HEALTH INSURANCE—
PREPARING TO FACE ILLNESS

Technical Learning Conversations

Facilitator’s Guide

With Adaptation Guidance

Comment [FFH1]: Once the guide has been adapted to the appropriate local context, please delete “With Adaptation Guidance”.

Comment [FFH2]: All pictures that are not appropriate to the local context should be changed accordingly.
ACKNOWLEDGEMENTS

Many people were involved in the research, design, field-testing and finalization of the Health Insurance—Preparing to Face Illness guides. In particular, we would like to acknowledge the primary authors of these guides: Cassie Chandler, Laura Fleischer Proaño and Maria Perdomo in collaboration with Marcia Metcalfe.

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Pictures

Resource Materials
Health Insurance—Preparing to Face Illness

Introduction

You are about to begin facilitating a series of Technical Learning Conversations to help participants use health insurance as a way to prepare to face illness. Serious illnesses can have catastrophic impacts on the health and finances of the chronically hungry poor. Health insurance programs are becoming increasingly more common and have the potential to help the poor avoid these negative impacts. However, their reach and enrollment of the poor has been limited by various barriers, including lack of accessible and affordable programs and the absence of quality health service providers. Even when these barriers are addressed, enrollment and coverage of the poor still remains low because of a lack of understanding of how insurance works. When the poor understand how to get health services using health insurance, they can make informed decisions about how to evaluate, access and use it appropriately. As a result, the poor can more effectively manage the costs and risks of illnesses and protect their health and finances. The information in this introduction will help you prepare to facilitate the Technical Learning Conversations. You can find more detailed information about health insurance in the Resource Materials section at the end of this guide.

Overview of the Health Insurance—Preparing to Face Illness Technical Learning Conversations

The goal of the Technical Learning Conversations is to empower the chronically hungry poor to manage the costs and risks of illness. The Technical Learning Conversations contribute to this goal by enabling participants to achieve the following objectives:

- Evaluate health insurance that is available to them and make an informed decision about whether to enroll in it.
- Enroll in and use health insurance appropriately to protect their health and financial assets.

In addition, each Technical Learning Conversation has its own objectives, which are steps toward accomplishing the overall objectives. The following table provides the title of each Technical Learning Conversation and its objectives.

<table>
<thead>
<tr>
<th>Health Insurance—Preparing to Face Illness Technical Learning Conversations</th>
<th>Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>By the end of the Technical Learning Conversation, participants will have:</td>
<td></td>
</tr>
<tr>
<td>1. Costs and Risks of Illness</td>
<td>▪ Calculated the costs and risks of an illness.</td>
</tr>
</tbody>
</table>
| 2. How Health Insurance Works | ▪ Compared the costs of treating illness with and without health insurance.  
▪ Practiced telling someone about how health insurance works. |
| 3. Advantages of Health Insurance | ▪ Named the advantages of getting early access to health services by using health insurance. |
### Health Insurance—Preparing to Face Illness
#### Technical Learning Conversations (continued)

<table>
<thead>
<tr>
<th>Number and Title</th>
<th>Objectives</th>
</tr>
</thead>
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<tr>
<td>4. Health Insurance Available to You</td>
<td>- Identified the Covered Services available to them.</td>
</tr>
<tr>
<td></td>
<td>- Calculated the total Yearly Payment for family members who would be enrolled in health</td>
</tr>
<tr>
<td></td>
<td>insurance.</td>
</tr>
<tr>
<td>5. Using Your Health Insurance</td>
<td>- Practiced explaining how to use health insurance to their husband or other family member.</td>
</tr>
<tr>
<td>6. Deciding to Enroll</td>
<td>- Reviewed technical information about health insurance.</td>
</tr>
<tr>
<td></td>
<td>- Demonstrated their intention to enroll in health insurance or enrolled in health insurance.</td>
</tr>
<tr>
<td>7. Re-enrolling in Health Insurance</td>
<td>- Shared their experiences with using health insurance over past year.</td>
</tr>
<tr>
<td>(follow-up Technical Learning Conversation one year later)</td>
<td>- Demonstrated their intention to re-enroll in health insurance.</td>
</tr>
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</table>

**Getting Started**

Technical Learning Conversations are 30-minute group discussions designed to meet the learning needs of poor women, the vast majority of whom are illiterate, and who have little time to spend on self-education. They are simple and generate discussion among even the quietest of participants. Through the discussions, participants gain important information and skills relevant to their lives—information and skills they are encouraged to use and share at home. In the process, participants also get to value their own ideas. Technical Learning Conversations are a non-threatening way to encourage participants to talk, take action, solve problems and bond around common solutions.

Technical Learning Conversations can produce results—even with groups that are weak, with low levels of communication, understanding and solidarity. Individuals and groups have changed their actions and consequently their lives because of new insights gained from participating in Technical Learning Conversations. Facilitators should ensure that participants understand and enjoy the learning, consider it time well spent and take action based on the discussions.

**Who can participate and who can facilitate Technical Learning Conversations?**

Technical Learning Conversations are for Credit Associations, savings groups, self-help groups (SHGs), education committees or any other interested group that meets at frequent intervals. A trained facilitator is an ideal person to lead the Technical Learning Conversations, but mature participants can also be coached to lead them.

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1 Although Technical Learning Conversations are designed to meet the learning needs of women, they can be implemented with men, mixed groups (men and women) and—for some topics—adolescents.

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Health Insurance—Preparing to Face Illness Technical Learning Conversations
Facilitator’s Guide
When should a Technical Learning Conversation take place?
Technical Learning Conversations can take place during meetings that occur weekly or every other week. They can also be scheduled at the group’s convenience. The facilitator should try to complete each Technical Learning Conversation within a reasonable time (about 30 minutes) because participants are busy and have little free time.

Technical Learning Conversations 1–6 should be given in their entirety and in sequence. Technical Learning Conversation 7 is to be given one year later, or when it is time for participants to re-enroll in health insurance.

Where should a Technical Learning Conversation take place?
Technical Learning Conversations require physical movement. Facilitators find they can more easily engage participants if they have plenty of space in which to move. It is important for the participants to have space to sit comfortably for small-group discussion as well as convene in a larger group. Better results can be achieved with groups no larger than 30 participants. A community hall or a partly secluded area in the open is the ideal place for a Technical Learning Conversation to take place.

Which Technical Learning Conversations are appropriate for which group?
Technical Learning Conversations are a series of sessions to help participants prepare to use health insurance to help them face illness. They follow a specific sequence in which learning in the first one leads to the next one and so on. It is important to maintain the order and complete the entire series with any group with which you work.

Preparing for Each Technical Learning Conversation
Each Technical Learning Conversation begins with an information box that contains a summary of the Technical Learning Conversation’s objectives, preparations and time required to conduct the Technical Learning Conversation. Review this information carefully. The Preparation section contains a list of items needed for each Technical Learning Conversation. You need to have these materials ready before the Technical Learning Conversation begins.

Other important information about Technical Learning Conversations is listed below:

- The detailed steps for the Technical Learning Conversations are listed following the information box. Please conduct the Technical Learning Conversation following the steps provided. Use your own words to explain each point, being careful to cover all of the steps in order, if possible.

- Pictures needed to convey important information are provided and are located in the Pictures section. Each picture is numbered and labeled for ease of identification. Pictures needed for each Technical Learning Conversation are also listed under “Preparation” in the information box.

- Suggested answers to frequently asked questions are provided in the Resource Materials section to assist facilitators to prepare for and implement the Technical Learning Conversations effectively and confidently.
Additional Features of the Technical Learning Conversations

- *Italics font* = instructions for the facilitator (Do not read this text to the participants.)
- Regular font = specific information or instructions for the facilitator to read or closely paraphrase to the participants
- Arrow (↗) = specific open questions for the facilitator to ask participants (Deliver this text as it is written.)
- (Parenthesis) = additional instructions or information for the facilitator
- _________ (line) = information about the health insurance that is available to participants
  (Insert information about the health insurance that is available to participants.)

Finally, the box below provides some important principles and practices of adult learning to keep in mind as you lead each Technical Learning Conversation. Remember that you, the facilitator, do not have all the answers. The participants come to the Technical Learning Conversations with a great deal of experience and have many things to add. It is important that all participants (including you) teach and learn.

