

## [Supporting the expansion of population coverage through m-Renewal -- NHIA](#) [1]



**Country of Operation:** Ghana

**Region:** Africa

**Sub Topics:** Data analysis and processing, Client interface, Renewals, Enrollment, Mobile network operators, Partnerships, Health

### Organizational Overview

Established in 2003, the National Health Insurance Authority (NHIA) administers Ghana's National Health Insurance Scheme (the NHIS). The NHIA is responsible for implementing national health policies that ensure access to basic healthcare services to all residents. NHIA's vision is to be a model of a sustainable, progressive and equitable social health insurance scheme in Africa and beyond.

### Project Description

Each year, around 11 million members of the Scheme need to renew their membership in person at a District Office. This is a time consuming process ? both for members and administrators ? that may deter members and result in lapsed coverage. To ensure growth in population coverage, it is important that as many members as possible renew (while new members continue to join).

The ILO is working with the NHIA to digitize the renewal process thereby allowing members the option of remotely renewing membership through digital means, such as mobile phones. The aim is to make the process more user-friendly and efficient. As a second part of the project, the goal is to also establish the related system necessary for membership verification at the health provider site. The project objectives are to:

- understand the informal sector in relation to renewal (and enrolment) behaviour (as the informal sector is the hardest to enrol and keep enrolled);
- identify digital distribution partners, possible improvements to enrolment/renewal processes and the IT infrastructure and platforms needed;
- manage distribution partner relationships;
- explore the application of FinTech for public health schemes;
- design and implement pilot(s) and the related monitoring. Utilise pilot to refine solution for scale up; and
- Execute the ILO's change management framework.

### Learning Agenda

- Understanding the problem and exploring digital solutions: What are the different digital or semi-digital options for those in the informal sector wishing to renew?
- From the NHIA's point of view: What is the most cost-effective NHIS distribution model for renewal?
- From the member's point of view: How can digital technology be used to facilitate a more satisfactory member journey?
- Aligning incentives: What are the best ways of setting up the identified Public Private Partnerships? What incentives can be put in place to ensure everyone benefits?
- Technical requirements: What are the technical requirements? What actuarial and other analytics can be built into the process?
- Measuring impact: How can alternative enrolment and/or renewals strategies improve the functioning of organisations such as the NHIA

### Latest Updates

Following a period of research and investigation, prototypes for the solution were designed using design thinking methodology. After successfully piloting the solution, the electronic renewal platform was officially launched in December 2018. [Click here](#) [2] for our infographic, explaining the e-renewal platform and its positive impact on members' experience and financial performance.

The launch of the new electronic renewal platform and the digital authentication system has been a great success, saving Ghanaians up to 5 million days of working time per annum. Since the beginning of this year, the number of new member registrations has risen dramatically. Click on the video to see all the highlights of this project. Our earlier Emerging Insights ([here](#) [3] and [here](#) [4]), [webinar](#) [5] and [Case Brief](#) [6] discuss our collaboration with the NHIA in more detail.



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