

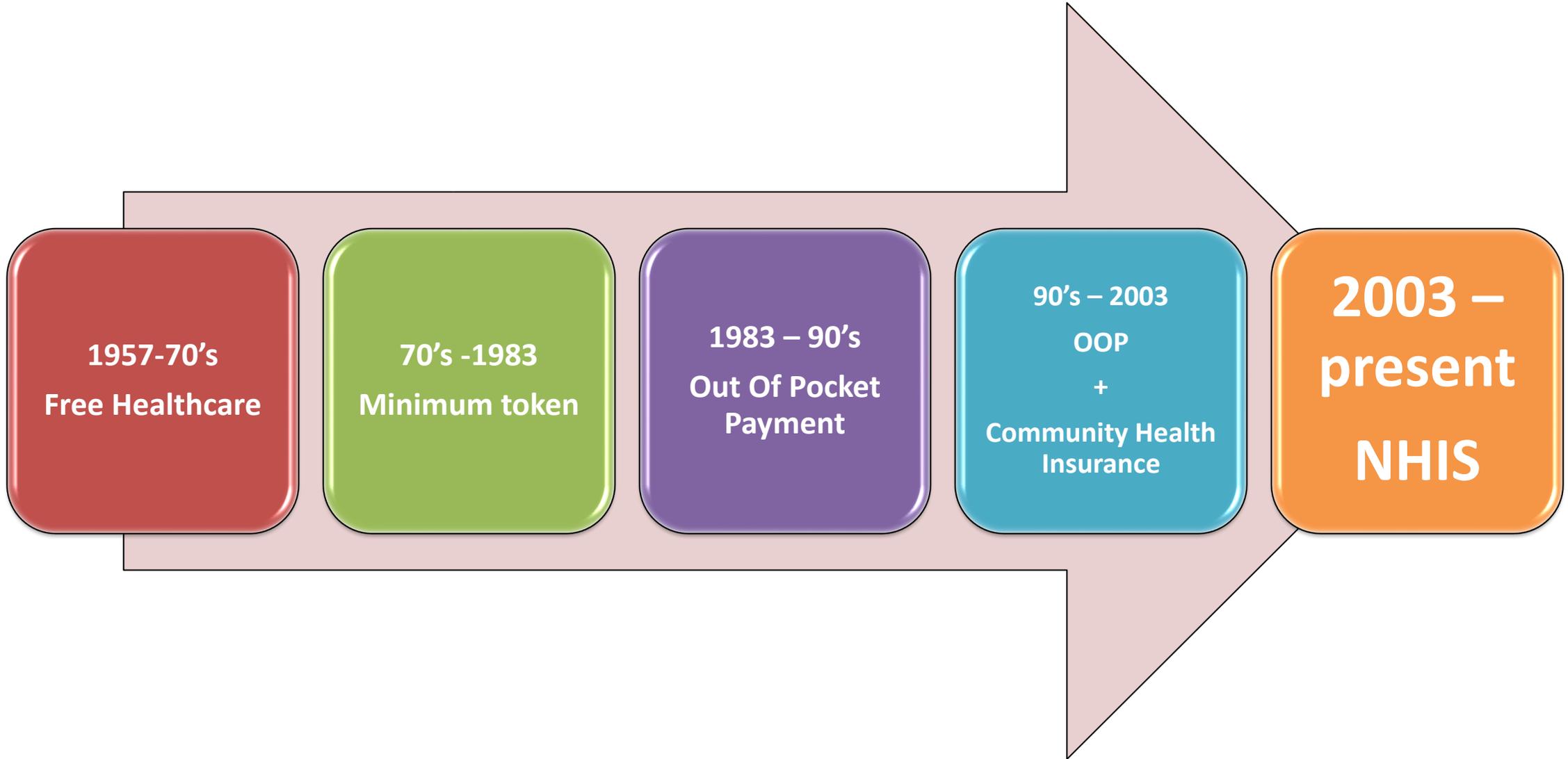


7TH EASTERN & SOUTHERN AFRICA REGIONAL CONFERENCE ON INCLUSIVE INSURANCE

On behalf of Dr. Bernard Okoe Boye
Chief Executive, NHIA
William Omane-Adjekum &
Francis Oti Frempong