**Important Principles to Remember**

- Create a safe learning environment.
- Give feedback to the participants and praise them for their efforts.
- Show respect by valuing the participants’ knowledge and experience with the subject.
- Let the participants know that you are a learner with them.
- Ask open—not closed—questions to promote discussion and interaction.
- Use small groups (as suggested in the Technical Learning Conversations). Small groups help involve all participants, build a sense of teamwork and create safety.
TECHNICAL LEARNING CONVERSATION 1: COSTS AND RISKS OF ILLNESS

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Calculated the costs and risks of an illness.

Preparation
- 1 green bottle cap, 1 yellow or orange bottle cap and 1 red bottle cap. If you do not have bottle caps, you can use 3 pieces of different-colored paper (green, yellow, red) or other different-colored tokens.
- Bag or box
- 10 stones
- Pictures 1 and 2

Time
30 minutes

Steps
1. Introduce the topic of health insurance – 5 minutes

Illnesses can negatively affect you and your family’s health and finances. Today and during the next 5 Technical Learning Conversations, we are going to learn about preparing to use health insurance to face illness.

Put the red, yellow and green bottle caps in a bag or box. Then say:

Before we start today’s Technical Learning Conversation, let us play a game. I need 3 volunteers.

After identifying 3 volunteers, say:

I have 3 bottle caps inside this bag. I am going to ask the 3 volunteers to close their eyes and take 1 bottle cap from this bag. Each bottle cap represents their health:
- Green bottle cap represents a healthy family,
- Yellow bottle cap represents a person who needs to get tests and buy medicine
- Red bottle cap represents a person who needs to be hospitalized

The person who takes the green bottle cap represents a healthy family and wins the game.

After each volunteer takes a bottle cap from the bag, ask the volunteers to face the rest of the group and show the color of their bottle cap. Then ask the volunteer who has the green bottle cap:
How did you feel when you found out you were healthy?
[Relieved and happy. I know I do not have to spend money, I do not have to go to the hospital.]

Then ask the volunteer who has the yellow bottle cap:

How did you feel when you found out you have to get tests and buy medicine?
[Worried, I know I have to spend money on the tests and medicines, I might even have to go to the hospital if it is something bad.]

Then ask the volunteer who has the red bottle cap:

How did you feel when you found out you have to be hospitalized?
[Very worried and sad. I know I have to spend a lot of money on hospital bills.]

Real life is very much like this game. Sometimes we are lucky and stay healthy. We feel happy and relaxed during those times. Many times, we are not so lucky and we get sick and feel worried and sad. But we never know when illness is going to strike and we need to prepare for it.

The Technical Learning Conversations we are starting today are going to help you prepare for illnesses.

Specifically, we are going to look at the services of the National Health Insurance Scheme of Ghana or NHIS. These services can help you manage the costs and risks of illness. These services can help you prepare for illness before it strikes.

What questions or comments do you have about this topic?
Respond to questions.

Tell a story to identify costs and risks of illness – 10 minutes

Now, I am going to tell you the story of Aisha’s illness. You are going to help calculate the cost of Aisha’s illness using these stones.

Place 10 stones in the middle of the group. Then say:

Each stone represents 10 cedis. Let us count 50 cedis right now. Please count with me.

Place stones on a flat surface where everyone can see—one by one. Have participants count with you—10, 20, 30, 40, 50 cedis.

Show Picture 1 and say:

Every time Aisha spends money to treat her illness, I am going to ask a volunteer from the group to come forward and put the appropriate number of stones on top of this picture.
Aisha’s Illness

Aisha has a stand in the market where she sells fruits and vegetables. Aisha has been suffering from body pain, fevers and chills for more than a week. One day the pain was so strong that she had to go to the hospital.

<table>
<thead>
<tr>
<th>Aisha’s Illness</th>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Picture 1: Costs of Illness</td>
<td>Aisha paid 10 cedis for the bus and a taxi to travel to and from the hospital.</td>
</tr>
<tr>
<td></td>
<td>Ask a volunteer from the group to put the correct amount of stones (1) on top of the picture of the bus. Ask the group to count (“10”).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Hospital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Picture 1: Costs of Illness</td>
<td>In the hospital, they found that Aisha had a serious case of malaria and needed to be hospitalized. She paid 50 cedis for 5 days in the hospital.</td>
</tr>
<tr>
<td></td>
<td>Ask a volunteer from the group to put the correct amount of stones (5) on top of the picture of the bed. Ask the group to count (“10, 20, 30, 40, 50”).</td>
</tr>
</tbody>
</table>
That is the first part of Aisha’s story. I want a volunteer to use the stones to count all of the money she spends on her illness.

Ask a volunteer to use the stones to count all of the money Aisha spent on her illness—10, 20, 30, 40, 50, 60, 70, 80 cedis. Thank the volunteer and say:

➢ How much money did Aisha spend to treat her illness?

[80 cedis.]

Thank the volunteer and then continue to tell the story as you show participants Picture 2.

We just calculated the money that Aisha actually spent treating her illness. When she is sick and cannot be at her business, she does not earn money. Now let us calculate the money that Aisha was not able to earn because she was sick.
Health Insurance—Preparing to Face Illness Technical Learning Conversations

Technical Learning Conversation 1: Costs and Risks of Illness

Aisha’s Illness (continued)

<table>
<thead>
<tr>
<th>Picture 2: Lost Time at Work</th>
<th>When Aisha went to the hospital, she could not work. She lost 5 precious days of work. During those days, she would have made a total of 20 cedis.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Place the picture on the floor. Ask the group to count (&quot;10, 20&quot;) as each stone is placed on the picture.</td>
</tr>
</tbody>
</table>

➢ How much money did Aisha lose the opportunity to make because she was in the hospital and not at work?

[20 cedis.]

➢ What is the sum of money Aisha spent to treat her illness plus the money she was never able to make because of her illness?

[100 cedis.]

Yes, the total cost of Aisha’s illness is 100 cedis—all of the expenses she had to pay, such as transportation, hospital, tests and medicine, plus the money she could not earn because she was sick.

Leave pictures 1 and 2 on the ground for the entire Technical Learning Conversation.

Let us continue Aisha’s story.

Aisha’s Illness

To pay the costs of her illness, Aisha had to sell her best clothing. She also had to borrow money from a moneylender who charges a lot in interest. Aisha is worried because she is not sure she has enough money to pay back the loan and feed her family. And she does not have her clothing to fall back on.

➢ What did Aisha do to get money to cover her illness?

[She sold her best clothing and borrowed money from a moneylender.]

➢ Why is Aisha worried?

[She is not sure she has enough money to pay the loan and feed her family. And she does not have her clothing to fall back on.]

These are the risks of Aisha’s illness—not having enough money to pay her loan and feed her family and not having her clothing to fall back on.

➢ What questions do you have about the costs and risks of illness?
Respond to questions.

3. **Have small groups calculate the costs and risks of an illness – 10 minutes**

Now you are going to work in groups to calculate the costs and risks of a serious illness that you or any family member has suffered.

**Form 4 groups.**

Each group must choose a serious illness that a group member or a family member suffered from in the past. Examples of major illnesses include health conditions requiring surgery, problems during childbirth, malaria, typhoid fever or injuries from traffic accidents.

In your group, calculate the costs of the illness that your group chose. Use the pictures to identify and calculate the costs. You have 4 minutes.

Visit each group and help participants calculate the costs of illness. Remind groups to calculate the money they did not earn because they were sick. After 4 minutes, ask:

- **How much do you spend to treat the illness?**
  
  [Total number of cedis for transportation, hospital stay, tests and medication.]

- **How much money were you not able to earn because you were sick?**
  
  [Count the number of days sick and then add together the amount of money that would have been earned each day.]

- **What did you do to pay for this illness?**
  
  [Take out a loan, sell your best clothing or use all of the family’s savings.]

After all groups contribute to at least 1 of the above questions, thank them for sharing and congratulate them for their work. Then say:

It is important to remember these costs because we are going to talk about them again later.

4. **Invite participants to commit to talking to their family about the costs and risks of illness – 5 minutes**

Remember that all illnesses have costs and risks.

- Some costs are the actual money spent in treating the illness. Other costs relate to the money that you are not able to make because of having the illness.

- Some risks of illness include spending all of our income or savings, selling clothing, cooking utensils or things that help us earn money, or taking out a loan to treat the illness.

You can protect your family from these costs and risks of illness with health insurance. In the next Technical Learning Conversation, we are going to learn about how health insurance works.
If you commit to talking to your family about the costs and risks of illness before the next Technical Learning Conversation, please stand.

