



A Peer Reviewed International Journal of Asian
Academic Research Associates

AARJSH
ASIAN ACADEMIC RESEARCH
JOURNAL OF SOCIAL
SCIENCE & HUMANITIES



**EXAMINING THE LINK BETWEEN SUBSCRIBER RATE AND THE
SUSTENANCE OF THE NATIONAL HEALTH INSURANCE SCHEME IN THE WA
MUNICIPALITY**

**KWAME ASAMOAH¹; MICHAEL KWAME GBEGBLE²; SAMUEL ADU-POKU³;
EMMANUEL AIKINS⁴**

¹ Department of Purchasing and Supply, Wa Polytechnic, Ghana

² Department of Accountancy, Post Office Box 553, WA Polytechnic

³ Department of Purchasing and Supply, Wa Polytechnic, Ghana

⁴ Department of Secretaryship and Management Studies, Wa Polytechnic, Ghana

Abstract

The Government of Ghana as part of its poverty reduction strategy for the past decade worked towards providing easy access to health care services to its people. However, in order to make it more affordable for all Ghanaians, the National Health Insurance Scheme (NHIS) as a pro-poor programme was introduced in 2003 through the National Health Insurance Act (Act 650, 2003). The study assesses subscriber's renewal rate of NHIS policy in the Wa municipality. The study aimed to find out the number of subscribers on the Wa municipal health insurance scheme, identify the challenges limiting subscribers from renewing their policy when it expires and finally to find out the measures adopted and implemented by management to encourage registration and renewal. In order to achieve the objectives of the study a combination of case study and survey research designs were used in this study. The total sample size for the study was 45 respondents which comprises of 42 subscribers and 3 staffs of the Wa municipal health insurance scheme. Simple random sampling was the method employed in administering of the questionnaires. The findings of the study showed that, the Wa NHIS has improved access to health care in the municipal but the scheme and subscribers faced several challenges. The main challenges facing the scheme and subscribers are forgetfulness, financial constraint, bureaucratic renewal processes, inability of the scheme to cover all the disease and drugs, low quality of health service rendered to NHIS card holders and delay in NHIS card production and distribution. It is recommended that, the scheme can be sustainable financially if the government or management of the scheme solicit funds internally and externally from either non-governmental agencies or other donor agencies. This will facilitate the smooth operation of the scheme and enable the government to provide more incentive packages for the client

Key words: Sustenance, Health Insurance Scheme, Poverty Reduction, Subscribers

References

- Agyapong I.A and Adjei S. (2008) “Public Social Policy Development and Implementation: Health Policy & Planning”.
- Arhin-Tenkorang D., (2001) “Mobilizing resources for health: the case for use fees revisited” working paper (no 81), Harvard University.
- Bennet B, Creese A and Monash R (1998): “Health Insurance Schemes for People outside Formal Sector Employment”. ARA Paper No 16, WHO Geneva.
- Biritwum, R.B. (2001), “Impact of healthcare financing reforms in the Management of Malaria in Ghana”, Department of Community Health, Ghana Medical School, Accra.
- Bjerrum A, and Asante F., (2009).Determinants of health insurance membership in Ghana. Accra, Coalition Health.
- Brookman-Amisshah, Eunice (Dr.), New People African Feature Service, Issue No. 19
- Carrin Guy (2003): “The Impact of National Health Insurance Scheme on People’s Health Status in Taiwan”, China Medical University (Taiwan), Health Care Administration, 91 Hsueh Shih Road, Taichung.
- Creese, A; Bennet. S (1997): “Rural Risks Sharing Strategies”. In: G. (Ed)
- Criel,B (1998): “District Based Health Insurance in Sub Saharan Africa”. Part 1: Case studies in health services organization and policy 10, Antwerp.
- Desmet, Chowdury, A and Islam, M (1999): “The Potential for Social Mobilization in Bangladesh and Functioning of Two Health Insurance Schemes”. Social Science and Medicine. Volume 48, pp 925-938
- Jehu Appiah C, Aryeetey GC, Spaan E, Agyapong I, Baltussen R. Efficiency, equity and feasibility of strategies to identify the poor: an application to premium exemptions under National Health Insurance in Ghana. Health policy 2010; 95:166-73.
- Jutting, J and Justine, T, (2001): “Micro Insurance Scheme and Health Care Provision in Developing Countries”: An Empirical Analysis of the Impact of Mutual Health Insurance Schemes in Rural Senegal .p, 23.
- Kumar, V. (2000).International Marketing Research. USA. Prentice Hall 2000.
- Mach, E.P. and Able-Smith, B 1983-planning the finances of the health sector: a manual for developing countries.
- McIntyre D., (2007): Health Insurance in Ghana: Country case study.

Ministry of Health Ghana (2004), Legislation Instrument on National Health Insurance, Accra: National Parliament of Ghana Press

Moens (1990): “Design Implementation of and Evaluation of a Community Financing Schemes for Hospital Care in Developing Countries”: A prepaid health plan in the Bwamanda Health Zone, Zaire. *Social Science and Medicine*. Volume 30, pp.1319-1327.

Musau, S (1999): “Community-Based Health Insurance; Experiences and Lessons Learned East Africa”. Technical report no 34. Partnership for health reforms project, Abt Associates Inc. Bethesda, MD.

National Health Insurance Act 2003 (Act 650) and National Health Insurance Regulation 2004 (L.I 1809).

NDPC (2005) Growth and Poverty Reduction Strategy (GPRS)(2006-2009).

Nyman, J., (2003): *The Theory of Demand for Health Insurance*, Stranford University Press

PHRplus “Innovative Strategies for Mutual Health Organisational” June 2006

Shields P. M, (1998) *Pragmatism as a Philosophy of Science; A Tool for Public Administration*. University of Texas, 1998. Thousand Oaks. CA: Sage

Van, D., E.K.A. , A. Wagstaff and F.F.H Rutten, 1993. *Equity in the finance and delivery of health care: An international perspective*. Oxford: Oxford University Press.

Waddington C, Enyimayew K. (1990). A price to pay, Part 2: the impact of user charges in the Volta Region of Ghana. *Int. J. Health Plann Manage.* 5 p 287 – 312.

Waddington C.J and Enyimayew K.A (1990) “A Price to pay, part 2: The impact of user charges in the in the Volta Region Ghana, *International Journal of Health Planning and Management* 5, 287-312

WHO (2003). *Minimum Health Spending: Feasibility of Set of Essential Health Interventions*. WHO/FAR, unpublished.

Yin, R.K. (1994). *Case Study research: Design and Methods*. 2nd edition