HEALTH FINANCING IN GHANA





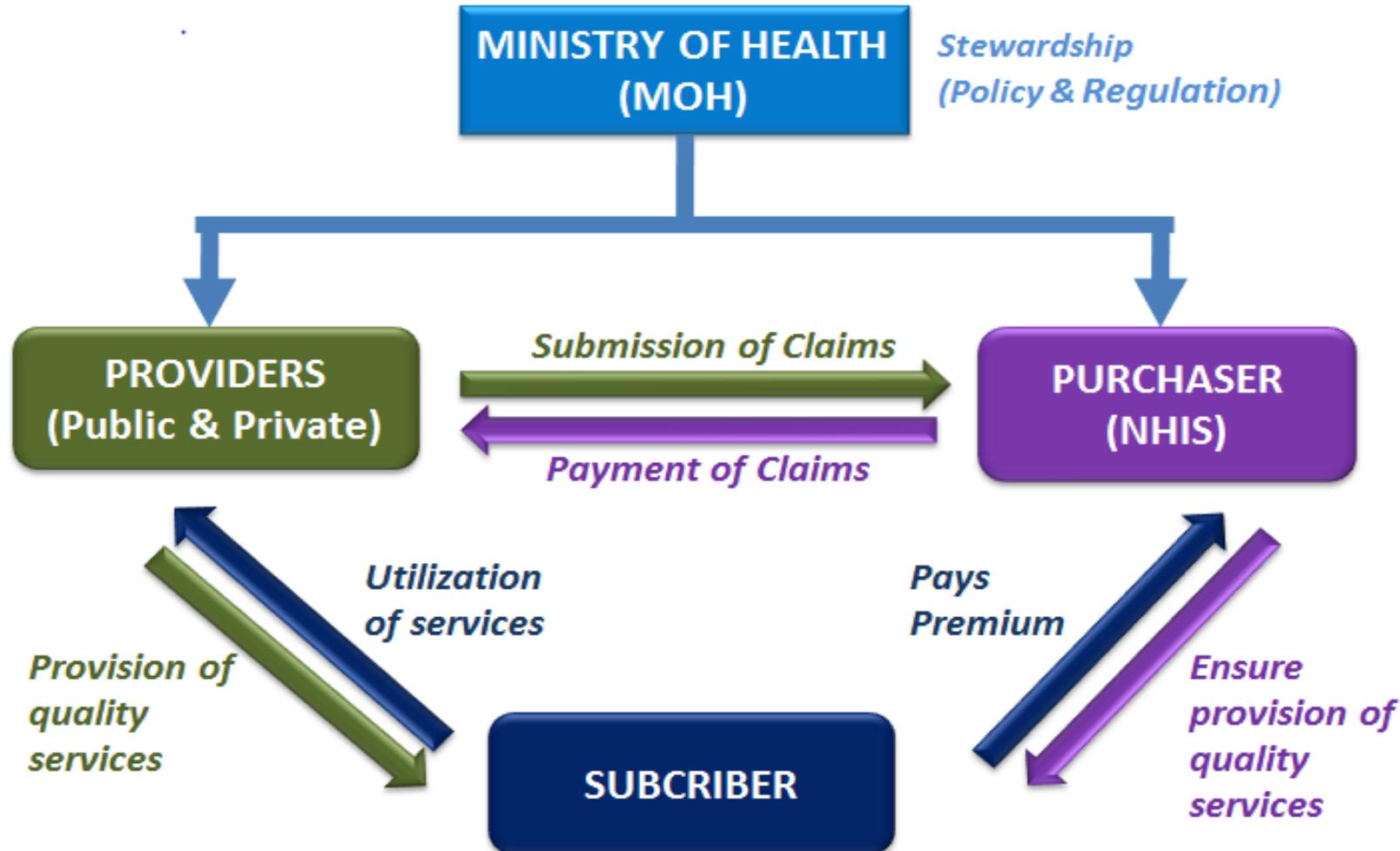
INTRODUCTION



- **The NHIS was established by an Act of Parliament in 2003 (Act 650)**
- **A Social Health Protection Policy** initiated by Government of Ghana to secure financial risk protection against the cost of healthcare for all residents in Ghana to replace the out-of-pocket payment system of health financing.
- Equity in healthcare coverage, Access to healthcare services, Financial risk protection against catastrophic health expenditure.
- **Act was revised in 2012 – NHIS Act 852**
- Act 852 established the NHIA to be the single administrative authority for the National Health Insurance Scheme and to regulate PHIS.
- Currently covering **54%** of the population