Now let us all join hands and say together, “Together, we prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 2: HOW HEALTH INSURANCE WORKS

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Compared the costs of treating illness with and without health insurance.
2. Practiced telling someone about how health insurance works.

Preparation
- 1 green bottle cap and 2 red bottle caps. If you do not have bottle caps, you can use pieces of different-colored paper (green, red) or other tokens.
- 150 stones (organize stones into piles (see Step 2) before beginning the Technical Learning Conversation)
- Pictures 1 and 2

Time
30 minutes

Steps
1. Review the costs and risks of illness-- 5 minutes

Last time we discussed the costs and risks of illness. And you committed to talking to someone about the costs and risks of illness. Let us review now.

Show and review pictures 1 and 2 as participants answer these questions.

- **What are some of the costs of illness?**
  [Transportation, hospital, tests, medicines, lost time at work.]

- **What are some of the risks of illness?**
  [Spending all of our income or savings; selling clothing, cooking utensils or things that help us earn money; or taking out a loan to treat the illness.]

Thank them. Then ask:

- **Who would like to learn about 1 way to manage the costs and risks of illnesses?**

We are going to talk about a service that can help you manage the costs and risks of serious illnesses. We cannot know who in our family might get sick or have an accident or when it might happen. But we can take steps to help us cover the costs and get the health services that we need.

Comment [FFH17]: This module was developed for a cashless payment system under which the covered individual does not need to pay for the services, file a claim and wait for reimbursement. For other types of health insurance, such as a mutual, this session will need to be revised to describe a different process, likely claims based, for paying services and seeking reimbursement from the insurance carriers.

Comment [FFH18]: Keep consistent with previous changes regarding common assets. If clothing and cooking utensils are not common assets to fall back on, change to a more appropriate assets.
2. Play a game to show how health insurance works – 10 minutes

The service that can help protect you and your family if you get sick is called health insurance. Health insurance helps to pay for the costs of treating an illness. You can get health insurance from NHIS.

Let us play a game to help you understand how health insurance works. I need 2 volunteers.

After identifying 2 volunteers, say:

__________________________ (insert the name of Volunteer 1) is a representative from NHIS.

__________________________ (insert the name of Volunteer 2) is a representative from the hospital.

The rest of the participants are going to form 3 groups or families.

Form 3 groups and distribute 100 cedis (10 stones) to each group and say:

Each group represents 1 family. Each family just received 100 cedis, or 10 stones. Remember that each stone equals 10 cedis. This is money you earned that you use to cover your expenses. At the end of the game, the group with more money wins.

All but 1 family is going to buy health insurance. If you are a family that buys health insurance, you must pay ___________________________ (insert the name of Volunteer 1) 20 cedis or 2 stones. Remember that ___________________________ (insert the name of Volunteer 1) is a representative from NHIS.

➢ Which family would like to be the 1 that does NOT buy health insurance and saves 20 cedis?

After 1 group volunteers to be the 1 that does not buy health insurance, say:

Now ___________________________ (insert the name of Volunteer 1) is going to collect 20 cedis for the insurance payment from the families that decided to buy health insurance. The family makes this 20-cedi payment only 1 time, which gives the family the right to have NHIS pay for some of the costs of treating illness for 1 year.

Ask Volunteer 1 to collect the 20 cedis or 2 stones from each family with health insurance—4 stones total. Have the volunteer put the money in a pile on a flat surface on which everyone can see.

➢ How much money does each family have?

[2 families have 80 cedis or 8 stones and 1 family still has 100 cedis or 10 stones.]

➢ Who is the winner so far?

[The ones who did not buy the insurance.]
Just as some of you decided to buy insurance, there are families in other communities that also decided to buy insurance. Therefore, we are going to add their payments to NHIS’s pool of money. We are also going to add money from the government.

Ask the representative from NHIS to add about 50 stones to the pile of stones on the flat surface on which everyone can see.

The NHIS’s pool of money can pay for any big expense that might come along. Now it is time for us to face illness with or without health insurance. I need 1 volunteer from each family to step forward.

After 1 person from each family steps forward, say:

I am now going to ask the volunteers to close their eyes. I am going to give each of you a red or green bottle cap. The green bottle cap means that you are healthy. The red bottle cap means that you are sick and have to be hospitalized.

Give 1 bottle cap to each person. Make sure you give 1 of the red bottle caps to the family that did not buy insurance. After you distribute the bottle caps, say:

The unlucky ones who got the red bottle caps have to go to the hospital. The person who does not have health insurance has to pay 70 cedis to_________________. Remember that_________________________ (insert the name of Volunteer 2) is a representative from the hospital.

Ask Volunteer 2 (the representative from the hospital) to collect 70 cedis from the person without health insurance who is sick and has to be hospitalized.

The person who does have health insurance does not have to pay anything because NHIS pays the hospital directly. NHIS now has to pay the hospital 70 cedis.

Ask Volunteer 1 (the representative from NHIS) to take the 70 cedis or 7 stones from NHIS’s pile of stones and give them to Volunteer 2 (the hospital).

- Which family did not get insurance, but got sick?
  - How much money do you have?
    - [30 cedis or 3 stones]

- Which family got insurance and got sick?
  - How much money do you have?
    - [80 cedis or 8 stones]

- Which families got insurance, but did not get sick?
  - How much money do you have?
    - [80 cedis or 8 stones]
Who are the winners in this game? Why?
[Those who bought health insurance because they did not have to worry about paying for illness and they had peace of mind.]

Then say:

This is how health insurance works. You pay NHIS for health insurance. In turn, the money collected is used by NHIS to cover some of the costs for you and those unfortunate people who get sick or are injured in an accident. NHIS still pays for the health services that are covered by the health insurance even if the costs are more than the amount you paid to NHIS.

What questions do you have about how health insurance works?

Respond to questions, but do not discuss the details of the health insurance available to them. This will be done in a later Technical Learning Conversation.

3. Ask participants to role-play talking with their family about how insurance works – 10 minutes

Form groups of 2.

Before making a decision about whether to get health insurance, it is important for your husbands or others who make decisions in your family to understand how health insurance works.

Now you are going to practice a role-play in groups of 2. One person will play the role of the husband and the other will play the role of the wife. You have 2 minutes to describe how health insurance works to your partner. Think about the game you just played and what happened as you explain how health insurance works.

After 2 minutes, invite groups to change roles.

You are now going to change roles. You have 2 minutes to describe how health insurance works to your partner.

After another 2 minutes, invite participants to come together again as a large group. Then say:

Now I invite members of 1 group to do their role-play for all of us.

After the role-play, thank the volunteers and clarify any misunderstandings participants have about health insurance.
4. **Invite participants to commit to telling others how health insurance works – 5 minutes**

Remember that when you buy health insurance, you pay a set amount of money to NHIS. In turn, the money collected is used by the NHIS to cover some of the costs for you and those unfortunate people who got sick or were injured in an accident.

In the next Technical Learning Conversation, we are going to discuss some of the advantages of health insurance.

If you commit to telling your family about how health insurance works before the next Technical Learning Conversation, please stand.

Now let us all join hands and say together, “Together, we prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 3:
ADVANTAGES OF HEALTH INSURANCE

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Named the advantages of getting early access to health services by having health insurance.

Time
30 minutes

Steps

1. Review how health insurance works – 5 minutes

Last time we discussed how health insurance works. You committed to telling your family about how health insurance works.

➢ What did you tell them about how health insurance works?
   [You pay a set amount of money to NHIS. In turn, the money collected is used by the NHIS to cover some of the costs for you and those unfortunate people who got sick or were injured in an accident.]

Thank participants. Then say:

I encourage everyone to tell other people how health insurance works.

Now imagine that your young child is in danger of being burned from a flame in the kitchen.

➢ What would you do to keep your child from being hurt?

After participants share, say:

When 1 of our children is in danger of being burned, we would do everything to prevent it. We would think ahead by making sure the flame is out of reach of our child or watch our child closely. We would also act fast by pulling our child away from a flame if they got too close to it.

Just as we protect our children from being burned, we can protect our families from the costs and risks of future illness if we think ahead and act fast before it is too late. Today we are going to talk about how health insurance can help us get needed health services to avoid more serious and costly illnesses.

