

The Thrill and Tears of National Health Insurance Scheme card Holders: A Walk through the Corridors of Health Facilities in Ghana

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Ghana introduced a national health insurance scheme (NHIS) in 2004 as part of a major development policy framework - Ghana Poverty Reduction Strategy (GPRS) implemented in 2003. The aim of the NHIS was to replace the hitherto obnoxious ‘Cash and Carry System’ of paying for health care at the point of service, and to provide a better and much more humane financial arrangement that will enable the poor to access health care service without having to pay at the point of service delivery. The establishment of the scheme was also to ensure an improvement in the quality of basic health care services for all citizens, especially the poor and vulnerable. After years of being burdened under the cash and carry system the introduction of the NHIS received loud applause especially among the poor who now found a social protection system that provided succour for their healthcare expenditure problems.

Five years later, a nationwide Citizen’s Assessment of the scheme showed that over 40 percent of Ghanaians have not subscribed to the scheme and about 36 percent others who ever registered failed to renew their cards after expiry of their membership. Unfortunately no attempt is made to understand ‘at a close range’ the tears of those who have dropped out of the scheme or the thrills of those who are still registrants with the scheme. Information of this sort is important to help pull out both real and out of sight problems that confront the implementation of a publicly-subsidised national programme such as the NHIS. The goal of this study is to provide information on the real or concealed areas of frustration that continue to deny people access to health care under the national health insurance scheme that came with hope to the people. The methodology is both quantitative and qualitative. The inclusion of the qualitative is key to allow for closer interaction with persons who have used the insurance card to access health care. In Ghana public health facilities, and some private health care providers have accreditation to provide healthcare under the NHIS. The sampled interviewees were thus selected among persons exiting from both public and private health facilities.