financial events, the Ghanaian government has indicated its plan to restructure the annual premium of US$ 8-9 to a single lifetime premium, which would likely cost several times more. Such a change, if passed by the parliament and depending on how and when it is implemented, could significantly impact the reliability of the research being planned, requiring Freedom from Hunger and its partners to monitor this closely and consider mitigation strategies.

Source URL: http://www.impactinsurance.org/hwg/lessons/health-microinsurance-emerging-lesson-29

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