2. Tell 2 stories about accessing health services – 10 minutes

I am going to tell you the story of Abiba and Fati. They both have different ways to face illness. Let us first listen to the story of Abiba.
How Abiba Faces Illness
Abiba started feeling very sick with body pain, a fever and chills. She wanted to go to the clinic, but she was worried that she could not afford the cost of transport, the doctor visit, tests and medicine. So she decided to take some medicines a friend recommended and hoped that she would feel better. However, instead of getting better, Abiba began to feel worse. She finally went to the clinic when the pain got really bad. The doctor hospitalized her for 1 week. She had to sell her best clothing and cooking utensils to help pay the hospital bill. The doctor released Abiba from the hospital, but told her she has to spend 1 month in bed to recover. Between the week that she was in the hospital and the month she needs to spend in bed, she estimates that she is losing the opportunity to make 180 cedis in her business. Now she is very worried and does not know how she is going to take care of her business and provide for her family during the coming month.

What happened to Abiba?
[She got sick, waited until the pain was very bad to go to the doctor, was hospitalized for 1 week and now needs to spend 1 month in bed.]

What did Abiba have to do to pay the hospital bill?
[She had to sell her best clothing and cooking utensils to help pay the hospital bill.]

How did Abiba lose 180 cedis?
[She had to spend 1 week in the hospital and 1 month in bed and she was not able to work and make money during that time.]

Now listen to the story of Fati.

How Fati Faces Illness
Fati started feeling very sick with body pain, a fever and chills. Because she has health insurance, she decided to go right away to the clinic. She had malaria. Fortunately, the doctor was able to treat her malaria before it was too serious. Fati was disappointed because she could have earned 5 cedis in her business that day. However, Fati was able to go back to work right away and take care of her family. She was very relieved and happy because her health insurance paid for the cost of malaria. Planning ahead by getting health insurance and acting fast helped her to avoid more serious health and money problems.

How is Fati’s story similar to Abiba’s story?
[They both got sick.]

How is Fati’s story different from Abiba’s story?
[Fati has health insurance. She went to the hospital right away and the hospital treated her. She had to stay in the hospital only 1 day instead of 1 week. She was able to go back to work right away. Fati’s illness cost much less and she did not have to worry about how to pay the costs.]

Thank participants.
If you treat illnesses early, you can often reduce their total costs including the cost of health services and the time lost at work. Planning ahead by getting health insurance can help you to act fast to avoid serious illnesses and serious money problems.

3. **Ask participants to name the advantages of health insurance – 10 minutes**

*Form 2 groups. Then say:*

Each team has 2 minutes to discuss all of the advantages of health insurance.

We are going to play a game. Each team is going to name the advantages of health insurance— one by one. For each new advantage your team names, you win 10 cedis, or 1 stone. The team with the most stones is the winner.

*After 2 minutes, invite each team to name advantages—one by one. Only give the teams a stone if they name a new advantage. You can write them down in your notebook to help you remember the advantages that were named. After participants name all of the advantages they can, have them count the stones. Then say:*

Congratulations! Both teams named many important advantages of health insurance.

*Mention the following points if participants have not done so already:*

<table>
<thead>
<tr>
<th>Advantages of Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>・ You do not have to borrow money from family, friends or moneylenders to pay for health emergencies.</td>
</tr>
<tr>
<td>・ You can have peace of mind.</td>
</tr>
<tr>
<td>・ If you access health services quickly, your illness does not get worse.</td>
</tr>
<tr>
<td>・ You may not be sick as long, so you can continue to take care of your family and business.</td>
</tr>
<tr>
<td>・ If you get treatment for your illness right away, it might not spread to other family members.</td>
</tr>
</tbody>
</table>

4. **Invite participants to commit to telling others the advantages of health insurance – 5 minutes**

Remember that there are many advantages of health insurance. Health insurance can give you early access to treatment and can help you protect you and your family’s health and money.

In the next Technical Learning Conversation, we are going to talk about the health insurance available to you.

If you commit to telling your family about the advantages of health insurance before the next Technical Learning Conversation, please stand.
Now let us all join hands and say together, “Together, we prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 4: HEALTH INSURANCE AVAILABLE TO YOU

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Identified the Covered Services available to them.
2. Calculated the total Yearly Payment for family members who would be enrolled in health insurance.

Preparation
- Ensure that the Local Information Chart has been completed so that regionally appropriate information can be inserted as necessary.
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance that is available to participants [Yearly Payment, Eligibility, Covered Services].
- Before facilitating the Technical Learning Conversation, make sure that the MFI has reviewed and made the appropriate changes on the Description of the Health Insurance handout. Make copies for each participant. Or, if available, distribute NHIS brochures with similar information.
- Obtain information about the location of the nearest NHIS office and the name of a representative at the office.
- 50 stones
- Pictures 3–5

Time
30 minutes

Steps

1. Review the advantages of health insurance – 5 minutes

Last time we discussed the advantages of health insurance. Now let us review.

- What are the advantages of health insurance?
  [Encourage participants to share what they remember. Mention the following points if participants have not done so already:
  - You do not have to borrow money from family, friends or moneylenders to pay for health emergencies.
  - You can have peace of mind.
  - If you access health services quickly, your illness does not get worse.
  - You may not be sick as long, so you can continue to take care of your family and business.
  - If you get treatment for your illness right away, it might not spread to other family members.]
Thank participants. Then say:

I encourage everyone to tell other people about the advantages of having health insurance and the ways health insurance can protect your family’s health and money!

Now please close your eyes.

➢ Without opening your eyes, who can tell me how many children are here?

Note: If there are no children around, ask for something else that they can count. For example, the number of trees around the meeting place.

After some volunteers make a guess, say:

Now open your eyes. Sometimes there are things that you do not notice even though they are there. The same could happen when you agree to buy health insurance. There could be information about health insurance that we are not aware of even though it is right in front of us.

Today we are going to talk about the basic terms and words that describe health insurance so that before you commit to buying it, you understand everything about it.

2. Use pictures to explain the health insurance available – 10 minutes

I need 3 volunteers to help me hold the pictures.

After identifying 3 volunteers, have them stand in a line in front of the group. With the remaining participants, form 2 groups.

We are going to continue the story of Aisha. Aisha is learning about health insurance offered by the NHIS of Ghana, the same health insurance that is available to you. As I tell you the story, I am going to ask you some questions. The group that answers the question first gets a point.

Show and explain Pictures 3, 4 and 5, one at a time. After you explain each picture, hand it to the volunteer in the line. Then ask the questions located below the box.

Health Insurance Available to Aisha and You

| Picture 3: Yearly Payment | Aisha learns that health insurance is available to her from the NHIS. The **Yearly Payment** is the money she has to pay NHIS to have 1 year of health insurance. The Yearly Payment is ___ cedis for each member of her family between 18 and 70 years of age. |

Comment [FFH30]: Insert the name of the country from which the health insurance is available.

Comment [FFH31]: Insert appropriate local information for the payment period/ frequency (weekly, monthly, yearly, etc.). Terminology should reflect the payment period/ frequency, i.e.: “Monthly Payment” should be substituted throughout the guide for Yearly Payment, if health insurance payments are due on a monthly basis.

No other comment about the Yearly Payment will be added throughout the guide.

Comment [FFH32]: Insert appropriate local information for the Yearly Payment and age ranges.
What is the Yearly Payment for health insurance for 1 person?
[___ cedis.]

How often do you have to pay for health insurance?
[Once per year.]

Give points to the groups that answer the questions correctly. Then continue the story:

Aisha learns that Eligibility means who can be covered by the health insurance. Aisha now knows that her family members can be covered by health insurance if she pays their Yearly Payment. Aisha learns that children under 18, pregnant women and people over 70 years of age do not need to make a Yearly Payment, but may have to pay a small registration fee. Aisha is happy that she will not need to pay a Yearly Payment for herself because she is pregnant, for her children who are very young, or for her 73-year-old grandmother who is living in her home.

Who is eligible for health insurance?
[Everyone who pays the Yearly Payment.]

If Aisha wants to get health insurance for herself, her husband, her 2 children and her 73-year-old grandmother, what is her Yearly Payment?
[___ cedis. She must pay ___ cedis for her husband only. Because she is pregnant, her children are under the age of 18 and her grandmother is over 70 years old, she does need to make a Yearly Payment for them, but may have to pay a small registration fee for each.]

