

Health insurance in Ghana and CHAG

The health insurance concept in Ghana started at St. Theresa's Hospital, Nkoranza in the Brong Ahafo Region of Ghana. St Theresa's hospital is owned and run by the Catholic Church, a prominent member of CHAG. It is heart warming to note, that the practice of this concept in Nkoranza, later emulated by other CHAG hospitals such as St John of God's Hospital, Duayaw Nkwanta, Holy Family Hospital, Berekum, St Mary's hospital, Drobo, Holy Family Hospital, Nkawkaw and other hospitals in the Northern part of Ghana generated interest and attracted the attention of health authorities and policy makers to consider health insurance as an alternative to user fees (cash and carry). The schemes started by the CHAG hospitals served as the pilot schemes for the district mutual health (insurance) schemes. These schemes had initial funding assistance from the Danish International Development Agency, (DANIDA).

The CHAG hospitals designed the local schemes to respond to the growing unpaid bills that were left as a result of patients' inability to pay their hospital bills upon discharge from the hospital. The situation of unpaid bills was critical in the mission hospitals due to their inability to strictly implement the 'cash and carry' (user fees) policy, as opposed to the other providers in the government and private for profit sector.

CHAG also spearheaded the passage of the health insurance law, by advocating and lobbying the parliamentary select committee on health and other stake holders, with its views on the structure of health insurance in Ghana.

Health insurance unit at the CHAG secretariat

The passage of the health insurance law and the introduction of health insurance in its present form called for the proactive response by CHAG to ensure the financial sustainability of hospitals.

The CHAG secretariat has established a unit to see to all health insurance issues and to advise member institutions on provider scheme relationships such as negotiation and contracting, tariffs and medicines list development , claims processing and conflict resolution. The unit serves as liaison between the National Health Insurance Authority (NHIA) and the member institutions. Training programmes are thus organised periodically to update members on current developments such as the new payment regime (G-DRG) and updating the health insurance medicines list

The unit also supports member institutions in over -delayed claims reimbursement, unfair deductions from claims, withholding tax from claims and poor scheme provider relationships. As a conduit between member institutions and the NHIA, the unit also embarks on research on health insurance and other health financing issues.

Links

- The national health insurance law, Act 650 of 2003
- The legislative instrument 1809
- Policy framework for health insurance in Ghana
- Facts sheet on health insurance in Ghana
- Provider Service contract

- Tariffs for CHAG hospitals
- Guideline on the new DRG
- NHIA Medicines list
- Accreditation tools
- Health Financing Methods
- Issues on moral hazard , fraud and abuse in health insurance