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Digitization of renewal processes estimated to save 3-5 million working days’ worth of time

The National Health Insurance Authority (NHIA) of Ghana is a public sector entity with the goal to ensure access to basic healthcare services for all Ghanaian residents through the National Health Insurance Scheme (NHIS). All residents are eligible to subscribe to the NHIS by paying a subsidised premium.

The ILO has been collaborating with the NHIA and Agence Française de Développement to digitize and improve the renewal process of the NHIS. The digital renewal process allows members to renew their membership on their mobile phones. The project also put in place systems for membership and identity verification at healthcare providers.

Starting in May 2017, we worked together with the NHIA to design a mobile renewal and digital authentication solution. Our approach was that of design thinking, a process that uses various design concepts to come up with product innovations. Starting in February 2018, the mobile renewal solutions for the NHIS were piloted in two districts in Ghana: one in a medium-sized peri-urban district in Eastern Ghana, and another in a large and relatively rural district in the north of Ghana. During the pilot, a survey was conducted with members who used the mobile renewal service. This was followed by focus group discussions with them. These results revealed the impact of the new solution on members, who benefited from reduced expenses and time taken to renew their cover.

Following the launch of the mobile renewal platform by Dr Mahamudu Bawumia, Vice President of the Republic of Ghana, in December 2018, the number of renewals over the mobile phone has increased exponentially. Just four months after the launch, 1.44 million mobile renewals had been made, with on average 90,000 mobile renewals per week. 60 to 70 percent of all renewals is now done on mobile which as mentioned has greatly reduced queues at the NHIS district offices. An impressive 11.3 hours per member are saved on an annual basis! Collection amounts via mobile now average 1 million cedi (+- 185,000 USD) every month. Not only renewal rates have improved for NHIS, also the number of additional new member registrations has gone up; in the first three months of this year, 200,000 additional new member have been registered, compared to the same periods in 2017 and 2018.

Digitizing operational processes leads to greatly enhanced efficiency and it can be applied to both public and private sector contexts. Find out more about the highlights of our project with the NHIA: read our 4-page Case Brief or watch the webinar with the key players involved in this project, or read our earlier Emerging Insight to learn how the NHIA used design thinking to innovate its scheme.

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