Aisha learns that Covered Services are the health services that the health insurance pays for if you are sick or have an accident. Aisha now knows that Covered Services from her NHIS health insurance includes some medicines, doctor’s visits and tests, surgeries, childbirth, emergencies and more. Aisha also learns that these Covered Services are available once someone has been enrolled for 3 months.

Aisha learned that the insurance does not pay for organ transplants, funeral services and some medicines.
What are the Covered Services available to Aisha through NHIS?
[Doctor’s visits, tests, some medicines, surgeries, childbirth, emergencies and more.]

How long does Aisha’s husband have to wait before he can access the Covered Services?
[3 months. (Aisha can access Covered Services immediately because she is pregnant)]

What are some things that health insurance does not pay for?
[Organ transplants, funeral services and some medicines.]

Give points to the groups that answer the questions correctly. Then add the points for each group. Congratulate the winning group.

3. Ask participants to calculate the total Yearly Payment for family members who would be enrolled in health insurance – 10 minutes

Imagine that you decide to get the health insurance from NHIS. Turn to the person next to you and discuss how to answer the following questions for 3 minutes:

Who in the family should get the health insurance?

How much is the Yearly Payment for your family?

Visit each group and help participants calculate the amount of the Yearly Payment for their family. After 3 minutes, encourage 2 or 3 participants to share their answers. Then say:

You will remember that earlier we calculated the costs of illness. The costs of illness include transportation, hospital stay, tests, medicine and time lost at work.

How do the costs of illness compare to the Yearly Payment for your family?

Encourage 2 or 3 participants to share.

Think about the advantages of having health insurance and the ways health insurance benefits your family.

Thank participants.

What questions do you have about the health insurance available to you?

If you would like more information or if you have questions or complaints about NHIS you may visit the nearest office, located ______________ or talk to ______________, your NHIS representative. You may also talk to me if you have questions or concerns.

Respond to questions. Distribute a Description of the Health Insurance or NHIS brochure to each participant, if available. Then say:
This is a Description of the Health Insurance available to you. It describes all of the information that we just discussed and has important information about the nearest NHIS office. You may take this home to share with your family.

4. **Invite participants to commit to telling others about the health insurance available to them – 5 minutes**

Remember the important information about the health insurance available to you. Knowing what the Yearly Payment, Eligibility and Covered Services are will help you understand the important information about the health insurance available to you.

In the next Technical Learning Conversation, we are going to talk about how to use health insurance.

If you commit to telling your family about the health insurance available to you before the next Technical Learning Conversation, please stand.

Now let us all join hands and say together, “Together, we prepare to face illness.”
# Description of Health Insurance

## National Health Insurance Scheme (NHIS) of Ghana

### Covered Services

The health services that NHIS pays for if you get sick or have an accident are:

- **Outpatient Services**
  - General and specialist consultations and reviews
  - General and specialist diagnostic testing including, laboratory investigation, X-rays, ultrasound scanning
  - Medicines on the NHIS medicine list
  - Surgical operations
  - Physiotherapy

- **Inpatient Services**
  - General and specialist in-patient care
  - Diagnostic tests
  - Medication-prescribed medicines on the NHIS medicine list, blood and blood products
  - Surgical operations
  - Inpatient physiotherapy
  - Accommodation in the general ward
  - Feeding (where available)

- **Oral Health**
  - Pain relief (tooth extraction, temporary incision and drainage)
  - Dental restoration (simple amalgam filling, temporary dressing)

- **Maternity Care**
  - Antenatal care
  - Deliveries (normal and assisted)
  - Caesarean Section
  - Postnatal care

- **Emergencies**
  - Medical emergencies
  - Surgical emergencies
  - Pediatric emergencies
  - Obstetric and gynecological emergencies
  - Traffic accident

You must be a member in the NHIS for 3 months before you can use these services.

### Eligibility

The people who can buy and be covered by the health insurance are:

- Everyone is eligible to enroll in health insurance
### Description of Health Insurance

#### National Health Insurance Scheme (NHIS) of Ghana (continued)

<table>
<thead>
<tr>
<th>Services that are NOT Covered</th>
<th>Services that are NOT Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>The specific conditions, circumstances or services that the health insurance does not cover are:</td>
<td></td>
</tr>
<tr>
<td>1. Transportation to the hospital or clinic</td>
<td></td>
</tr>
<tr>
<td>2. Appliances and prostheses, including optical aids, heart aids, orthopedic aids, dentures, etc.</td>
<td></td>
</tr>
<tr>
<td>3. Cosmetic surgeries and aesthetic treatment</td>
<td></td>
</tr>
<tr>
<td>4. HIV Retroviral drugs</td>
<td></td>
</tr>
<tr>
<td>5. Assisted reproduction (e.g., artificial insemination) and gynecological hormone replacement therapy.</td>
<td></td>
</tr>
<tr>
<td>6. Echocardiography</td>
<td></td>
</tr>
<tr>
<td>7. Angiography</td>
<td></td>
</tr>
<tr>
<td>8. Dialysis for chronic renal failure</td>
<td></td>
</tr>
<tr>
<td>9. Organ transplantation</td>
<td></td>
</tr>
<tr>
<td>10. All drugs that are not listed on the NHIS list</td>
<td></td>
</tr>
<tr>
<td>11. Heart and brain surgery other than those resulting from accidents</td>
<td></td>
</tr>
<tr>
<td>12. Cancer treatment other than breast and cervical</td>
<td></td>
</tr>
<tr>
<td>13. Funeral services</td>
<td></td>
</tr>
<tr>
<td>14. Diagnosis and treatment abroad</td>
<td></td>
</tr>
<tr>
<td>15. Medical examinations for purposes (e.g., Visa application, Education, Institutional, driving license, etc) other than treatment in accredited health facilities</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Yearly Payment</th>
<th>Yearly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>The payment that you have to make to the NHIS for 1 year of health insurance is:</td>
<td></td>
</tr>
<tr>
<td>1. ___ cedis for each person</td>
<td></td>
</tr>
<tr>
<td>2. A small registration fee might be required for those who do not have to pay the Yearly Payment (children under 18, pregnant women, and adults over 70 years of age)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Using Your Health Insurance Card</th>
<th>Using Your Health Insurance Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>A request to the insurance company for payment of health services that are provided to you if you become sick. The process for making a claim is as follows:</td>
<td></td>
</tr>
<tr>
<td>1. Go to a NHIS provider</td>
<td></td>
</tr>
<tr>
<td>2. Present your insurance card</td>
<td></td>
</tr>
<tr>
<td>3. You do not pay for health services that are covered by health insurance</td>
<td></td>
</tr>
</tbody>
</table>

If you have questions about this health insurance, call or visit:

Ghana National Health Insurance Scheme (NHIS)

Scheme: __________________________ Scheme Manager: __________________________

Location: __________________________________________

Telephone Number(s): __________________________
TECHNICAL LEARNING CONVERSATION 5:
USING YOUR HEALTH INSURANCE

Objectives
By the end of this Technical Learning Conversation, participants will have:
• Practiced explaining how to use health insurance to their husband or other family member.

Preparation
• Ensure that the Local Information Chart has been completed so that regionally appropriate information can be inserted as necessary.
• Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance that is available to participants [Yearly Payment, Eligibility, Covered Services].
• List of clinics, hospitals and other health service providers that are covered by the insurance (1 per participant)
• Description of the Health Insurance that is available to participants (3 copies)
• An example of an NHIS membership card or a picture of an NHIS membership card
• Information about the location of the nearest NHIS office and the name of a representative at the office.

Time
30 minutes

Steps

1. Review key features of the health insurance – 5 minutes

Last time we discussed the health insurance that is available to you and your family. Now let us review.

➢ What is the Yearly Payment for 1 person to get health insurance?

/[___ cedis/]

➢ What are some of the Covered Services available to you through health insurance?

/Visits to the clinic and hospital, tests, some medicines, surgeries, childbirth, emergencies and more/]

➢ Who is eligible for health insurance?

/Everyone who makes a Yearly Payment. A small registration fee might be required for those who do not have to pay the Yearly Payment (children under 18, pregnant women, and adults over 70 years of age).]

Encourage 2 or 3 participants to share. Thank them.
2. Present steps for using health services with health insurance – 10 minutes

Imagine you decided to buy health insurance for everyone in your family and that you have already paid the Yearly Payment. There are 3 steps to think about when you use health insurance for the first time. I am going to show you a cheer to help you remember these 3 steps: Wait, Go, Show.

