

## Concept Note for NHIS 10<sup>TH</sup> Anniversary International Conference on UHC

# “Towards Universal Health Coverage: Increasing Enrolment Whilst Ensuring Sustainability”

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November 4 – 6, 2013

Accra International Conference Centre, Accra, Ghana

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### Overview

Ghana’s National Health Insurance Scheme (NHIS) has received wide recognition as a promising model for social protection. As part of the commemoration of the **10<sup>th</sup> Anniversary of the NHIS**, an **International Conference** organized by the National Health Insurance Authority (NHIA) is scheduled to take place in Accra, Ghana, between 4th and 6th November 2013 under the auspices of the Ministry of Health and the Government of Ghana with financial support from the Rockefeller Foundation and other partners and technical support from the WHO, the World Bank, the African Development Bank. This concept note provides an overview of the Conference to be held under the theme : **“Towards Universal Health Coverage: Increasing Enrolment Whilst Ensuring Sustainability”**

The Conference is expected to provide a forum for engaging **UHC practitioners, academia, policy makers, international organizations and civil society, both local and international**, to examine the NHIS's successes and challenges and to elicit feedback for reform that would not only be relevant for Ghana but also other countries which, like Ghana, are confronted with policy and implementation challenges in financing healthcare as part of their broader UHC goals. It will also provide an opportunity to discuss topics that are critical for the attainment of UHC.

Overall, the events planned for commemorating the 10<sup>th</sup> anniversary of the NHIS, of which the Conference is a key part, are meant to deepen the public’s interest in the NHIS, solicit stakeholder input for ongoing policy reform, project Ghana as a country aspiring to attain UHC which is willing and able to share its experiences with the world as well as provide a forum for dialogue and knowledge exchange between policy makers, practitioners and the UHC community.

## Context

Universal Health Coverage (UHC) is gaining traction as an overarching framework for the **Post-2015 Development Agenda**. In 2010, The World Health Organization (WHO) published the **World Health Report on Health Financing** that maps out what countries can do to modify their **financing** systems in order to move more quickly towards UHC. As an indicator of the emerging centrality of UHC globally since then, the **United Nations passed a Resolution on UHC** for the first time in 2012. In the same year, the **Prince Mahidol Award Conference** held in Thailand was devoted to UHC, the respected **Lancet** also devoted one of its series to UHC and the African Development Bank organized a meeting in Tunis on health financing for Ministers of Health and Finance. Since the beginning of 2013, significant global policy dialogue space continues to be taken by UHC.

The WHO's Director-General, Dr. Margaret Chan, has repeatedly said that **"UHC is the single most important tool in public health."** The significance of her statements have been buttressed by the interest shown by key institutions such as the WHO, the World Bank, the ILO as well as prominent academics, civil society and political leaders in the global agenda to move towards UHC.

Indeed, many countries are experimenting with different models for moving towards UHC all with the purpose of expanding coverage of their populations, expanding access to quality healthcare and protecting their populations against the risk of financial ruin when seeking healthcare. These countries face a multitude of policy, design and implementation challenges due to country-specific adaptations, political challenges and the complexity of reforms.

Both in Ghana, the issues of sustainability and equity of coverage of the NHIS have become the major topics for discussion in recent times, but it appears this trend is not unique to Ghana alone as the issues of sustainability and equity of UHC programs all over the world have taken centre stage.

The opportunity the Conference provides to look at these issues in detail, in addition to other topics critical for the attainment of UHC, is a key value the Conference brings to the global march towards UHC.

## The journey so far

As far back as when it attained independence, Ghana had aspirations for UHC. It tried to attain this through a tax funded health system that provided free healthcare to all its citizens. However, the economic challenges that the country faced in the sixties and seventies meant that general tax revenues were inadequate to continue financing this laudable programme. It was in the face of these challenges that out-of-pocket user fees were introduced.

Unfortunately, out-of-pocket fees at the point of service delivery led to the inability of a significant portion of the population to seek the healthcare they needed without the risk of financial ruin.