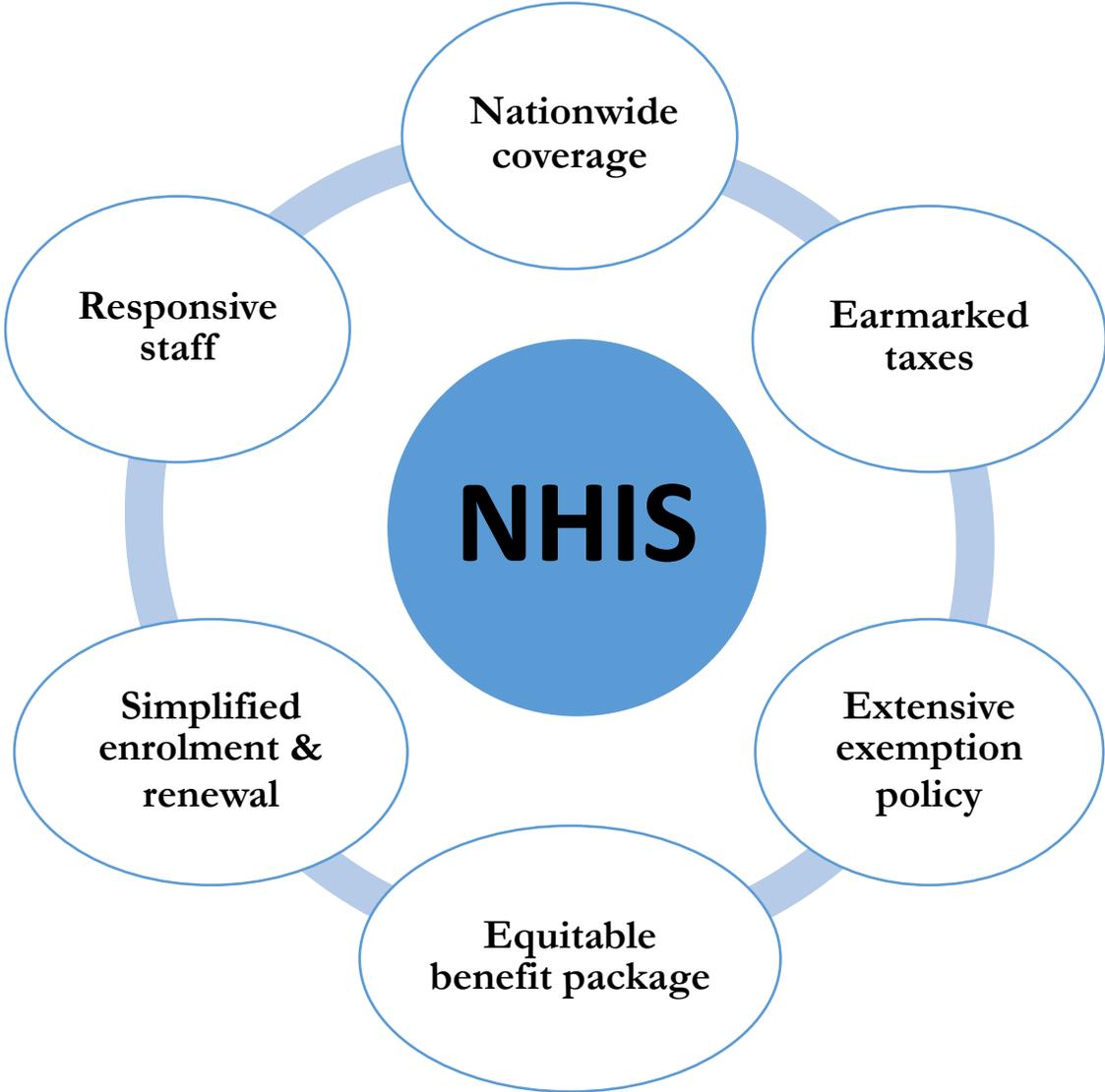


Players in Ghana's NHIS Architecture





INCLUSIVE HEALTH INSURANCE





ACTIVE MEMBERSHIP BY CATEGORY (2021)