Ask everyone to please stand up.

Now you are going to learn the cheer. I am going to do each step and then you are going to do it with me.

Wait 3 months (clap 3 times)

Invite participants to do it with you.

Go to a covered clinic (stomp your feet 3 times)

Invite participants to do it with you.

Show your membership card (wave a pretend card in front of you 3 times as though you are showing it)

Invite participants to do it with you.

Now we are going to do the entire cheer together. We are all going to say each of the 3 steps while doing the body movements at the same time.

Wait 3 months
Participants clap their hands 3 times.

Go to a covered clinic
Participants stomp their feet 3 times.

Show your membership card
Each participant waves a pretend card in front of her 3 times as though she is showing it.

Do the cheer 1 more time and then thank everyone and ask the participants to sit down.

When we stomp our feet, we say, Go to a covered clinic. I have with me here a list of the local hospitals, clinics and pharmacies that are covered by health insurance. First, I would like you to tell me which clinics, hospitals and pharmacies you go to and know about. Then I am going to check to see whether they are on this list.
Have the list of clinics and hospitals covered by the health insurance and tell participants whether the clinics and hospitals that they name are on the list. Explain to them that if they are on the list, then they can get Covered Services.

Remember, if you go to a clinic or hospital that is not on this list for a health service, your health insurance is not going to pay it.

From our cheer, you know that you need to show your membership card. This is what a membership card looks like.

Hold up a copy of the NHIS membership card or a picture of it and then pass it around for everyone to see.

When you present your membership card, the NHIS pays the clinic or hospital later. Sometimes the health provider gives a receipt for medication. It is important to show this receipt and NHIS membership card to the pharmacy.

➢ What questions do you have about the steps for using health services with health insurance?

Respond to questions.

If you forget or do not understand 1 of these steps, or you have a problem, you may visit the nearest NHIS office, located __________________ or talk to __________________, your NHIS representative. You can also ask me if you have any questions or concerns.

3. Ask participants to role-play talking about health insurance, how it works and how to use it – 10 minutes

You have learned a lot about health insurance. Before you decide whether you are going to buy health insurance, you may need to discuss this with your husband or other family members. We are going to practice talking about it now.

Form groups of 2.

One person in your group is going to play the role of the husband or other family member who is helping to decide whether to buy health insurance. You must explain it to him and answer his questions. Be sure to tell him the 3 steps for using health insurance—Wait, Go, Show. After 3 minutes, you are going to change roles.

After 3 minutes, ask the participants to change roles. After 3 more minutes, say:

Now I invite 1 group to volunteer to come up to practice the group’s role-play in front us.

Clarify if there is any confusion and thank the participants.
4. **Invite participants to commit to telling others about health insurance – 5 minutes**

During our next meeting, we are going to review all that we have learned about health insurance. We are also going to share our thoughts about enrolling in health insurance. A representative from the NHIS will be at our meeting to enroll those who would like health insurance. *(Optional)*

It is important to share the information about health insurance with your husband or other adult members of your family, as you did in the role-play.

If you would like to enroll in health insurance during our next meeting or in the future, you will need to bring the following:

- Identification card or birth certificate for each person who would like to enroll in health insurance
- The Yearly Payment of ___ cedis for each person who would like to enroll or re-enroll in health insurance. If you are going to enroll children under 18, someone who is pregnant, or someone over the age of 70, they will not need to make a Yearly Payment, but they may need to pay a small registration fee.

*Provide participants with the costs of the small registration fees, if applicable.*

In the next Technical Learning Conversation, we are going to talk about how to enroll in health insurance.

If you commit to telling your family, as we did in the role-play today, about health insurance, how it works, the advantages of it, and how to use it before the next Technical Learning Conversation, please stand.

Now let us all join hands and say together, “Together, we prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 6: DECIDING TO ENROLL

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Reviewed technical information about health insurance.
2. Demonstrated their intention to enroll in health insurance or enrolled in health insurance.

Preparation
- Bring a copy of the Description of Health Insurance and a copy of the list of covered hospitals and clinics as a reference for participants.
- If possible, arrange for a representative from the NHIS to attend this meeting to assist participants with registering for the NHIS.
- If possible, bring copies of health insurance applications (1 for each participant)

Time
30 minutes

Steps
1. Review the steps for getting health services with health insurance – 5 minutes

Last time we discussed the steps for using health insurance. We learned a cheer to remember. Let us review now.

- **What are the steps for using health services with health insurance?**
  
  [There are 3 steps for getting health services with health insurance:
  1. *Wait 3 months* (clap hands 3 times)
  2. *Go to a covered clinic* (stomp 3 times)
  3. *Show your membership card* (wave a pretend card in front of you 3 times as though you are showing it)]

Encourage group to stand and repeat steps together. Thank participants. Then say:

I encourage you to use these steps for using health services with the NHIS health insurance!

Today is our last meeting about health insurance. Today you can plan ahead and take action by registering for health insurance with NHIS.

2. Play a game to review technical information about health insurance – 10 minutes

I am going to read statements about health insurance. For each statement I read, you are going to indicate whether you think it is true or false. If you think it is true, stand up. If you think it is false, stay seated.

Let us start with some practice statements. I am going to read each statement twice. Then I will say “1, 2, 3, Go!” and you will choose to stand or stay sitting.
Read the first practice statement in the box below twice, then say “1, 2, 3, Go!” Make sure the participants give the correct answer. Before reading the next statement, make sure participants are seated. Do the same for the remaining practice statements.

<table>
<thead>
<tr>
<th>Practice Statements</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Today is _______ (absolutely incorrect weather—for example, sunny or rainy).</td>
<td>False</td>
</tr>
<tr>
<td>2. My name is _______ (your correct name).</td>
<td>True</td>
</tr>
</tbody>
</table>

Then say:

Now let us do the same with statements about health insurance.

Read the first statement in the statement box below twice, then say, “1, 2, 3, Go!” If all participants give the correct answer, congratulate them. If some participants think the statement is true and others think it is false, ask someone who answered correctly to explain her answer, tell the group the correct answer and finally clarify any questions. If all participants give the wrong answer, lead a discussion to explain the correct answer. Do the same for the remaining statements.

<table>
<thead>
<tr>
<th>Health Insurance Game</th>
<th>Statements</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>NHIS gives you money back if you do NOT get sick.</td>
<td>FALSE (stay seated)</td>
<td>When you buy health insurance, you pay for protection against an illness that may or may not happen.</td>
</tr>
<tr>
<td>A person saves a lot of money if she does not buy health insurance.</td>
<td>FALSE (stay seated)</td>
<td>The cost of illness can be very high. One person could even end up spending all her income or savings treating an illness.</td>
</tr>
<tr>
<td>After you enroll, you must wait 3 months to get health services with health insurance.</td>
<td>TRUE (stand up)</td>
<td>The waiting period for getting health services with health insurance is 3 months.</td>
</tr>
<tr>
<td>NHIS costs _____ cedis (fill in correct amount) each year for 1 person.</td>
<td>TRUE (stand up)</td>
<td>The Yearly Payment for health insurance is _____ cedis (fill in correct amount). (Remind participants that pregnant women and people under 18 or over 70 years of age may enroll for free.)</td>
</tr>
</tbody>
</table>

Comment [FFH54]: Insert appropriate local information about waiting period after enrollment, or delete this if this is not a requirement of the health plan.
Comment [FFH55]: Insert appropriate local information about waiting period after enrollment.
Comment [FFH56]: Insert appropriate local information about Yearly Payment for 1 person.
Comment [FFH57]: Insert appropriate local information about Yearly Payment for 1 person.
Comment [FFH58]: Insert appropriate local information about eligibility.
Health Insurance—Preparing to Face Illness Technical Learning Conversations

Technical Learning Conversation 6: Deciding to Enroll

Health Insurance Game (continued)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>You can go to any clinic or hospital you want to use your health insurance.</td>
<td>FALSE</td>
</tr>
<tr>
<td></td>
<td>(stay seated)</td>
</tr>
<tr>
<td></td>
<td>You must go to a clinic or hospital that is on the list of covered clinics and hospitals. If you go to a clinic or hospital that is not on the list, the insurance is not going to pay for the health service.</td>
</tr>
<tr>
<td>NHIS covers visits to the clinic and hospital, tests, some medicines, surgeries, childbirth, emergencies and more.</td>
<td>TRUE</td>
</tr>
<tr>
<td></td>
<td>(stand up)</td>
</tr>
<tr>
<td></td>
<td>NHIS covers visits to the clinic and hospital, tests, some medicines, surgeries, childbirth, emergencies and more.</td>
</tr>
</tbody>
</table>

Thank participants for their participation.