Despite of these setbacks, the vision for UHC in Ghana was not lost. Over the years several programmes for increasing access to healthcare were pursued, though with mixed success. These efforts culminated in the establishment of the NHIS in 2003. The introduction of the NHIS, coupled with existing strategies to expand availability of healthcare services, improvement of governance of the health sector and a number of other health systems reforms put Ghana back on the road to UHC in the early 2000s.

The NHIS, a home-grown social protection initiative, **was established by the National Health Insurance Act, 2003 (Act 650) to provide financial risk protection against the cost of basic health care for residents in Ghana.** Prior to the establishment of the NHIS, residents of Ghana who needed healthcare had to pay cash at the point of service delivery under a cost recovery policy popularly known as ‘cash and carry’. This policy constricted access to health care and led to the deterioration of health care provision around the country.

Since its introduction, the NHIS has grown to become a major instrument for financing healthcare delivery in Ghana. The scheme is credited with improvements in the health-seeking behaviour of many people in the country with membership of the scheme and utilization of health care services by its members growing significantly. Currently, NHIS covers 8.8 million active subscribers. The scheme has enrolled over 3,500 health service public and private providers and accounts for more than 80% of service delivery income of public and quasi-public healthcare facilities.

Among the successes of the NHIS are the following:

- Development of accreditation systems.
- Development of clinical audit systems.
- Implementation of e-claims solution.
- Support for development of health infrastructure.
- Roll out of free maternal care services.
- Roll-out of three provider payment methods.

On the eve of its 10<sup>th</sup> anniversary, the NHIS is implementing a biometric membership system to make for better efficiency in membership identification and eliminate delays in ID card issuance.

Despite the foregoing, the NHIS faces numerous challenges that include:

- Financial sustainability of the scheme.
- Identification of the poor and vulnerable.
- Demand and supply side moral hazards.
- High cost of medications.
- Illegal co-payments.
- Complaints about quality of care.
- Data integrity.

Ghana's NHIS has received both local and international goodwill and recognition over the years. Internationally, it has become a favoured subject of reference and study in social protection, especially as the global movement towards Universal Health Coverage (UHC) intensifies. It has at the same time also been the subject of critical scrutiny, especially as regards its sustainability, slow growth and equity in membership coverage and quality of care among other things. Together, these have helped define the current direction of the NHIS, but more needs to be done if the NHIS is to play a critical role in Ghana's movement towards UHC.

As part of strategies Ghana and other southern countries need to adopt to be ready for the Post 2015 Development Agenda, is the need to appreciate the critical components required for successful movement towards UHC. Healthcare financing is one of these critical components and it is expected that the Conference will in no small way facilitate this process.

### **Objectives of the Conference**

The Conference themed: ***“Towards Universal Health Coverage: Increasing Enrolment Whilst Ensuring Sustainability”*** will be organized by the NHIA from 4<sup>th</sup> to 6th November 2013 to:

- Highlight achievements and challenges of NHIS and chart a way forward that is inclusive.
- Create a forum for knowledge exchange and experience sharing with and between policy makers, UHC practitioners and countries on their way to UHC.
- Strengthen engagement with the Ghanaian public to increase enrolment into the NHIS and garner support for sustainability initiatives.

Conference participants will be able to share knowledge on the key policies, strategies and initiatives required by countries in their movement towards UHC and provide a critical policy input for on-going reforms in Ghana's NHIS. The Conference will be a two day event with an optional field visit on the third day for participants, as well as an opportunity for organization of side meetings on UHC related matters.

### **Theme**

In various discourses and analyses of Ghana's healthcare financing system, some have praised the benefit package and exemptions policies of Ghana's NHIS whilst others have criticized the scheme for having an overly generous benefits and exemptions package. While the proponents say this is good for social protection and eventually UHC, the critics say it is a bankruptcy trap.

