

The Impact of Health Insurance Education on
Enrollment of Microfinance Institution Clients in the
Ghana National Health Insurance Scheme,
Northern Region of Ghana

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Despite the fact that national health insurance has been available in Ghana since 2003, the coverage is far from universal, especially in rural areas. This study evaluates a consumer education intervention for microfinance clients by Freedom from Hunger and Sinapi Aba Trust designed to increase awareness, knowledge and eventually take-up rates of the National Health Insurance Scheme (NHIS). Designed as a randomized control trial, the study looked at two methods of providing health education to clients of microfinance institutions (MFIs) as well as a “reminder” session provided one year later. Findings indicated no significant

differences in health insurance enrollment rates between the treatment groups and control group, by type of education or for those who got reminder sessions. The education may not have had a large impact because baseline enrollment and knowledge of insurance was already high, suggesting that knowledge was not a barrier to enrollment. Rather, it appears that convenience of registration and clients following through on stated intent to enroll, and the timing of making the premium payments are more common challenges for enrollment. In environments where knowledge and enrollment are low, educational programs may have more impact. Enrollment increased for the studied groups at a higher rate than the general population. It is possible that the repeated surveys, along with the treatment activities, might have served as “touch points” that prompted clients to take action to register or enroll in insurance. There are several important opportunities for greater engagement of MFIs and similar organizations to increase uptake of health insurance enrollment among the poor that emerge from this study and its findings. Governments seek sustained methods to enroll and retain informal-sector families in health insurance schemes. MFIs that have field agents who meet regularly with clients are well positioned to partner with public schemes to promote insurance, deliver education about client- value and provide needed prompts and reminders regarding enrollment and re-enrollment. MFIs also have the capacity to provide financing products (small loans) to mitigate enrollment barriers related to having cash on hand at the time of enrollment.

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