EFFECTIVE USE OF IDENTITY TECHNOLOGY IN ACHIEVING UNIVSERAL HEALTH COVERAGE

GHANA'S CASE STUDY

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GHANA'S DEMOGRAPHICS

Population (2023) :
32,870,166

Poverty headcount at
$1.90/day (2022) :
11.3%

Current health expenditure (CHE) per capita (2019) :
US$75.28

Out-of-pocket expenditure (OOP%CHE) (2019) :
36.2%

GDP per capita (2021):
2,368.81

Life expectancy (2023 WB):
64.94 years

Domestic government expenditure as % of CHE (2019):
40.2%

External expenditure as % of CHE (2018) :
12%

GENERAL OVERVIEW OF NHIS

Legislation	• National Health Insurance Acts 650 (2003) and 852 (2012)
Purchaser	• National Health Insurance Authority (NHIA)
Population coverage	• Appx. 54% of the population • Enrollment is mandatory (but challenges with enforcement)
Services	• Inclusive benefit package that covers 95% of health condition • Contracts with public, private & faith-based providers
Sources of finance Hybrid	• Health levy, deductions from employees (>90% of NHIF) • Premiums & processing fees with generous exemption policies
Payment methods	• Outpatient and inpatient services: G-DRGs (capitation 2012-2017) • Medicines: Fee-for-service

UNIVERSAL HEALTH COVERAGE - ISSUES

What are the broad issues?

- Right to Health is a Universal Human Right
- Social insurance MUST be mandatory
- Health Infrastructure ineffective without access
- Competing attention for limited development funds
- High fraud potential – Transparency is Sustainability

CHALLENGES FACED BY HEALTH ADMINISTRATION AUTHORITIES

Usage of fake identities to obtain healthcare services

Inefficient communication and low literacy level

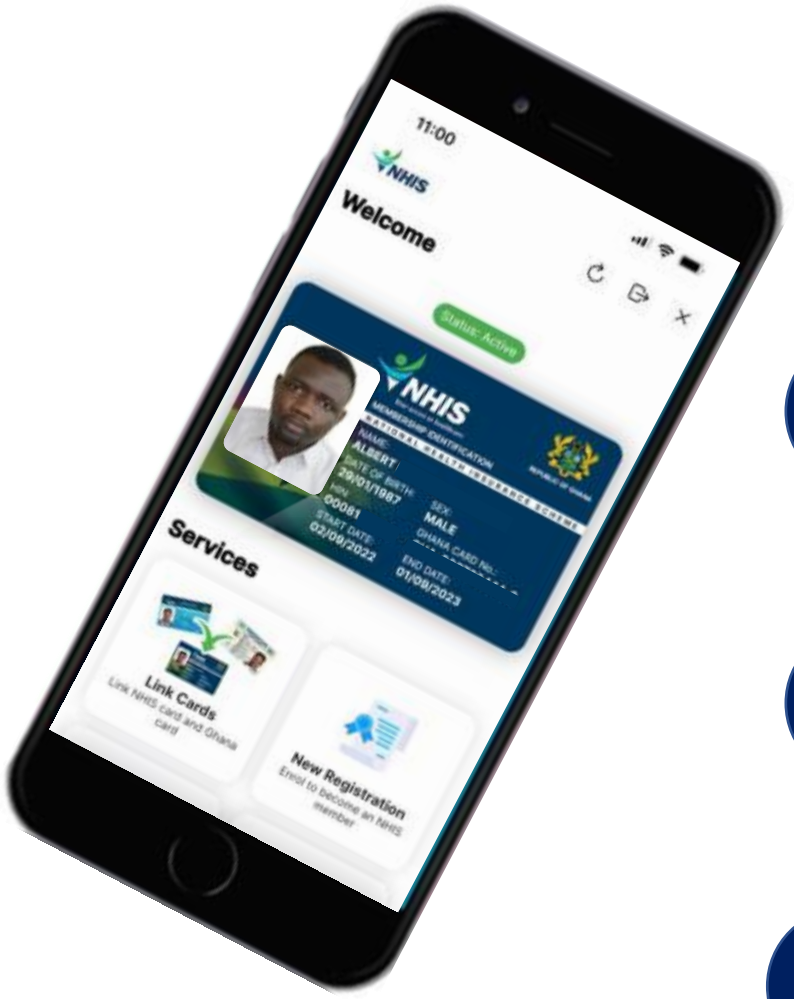
Health Service Providers Charging fees for services never rendered

Lack of digital records, usage and big-data for an overview national health status and policy initiates

Government not able to effectively collect revenues to fund National Health system

Mandatory registration difficult to enforce

WHAT THE SOLUTION MUST DO - MYNHIS APP



01

The use of smart technology identifies and accept members MyNHIS works on both Android and iPhone smartphones.