3. Invite participants to decide whether they would like to enroll in health insurance – 10 minutes

Tell us your thoughts about enrolling in health insurance. Please stand up. I am going to read 3 options. Which option best fits with your thoughts about health insurance:

- I have not yet decided
- I would like health insurance but I do not have money to pay for it right now
- I would like health insurance and can pay for it right now

I am going to read these options again. Please walk to the corner of the room that best fits with your thoughts about health insurance:

- I have not yet decided  
  Walk to 1 corner of the meeting place as you read the statement.

- I would like health insurance but I do not have money to pay for it right now  
  Walk to another corner of the meeting place as you read the statement.

- I would like health insurance and can pay for it right now  
  Walk to the third corner of the meeting place as you read the statement.

While participants are standing in the 3 corners, ask:

- Who wants to share why they are standing where they are?

Let us hear from anyone who wants to talk.

- Those of you who would like insurance, but cannot pay for it right now, what are some ways you might be able to save money so that you can pay for health insurance?
Thank participants for their honesty and answer any questions they may have about health insurance available to them.

If the insurance agent is at the meeting, say:

If you want enroll in health insurance with NHIS today, ______ (name of NHIS agent) is going to help you in a few minutes, after we complete this session.

4. Invite participants to commit to thinking about the value of insurance or commit to using it – 5 minutes

Those of you who are still thinking about enrolling in health insurance please discuss the advantages and value of it with your family members. Remember, you can always register at a later date. If you commit to using health insurance to help protect yourself and your family against the costs and risks of illness, or commit to thinking about the value of signing up for NHIS health insurance, please stand.

Now let us all join hands and say together, “Together, we prepare to face illness.”

Invite participants to speak with the NHIS agent. Help participants complete the health insurance applications.
TECHNICAL LEARNING CONVERSATION 7:
RE-ENROLLING IN HEALTH INSURANCE

**Note:** Facilitate Technical Learning Conversation 7 one year after Technical Learning Conversation 6 or when it is time for participants to re-enroll in health insurance.

**Objectives**
By the end of this Technical Learning Conversation, participants will have:
1. Shared their experiences with using health insurance over the past year.
2. Demonstrated their intention to re-enroll in health insurance.

**Preparation**
- Ensure that the Local Information Chart has been completed so that regionally appropriate information can be inserted as necessary.
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance that is available to participants [Yearly Payment, Eligibility, Covered Services].
- Bring a copy of the Description of Health Insurance and a copy of the list of covered hospitals and clinics as a reference for participants.
- If possible, arrange for an agent of the NHIS to attend this meeting to assist participants with enrolling or re-enrolling themselves and family members for the NHIS.
- If possible, bring copies of health insurance applications (1 for each participant)
- Pictures 3–5

**Time**
30 minutes

**Steps**

1. **Review technical information about health insurance – 5 minutes**

   - **How does health insurance work?**
     [You pay a set amount of money to NHIS. In turn, the money collected is used by the NHIS to cover some of the costs for you and other NHIS members who get sick or injured in an accident.]

     *Show Picture 3 while you ask the following question:*

   - **What is the Yearly Payment for 1 person to get health insurance?**
     [___ cedis. Children under 18 years of age, pregnant women, and people over the age of 70 do not need to pay the Yearly Payment but may need to pay a small registration fee.]

     *Show Picture 4 while you ask the following question:*

   - **Who is eligible for health insurance?**
Show Picture 5 while you ask the following question:

- **What are some of the Covered Services available to you through health insurance?**
  
  [Visits to the clinic and hospital, tests, some medicines, surgeries, childbirth, emergencies and more.]

2. **Tell two stories about health insurance and discuss personal experiences – 10 minutes**

I am going to tell you the story of Aisha and Sisi. They both had different experiences with health insurance. Let us first listen to the story of Aisha.

**Aisha’s Experience with Health Insurance**

One year ago during harvest season, Aisha decided to buy health insurance. Now that harvest season has arrived again, Aisha had to make the decision whether to re-enroll. Aisha is very happy and relieved that she decided to buy health insurance. In the past year, her son got sick with malaria and her husband got a bad cough. They were able to see a doctor right away, get tests and receive medicine. NHIS paid for everything. Aisha felt thankful because her husband returned to work and her son went back to school. Aisha decided to re-enroll in NHIS health insurance. She feels that the health insurance is of good value and she feels peace of mind knowing that her family is covered. She was happy that her family already had NHIS membership cards, so re-enrolling was easier. Also, this time she did not have to wait 3 months to use the health insurance. She knew that to re-enroll she had to pay the Yearly Payment again for herself and each family member who would be covered by health insurance.

- **What did Aisha use her health insurance for?**
  
  [When her son had malaria and her husband had a cough.]

- **How does Aisha feel about having health insurance?**
  
  [Happy, thankful, relieved.]

- **Why did Aisha think that re-enrolling was easier?**
  
  [Her family members already have their membership cards and because they are re-enrolling, they do not have to wait 3 months to use the health insurance.]

Now listen to the story of Sisi.

**Sisi’s Experience with Health Insurance**

Sisi also decided to buy health insurance 1 year ago. She is happy because she has peace of mind knowing her family members are covered when they become sick. However, no one in Sisi’s family fell sick in the last year, so no one used the health insurance. Sisi feels very lucky that her family has been healthy, but she is wondering whether she should re-enroll. Her husband thinks that the total Yearly Payment for the family is a lot of money and he is not sure it is the best...
Health Insurance—Preparing to Face Illness Technical Learning Conversations
Technical Learning Conversation 7: Re-enrolling in Health Insurance

decision to re-enroll in health insurance, especially because they did not use it during the previous year. Sisi tells her husband there are advantages of health insurance even if it is not used. She says that if they re-enroll, they will not have a waiting period. She also says that if a family member becomes sick, they will not need to use money from their business or have to sell their property because they will be covered with health insurance.

Why did Sisi’s family not use their health insurance?
[Her family was lucky and no one became sick during the past year.]

Why is Sisi’s husband not sure the family should re-enroll in health insurance?
[The total Yearly Payment for the family seems like a lot of money and they did not use health insurance during the previous year.]

What are advantages of health insurance even if it is not used?
[Peace of mind, no waiting period, they will not need to use money from the business when a family member becomes sick.]

Thank participants.

Now we are going to learn from those of you who decided to enroll in health insurance. We want to hear about your experiences. First, please raise your hand if you enrolled in health insurance with NHIS.

Form 3 groups. Make sure there is 1 person who has experience with using health insurance in each group.

In your groups, I would like you to discuss your experiences with using health insurance.

After 3 minutes, bring the participants together again. Discuss personal experiences with using health insurance. Ask the following questions:

What did you like best about having health insurance?
How did you use your health insurance?

After several participants have answered the questions and shared their health insurance experiences, thank everyone.

3. Deciding whether to re-enroll in health insurance – 10 minutes

Imagine that you are deciding to re-enroll in NHIS health insurance or to enroll for the first time. Turn to the person next to you and discuss how to answer the following questions for 3 minutes:

How much is the Yearly Payment for your family?
Does this health insurance provide good value for the money? Why?
Visit each group and help participants calculate the amount of the Yearly Payment for their family based on the Local Information Chart. After 3 minutes, say:

Now I invite you to share what you discussed.

Encourage 2 or 3 participants to share. Thank the participants.

Some of you would like to re-enroll in health insurance but are worried about how you are going to pay for it.

➢ What are some ways you can save money so that you can re-enroll in health insurance?

Thank participants for their honesty and answer any questions they may have about health insurance available to them.

If appropriate, say:

During our next meeting, a representative from the NHIS will visit us. This will give you the opportunity to ask the representative questions and voice concerns. If you decide to re-enroll or enroll in health insurance during our next meeting, you will need to bring the following:

- Identification card or birth certificate for each person who would like to enroll in health insurance.
- The Yearly Payment of ___ cedis for each person who would like to enroll or re-enroll in health insurance. If you are going to enroll children under 18, someone who is pregnant, or someone over the age of 70, they will not need to make a Yearly Payment but they may need to pay a small registration fee.

