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CASE BRIEF: NHIA, GHANA

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Description: The National Health Insurance Authority (NHIA) of Ghana is a public sector body established under the National Health Insurance Act in 2003. NHIA's objective is 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 scheme by paying a subsidised premium.

Coverage: NHIS is an annually renewable scheme that offers a comprehensive healthcare benefit package covering 95 per cent of disease conditions in Ghana. Benefits include in-patient and out-patient care, diagnostics and medicines.

People covered: 10.8 million people are currently covered by the NHIS.

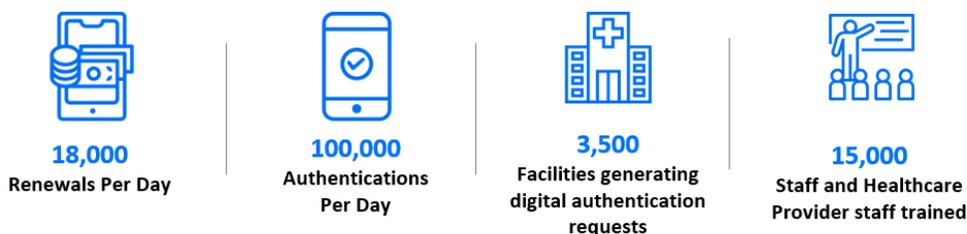
The National Health Insurance Authority (NHIA) administers Ghana's National Health Insurance Scheme (NHIS), which was established in 2003. Each year, around 11 million members of the scheme renewed their membership in person at a NHIA District Office. This was a time-consuming process – both for members and for the administrative staff working for NHIA – that deterred members from renewing their membership and resulted in lapsed coverage. Partly as a result of low renewal rates, the scheme's national penetration stayed relatively flat at around 40 per cent since 2014.

In 2017, NHIA, in partnership with the ILO's Impact Insurance Facility and Agence Française de Développement (AFD), started a project to digitize the renewal process, allowing members the option to renew their membership digitally on their mobile phones. The aim of the project was to make the process more user-friendly and efficient. Secondly, the project planned to put in place the related systems for membership and identity verification at the healthcare providers.

Following a period of rigorous investigation, NHIA developed prototypes for digital renewal and authentication processes.

1. Mobile renewal process based on USSD technology: The core of the digital renewal process is a dedicated mobile USSD application that allows members to use mobile money to pay premiums and renew their membership. The USSD platform can be accessed through a basic feature phone (that costs less than US\$ 10) without the need for data services that are often unavailable in remote rural locations. Members do not need to own a phone, as many people can renew their membership on a single phone. The mobile renewal service also allows members to check the expiry date of their membership and view basic information on their benefit package and the list of medicines covered.

Figure 1: The roll-out of NHIA's mobile renewal process



2. Digital authentication to validate identity and membership at healthcare provider sites:

A critical component of the mobile renewal solution is digital authentication. This allows healthcare providers to validate members' identity and scheme membership. Two types of digital authentication solutions were developed:

a) Biometric authentication: A biometric check is conducted to confirm a member's identity, and the person's eligibility for the scheme is then checked online. This system is in the process of being introduced at large healthcare providers who submit high volume of claims.

b) Non-biometric authentication: Membership can be validated via a range of interfaces, from a USSD application accessed through inexpensive mobile phones, to an android application or a dedicated web portal. As of March 2019, this method is live at approximately 3,500 healthcare provider sites.

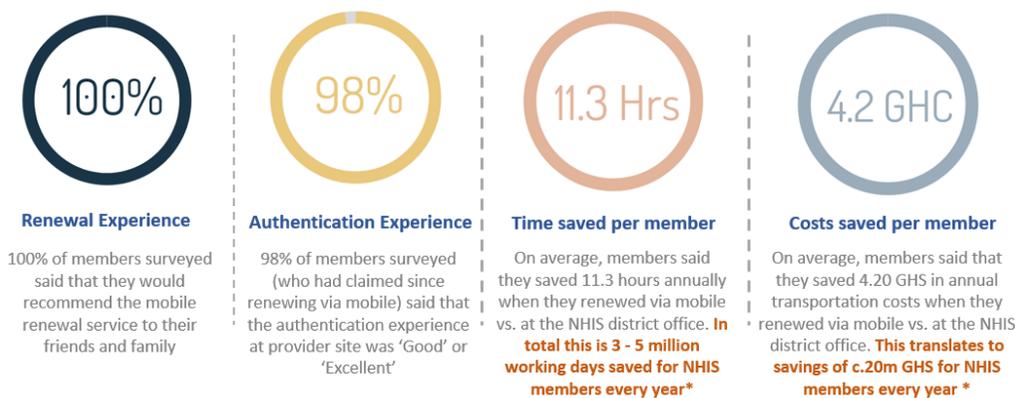
The mobile renewal and non-biometric authentication solutions were piloted in two districts: Asuogyaman, a medium-sized peri-urban district in the Eastern region of Ghana, and West Mamprusi, a large and relatively rural district in Northern Ghana. During the pilot, a survey was conducted with 300 members who used the mobile renewal service. This was followed by two focus group discussions with members. This research revealed the impact of the new solution on members, who benefited from reduced expenses and time taken to renew their cover (see Figure 2 below).

Interviews were also conducted with staff and provider representatives. A key learning from the pilot was that the USSD authentication solution, whilst sufficient for small and medium sized facilities, was not fit for purpose for larger facilities e.g. primary and secondary hospitals. Originally, this was the only interface available, but after the pilot NHIA made the authentication solution available through other interfaces, including an android application, a web portal and integration with health management information systems.

National roll-out of the mobile renewal and non-biometric authentication processes began in November 2018. It took NHIA only six weeks to train more than 15,000 NHIA, government and healthcare provider staff and to deploy digital authentication at nearly 3,500 healthcare facilities. This was possible due to the strong district and regional workforce and systems at NHIA's disposal. In December 2018, the Vice President of Ghana, Hon. Dr Mahumudu Bawumia, launched the solution as part of NHIA's 15-year anniversary celebrations. By the end of the year, the mobile renewal process was live in all districts in Ghana and strong results were achieved by March 2019 (see Figure 1 on the previous page).

NHIA benefits from the new solution in terms of increased income as well as from savings in costs and better control on claims. In fact, NHIA estimates that the yearly savings from this initiative could be equivalent to 15 to 25 per cent of the NHIS' annual deficit – a very important contribution to securing the future of the scheme.

Figure 2: Mobile renewal through USSD



*Assuming 50% of renewals go through the mobile channel as has been evidenced in the two pilots



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