02

The App is the front-end part of a bespoke solution with a powerful backend dashboard (NMA).

03

The App communicates with backend dashboard providing NHIS services to users in the comfort of their homes.

04

The App provides extensive useful data for both Government decision making and preventive healthcare

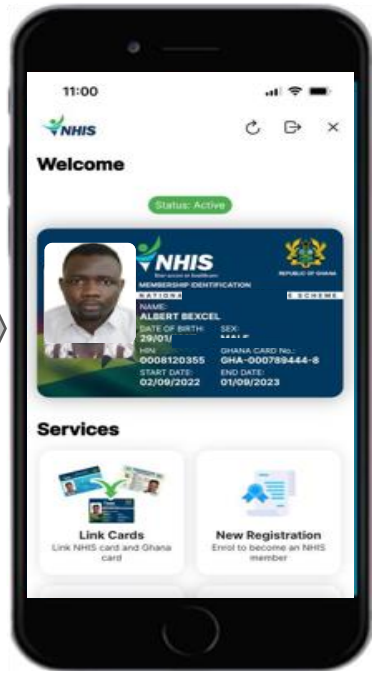
MyNHIS APP – HOW TO TACKLE THESE ISSUES

1. Accessibilty

- No travelling to enrollment centers
- No additional cost to citizens
- It is accessibile everywhere
- Foreign phone numbers allowed
- Individual / group use

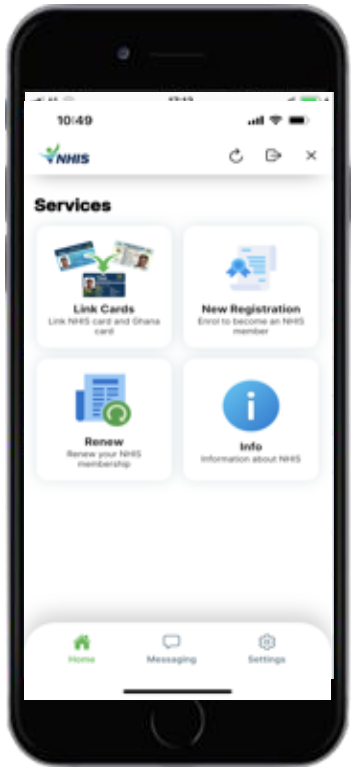
2. Establish a trusted identity

Identity from a trusted database

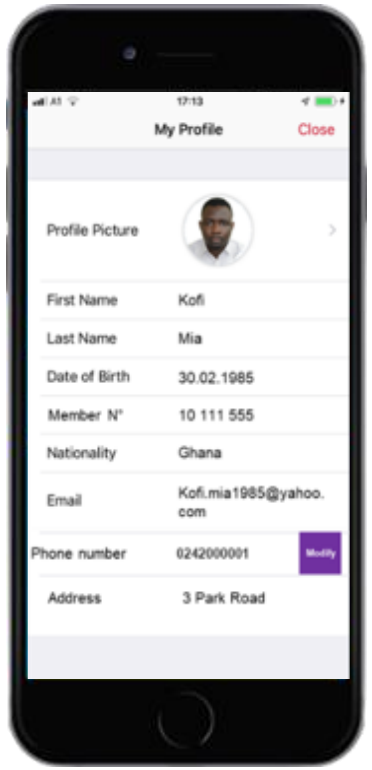


MyNHIS App - HOW TO TACKLE THESE ISSUES

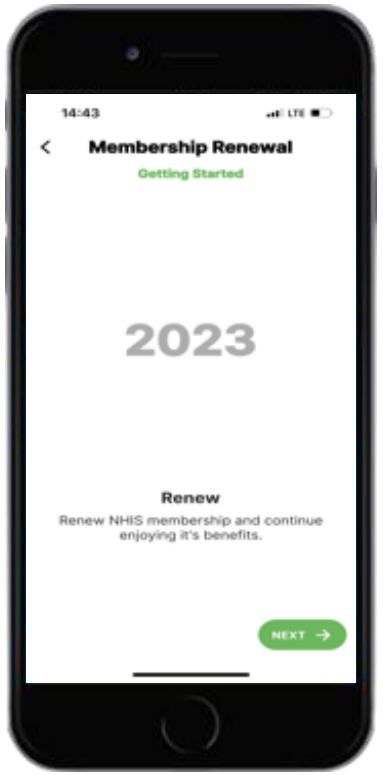
3. One stop shop between citizens and health provider & insurance



