

### **CUTS, OSIWA Undertake Study on NHIS to Understand Subscribers' Concern**

CUTS Ghana, a research, advocacy and public policy think tank in partnership with Open Society Initiative for West Africa (OSIWA) has commissioned a study on National Health Insurance Scheme (NHIS) to clearly understand the issues confronting subscribers of the scheme. The study among other objectives seek to advocate and influence policymakers and other relevant stakeholders to strengthen health outcomes and welfare of subscribers by ensuring that the NHIS and its accredited healthcare providers provide optimum care to insurance subscribers whilst at the same time reducing out-of-pocket expenses in using the scheme.

The study, when completed, will produce a diagnostic report which will help to develop practical steps in addressing the gaps and challenges limiting the effectiveness of the NHIS in Ghana and advocate for reforms that are aimed at addressing the identified challenges.

The activities under the study include field research to explore and understand the challenges confronting the Scheme from the subscriber's perspective. Having generated evidence-based findings from the research, CUTS and its partners which includes Ghana Health Coalition and other organisations will engage duty bearers such as Ministry of Health, National Health Insurance Authority (NHIA) and Ghana Health Service (GHS) and other relevant stakeholder institutions to address why scheme subscribers are sometimes overly exposed to out-of-pocket expenses whenever they visit health facilities.

Also, an intensive media campaign will be launched to stimulate discussions and debates towards reforms that are aimed at addressing the challenges currently limiting the effectiveness of the National Health Insurance Scheme.

The lead Consultant for the study who is also the Country Director of CUTS Ghana, Mr Appiah Kusi Adomako in presenting the draft outline for the study during a project meeting held indicated that the study is an important one especially now in a pandemic era with access to healthcare being a top priority.

He further explained that a recent survey indicated that about 50% of Ghanaians are registered on the NHIS. The majority of whom are the working class, poor and vulnerable in the underserved rural communities who cannot afford the private mutual health insurance scheme. Subscribers of the scheme are confronted with delays in transfer by the government and the NHIS to service providers, charging of illegal fees, and abuse of clients by some health workers.

He added that the study will generate the body of evidence that would be required to help improve the country's general healthcare delivery system and the Scheme.

Mr Adomako said his outfit will partner the Ghana Health Service and NHIA to develop an NHIS Subscribers Charter that would be displayed at all health facilities providing the services and entitlement of subscribers to the scheme.

The Communication Officer at CUTS Ghana, Mr Shadrack Nii Yarboi Yartey, also explained that the study will help improved subscribers' awareness about their rights and entitlement under the scheme thereby reducing out-of-pocket expenses and payment of illegal fees to health workers.



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✉ [accra@cuts.org](mailto:accra@cuts.org)/[apa@cuts.org](mailto:apa@cuts.org) ☎ +233.24.392.0926