In any process to scale up the coverage of the NHIS ultimately leading to a total coverage of the population, there is need to reconcile these two stand points. This conundrum was therefore significantly at play during process of selecting a theme for commemoration of the 10<sup>th</sup> anniversary NHIS which is "**Towards Universal Health Coverage: Increasing enrolment whilst ensuring sustainability**"

This theme has both local and international relevance as it is expected to highlight and bring into focus key issues that confront many healthcare financing systems and programmes throughout the world, the NHIS included. It also provides a platform for discussing key UHC topics with a view to deepening understanding of policy makers and practitioners for better policy adaptation and implementation of UHC programmes.

### **Speakers & panelists**

Representatives from international organizations, academia and experts in UHC relevant topics have been identified as *speakers, chairpersons, panelists* and *moderators* for the anniversary lectures and international conference.

### **Collaborating organizations**

The following institutions are collaborating sponsors, technical partners or event support partners for the Conference:

- Rockefeller Foundation - Headline Event sponsor
- The World Bank - Sponsor & Technical Partner
- African Development Bank - Sponsor & Technical Partner
- USAID - Sponsor
- World Health Organization - Technical Partner
- Joint Learning Network - Event planning and Technical Partner
- Anadach - Technical Partner
- Ghana Health Service - Technical Partner
- Christian Health Association of Ghana - Technical Partner

### Anniversary commemoration activities

- The four components of the anniversary celebration of which the International Conference is the highlight are stated below with associated timelines:

No.	Activity	Description	Date
1	Public Engagement & Launch  (8 Weeks)	<b>Formal launch</b> of the anniversary by MoH on 5 <sup>th</sup> . September. Positioned as a PR event ahead of the week-long celebration lasting about an hour. To include <b>unveiling of the new brand, anniversary cloth, website</b> and other NHIS publications. Followed by two <b>anniversary lectures, a policy dialogue</b> and <b>inter-schools quiz competition</b> on different days.	Starting week of 2 <sup>nd</sup> September, 2013
2	Open Days (Health Screening, Walk & Special Registration Exercises)  (1 week)	<b>Health walk with blood donation and health screening exercises</b> facilitated by volunteers. <b>Special registration exercises, float and day of interaction with the NHIA.</b>	Week of 14 <sup>th</sup> October, 2013
3	International Conference and Meeting	<b>Side meetings</b> to be convened by interested partners. <b>Field visits</b> to health facilities, NHIS sites and	5 <sup>th</sup> - 6 <sup>th</sup> November 2013

	(3 Days)	installations. <b>International Conference</b> to be held over two days and opened by H.E The president of Ghana including <b>Photo/poster presentations.</b>	
4	Awards & Dinner Dance (1 Day)	A day of socialization to <b>recognize key stakeholders.</b> It will also serve as <b>Good-bye dinner</b> for international guests.	7 <sup>th</sup> November 2013

### Expected outcomes

The expected outcomes of the commemoration of the 10th anniversary of the NHIS of which the Conference is a key part are as follows:

1. Successes and challenges of the NHIS shared with local and international audiences and feedback elicited to improve the scheme.
2. Knowledge exchanged between policy makers, UHC practitioners and countries to facilitate the global movement towards UHC.
3. Public awareness about the NHIS enhanced to better serve residents of Ghana.

### Planning Committee

A Committee with membership from key stakeholders has been set up to plan the 10th anniversary celebration with the NHIA being the institution to execute all planned events.

### Conclusion

Coinciding with the peak of efforts to make UHC a key component of the Post-2015 Development Agenda, the Conference being organised by the NHIA as part of the 10<sup>th</sup> Anniversary celebration of the NHIS will serve as a forum to share the successes and challenges of the scheme with the local and international communities and an opportunity to secure critical input to help improve the scheme.

The skilful mixture of the NHIS as a live country case, international best practices, practitioner experiences and public interest that the Conference will provide will be a key contribution to the global march towards UHC. The conference is accordingly expected to attract significant interest and participation.



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