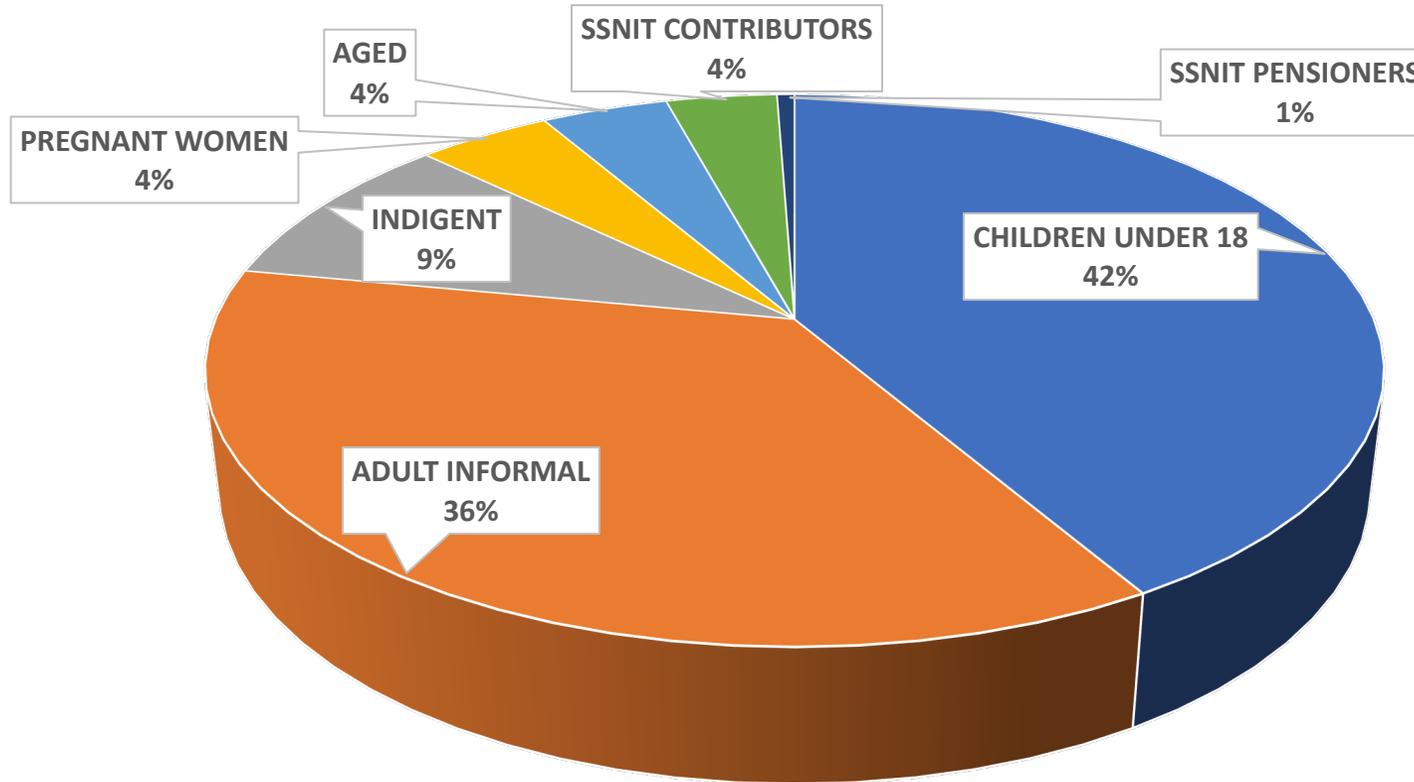


Total annual members – 25,358,957

Annual Active Members – 16,759,158

Premium exempt – 63.5%

2021 ANNUAL ACTIVE MEMBERSHIP BY CATEGORY



**NHIS
Exemption
Policy**

Category	Premiu m	Proc. Fee
Informal sector	✓	✓
Under 18 years	X	✓
70 years and above	X	✓
SSNIT contributors (Formal sector)	X	✓
SSNIT pensioners	X	✓
Indigents	X	x
Pregnant women	X	X
LEAP beneficiaries	X	X
Persons with speech, visual and hearing impairment(severe forms of disability)	X	X
Children in School Feeding Programme	X	X