Provide participants with the costs of the small registration fees, if applicable.

4. Invite participants to commit to re-enrolling or enrolling in health insurance – 5 minutes

Those of you thinking about re-enrolling or enrolling in health insurance, please discuss the value of it with your family.

If you commit to thinking about re-enrolling or enrolling in health insurance to protect yourself and your family against the costs and risks of illness, please stand.

Now let us all join hands and say together, “Together, we prepare to face illness.”
HEALTH INSURANCE—
PREPARING TO FACE ILLNESS

Technical Learning Conversations

Pictures

With Adaptation Guidance

Comment [FFH1]: Any pictures that are not appropriate to the local context should be changed accordingly.

Comment [FFH2]: Once the guide has been adapted to the appropriate local context, please delete “With Adaptation Guidance”.

freedom from Hunger
Yearly Payment

Health Insurance—Preparing to Face Illness Technical Learning Conversations
Technical Learning Conversations 4: Health Insurance Available to You and 7: Re-enrolling in Health Insurance
Covered Services

Health Insurance—Preparing to Face Illness Technical Learning Conversations
Technical Learning Conversations 4: Health Insurance Available to You and 7: Re-enrolling in Health Insurance
HEALTH INSURANCE—
PREPARING TO FACE ILLNESS

Technical Learning Conversations

Resource Materials

*With Adaptation Guidance*

Comment [FFH1]: Once the guide has been adapted to the appropriate local context, please delete “With Adaptation Guidance”.

Comment [FFH2]: All pictures that are not appropriate to the local context should be changed accordingly.
Frequently Asked Questions During the Health Insurance—Preparing to Face Illness Technical Learning Conversations

Technical Learning Conversation 1: Costs and Risks of Illness

- How is “lost time at work” a cost of illness?

If you are sick in bed, it means that you cannot be at work. If you are not at work, you are losing the opportunity to make money to buy food or clothing. This is another cost of being sick.

- My family almost never gets sick, so why should I worry about the cost of illness?

Some people are lucky because they are mostly very healthy. However, as we learned, it might only take 1 bad sickness for which you would have to use all of your earnings and savings.

Technical Learning Conversation 2: How Health Insurance Works

- I still do not understand how health insurance works. Can you explain it in a different way?

We know that an ocean is made up of many drops of water. Health insurance can be described similarly. When many people pay a little bit of money for health insurance, a very large sum of money is then available for those who fall sick and need to use it. Health insurance is also a little like pre-paying for a mobile phone card. When you have a mobile phone card, you have the option to make a phone call, if you need to. If you have a health insurance card, you have the option of visiting a covered clinic or hospital, if you need to.

Note: If there are locally or culturally appropriate analogies or ways to describe health insurance, you may include these in your explanation.

Technical Learning Conversation 3: Advantages of Health Insurance

- We discussed the advantages of health insurance, but are there disadvantages to health insurance, too?

This is a good point. Like almost any program, the National Health Insurance Scheme (NHIS) of Ghana faces challenges. There are many different factors that determine these challenges and the challenges are likely different in each geographical area. To minimize challenges, NHIS and the covered service providers must be organized and have good communication with each other. Also, it is important for people with NHIS memberships to understand their rights in terms of health insurance. Challenges are often seen as disadvantages, but NHIS wants to keep its members enrolled and happy, so it works hard to provide good services.
It is my job to talk to you about what health insurance is and the health insurance available to you. After that, you are free to make your own decision about whether health insurance is a good option for you and your family.

**Note:** If there are specific challenges that health insurance users consistently confront, you may include and discuss these.

### Technical Learning Conversation 4: Health Insurance Available to You

- **I am eligible for free health insurance because I am pregnant—what do I need to show clinics and hospitals?**

  First you must go to your local health clinic. After performing a pregnancy test, the nurse or doctor will give you documentation that proves you are pregnant. You must take this documentation to covered clinics and hospitals in order to receive free health insurance and health services.

- **I know I can receive free health insurance if I am over 70 years old. I think I am over 70 years old, but I do not know the year in which I was born. What should I do?**

  Talk to a health insurance agent and they will ask you questions and determine your approximate age. If they determine that you are over 70 years old, you will receive free health insurance.

- **My child has been very sick since he was born so I often have to bring him to the doctor. Will NHIS still accept me if they know I will be going to the hospital a lot?**

  Yes. As long as you pay the Yearly Payment and necessary fees, you will be able to use the health insurance as much or as little as you need. NHIS will not turn anybody away if they are too sickly.

- **I have a family member who lives in a different region and she says that her Yearly Payment and fees are different from what you are saying. Is this true?**

  The government is charging different amounts of money for the Yearly Payment and other fees in each region. Generally, the government is trying to make NHIS health insurance cost lower to people living in poorer areas. Therefore, the costs are likely to vary slightly across areas.

**Note:** See the Local Information Chart for differences in cost and contact information for different regions (trainer or manager should have inserted correct, current information).
Local Information Chart

<table>
<thead>
<tr>
<th>MFI BRANCH</th>
<th>LOCAL HEALTH INSURANCE CONTACT (location, agent name, telephone number)</th>
<th>YEARLY PAYMENT</th>
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Technical Learning Conversation 5: Using Your Health Insurance

- **What if I make my Yearly Payment but my health insurance card never arrives?**
  
  If you enroll and then wait 3 months but your card never arrives, you should go to the nearest NHIS office and tell the health insurance agent. The agent will give you your card or give you a temporary card to use until your permanent card is ready.

- **What if the costs of my illness are more than my Yearly Payment?**
  
  If you get sick, NHIS still pays the costs of the illness that are covered by the health insurance even if they are more than the amount you paid to NHIS.

- **If I get sick more than once, will the NHIS still pay for me?**
  
  Even if you are sick more than 1 time during the year, NHIS will pay the covered costs of the illness.

- **Can my sister use my health insurance card if she gets sick?**
  
  No. Only you can use your own health insurance card. Covered hospitals and clinics will check the name and picture on the health insurance card before providing health services.

- **If I have health insurance, will I get to see the doctor before the other patients?**
  
  No. You will have to wait in line like everyone else visiting the clinic or hospital that day.
If I have to get my medicine from a pharmacy, what do I need to bring with me?
You will need your health insurance card as well as a prescription receipt for the medicine from your doctor.

I have heard that sometimes the pharmacy charges people a fee even though they present their health insurance card and receipt for medicine from the doctor. Are they allowed to do that?
There are reports of some pharmacies charging additional fees. People should not be charged for medicine covered by the NHIS for which they have a prescription. If this occurs, you should request a receipt, which you can take to the NHIS office for reimbursement and to lodge a complaint.

Can I use other health services, such as dental services, psychological/counseling services or physical therapy, for example?
It is important to know which services are covered and which services are not. You can refer to your Description of Health Insurance handout, or talk to your local health insurance agent, whose contact information is available to you.

I live and work close to the border of the country. If I am in Togo and fall sick, can I use my NHIS card?
No. NHIS only operates in Ghana, so you must be in Ghana to use it.

If I fall sick while visiting family who live in another region of the country, can I still use NHIS-covered services in that area?
Yes. Your NHIS card will work at any NHIS-covered clinic or hospital in Ghana. For that reason, it is important to carry your card with you if you are travelling to a different area of the country.

Technical Learning Conversation 6: Deciding to Enroll

What happens when my health insurance expires?
When your NHIS membership expires, you will no longer be able to receive covered services for free. Your health insurance membership will expire 1 year after the date you enroll. (The first year of coverage will include the 3 month waiting period and 9 months of health insurance for covered services.) The expiration date can be found on the card. You can re-enroll by making your Yearly Payment.
➢ How will I remember when I’m supposed to re-enroll in health insurance?

When you first enroll in health insurance, you must remember the date, or season or even a festival that occurs about that time. One year later, when it is close to the date, season or festival, you should begin thinking about re-enrolling in health insurance. You may also visit an NHIS branch and the staff can tell you when you need to re-enroll.

➢ Why should I have to make the Yearly Payment again to re-enroll if I never used the health insurance in the past year?

Whether or not you used the health insurance during the last year, if you want to re-enroll and receive covered services without waiting 3 months, you must make the Yearly Payment.

➢ Is there a waiting period if I decide to re-enroll in health insurance?

There is no waiting period if you are re-enrolling in health insurance. You will be covered by the health insurance immediately after making your Yearly Payment.