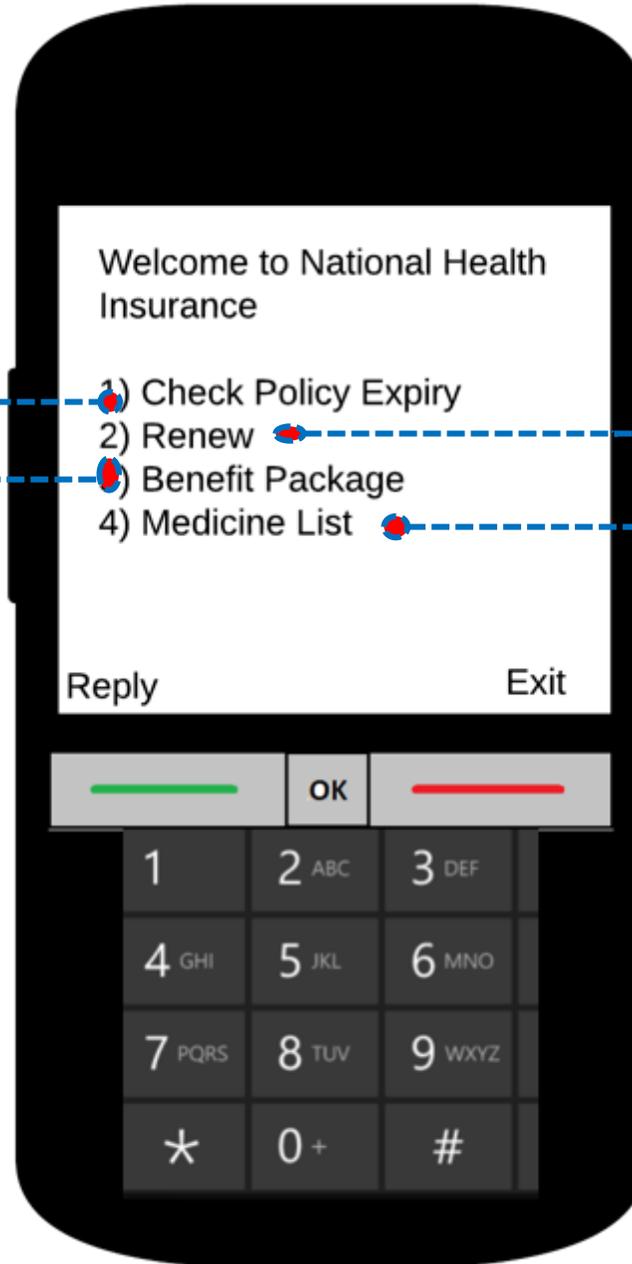


NHIS Mobile Services – Dial *929#



CHECK EXPIRY: Using this option, members are able to check when their policy is due to expire

BENEFIT PACKAGE: This option gives a brief overview of benefit package with call center number to find out more



RENEW: This option requires NHIS (or GHANA CARD) number, prompts requisite premium amount and completes payment from mobile money wallet

MEDICINE LIST: This option lists top 10 medicines and prompts members to call the NHIS Call Centre to know about comprehensive medicine list and package



NHIS BENEFIT PACKAGE



OUT PATIENT SERVICES

General & Specialist Consultations & Reviews

Investigations: laboratory, x-rays, ultrasound scans, MRI

Medication: prescription drugs on the NHIS ML

IN- PATIENT SERVICES

General & Specialist In-Patient Care

Investigations: laboratory, x-rays, ultrasound scans, MRI

Medication: prescription drugs on the NHIS ML

ORAL HEALTH SERVICES

Pain relief

Incision and drainage

Tooth extraction

Dental restoration

Simple amalgam fillings

Temporary dressing

EYE CARE SERVICES

Refraction

Visual fields

A- Scan

Keratometry

Cataract removal

Eye lid surgery

MATERNITY SERVICES

Ante-natal care

Normal and assisted deliveries

Caesarian section

Post-natal care

Care of the newborn

EMERGENCY SERVICES

Medical, surgical, paediatric, obstetric and gynaecological emergencies

Road traffic accident injuries

Industrial and workplace accidents

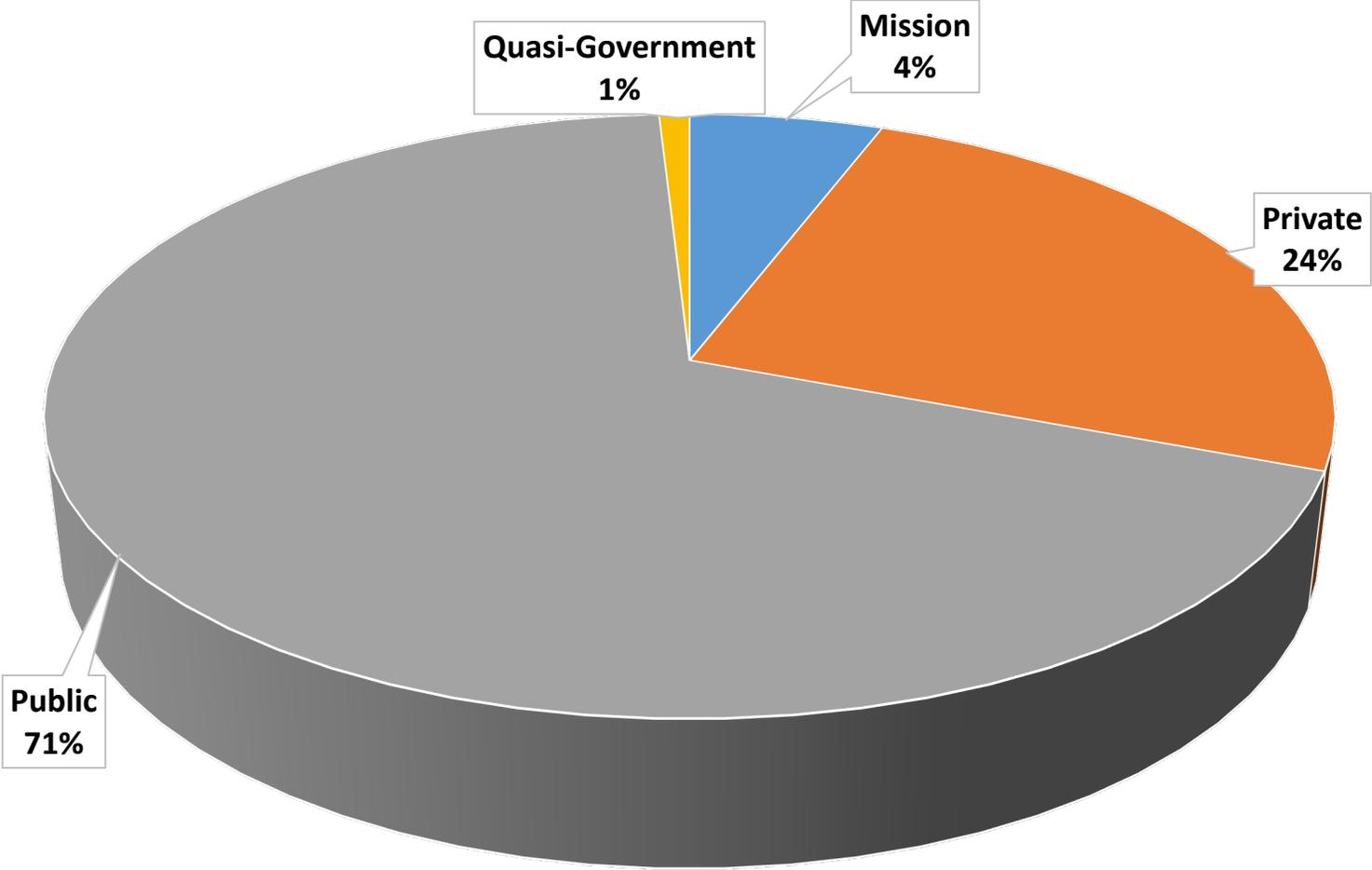
Dialysis for acute renal failure



PURCHASE OF HEALTH SERVICES (4,536)



Facilities by ownership



Credentialed facilities
4,536



TAKEAWAY FROM GHANA



- Bi-partisan Political will & commitment
- Enabling legislation
- Innovative financing model
- Extensive pro-poor exemptions policy
- Decentralized approach to implementation of scheme
- Equitable access to health services
- Effective stakeholder involvement
- Digitalized processes.



THANK YOU