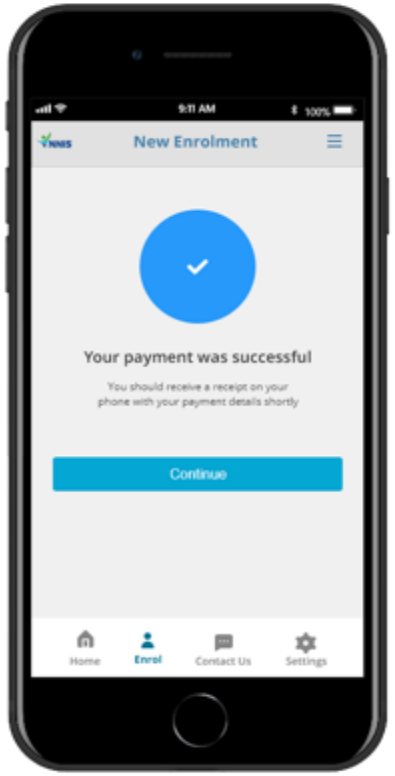
Sign up as a new member



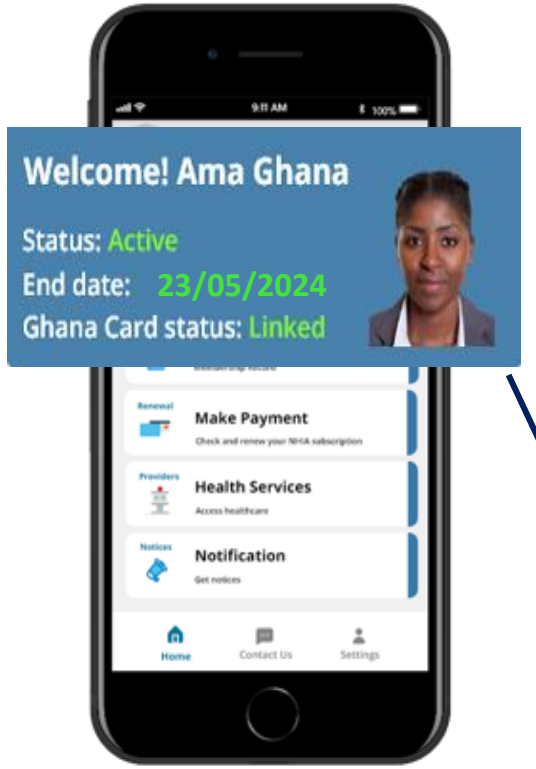
Verify and correct your data



Renew memebership



Pay by mobile money, Credit card, Bank transfer

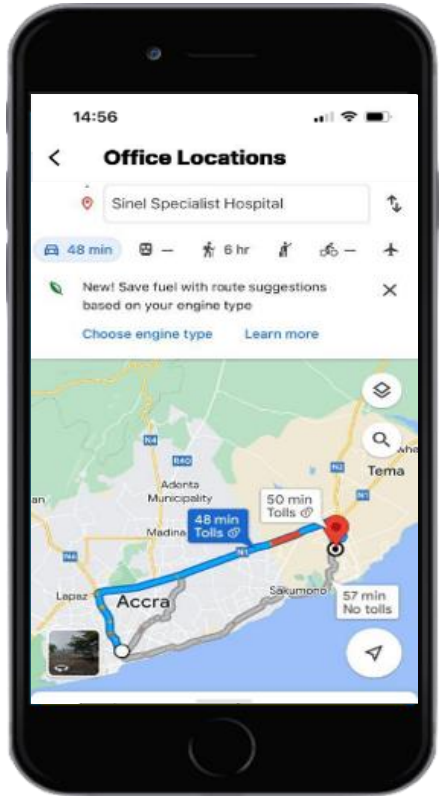


Prove your identity and insurance status with the health provider

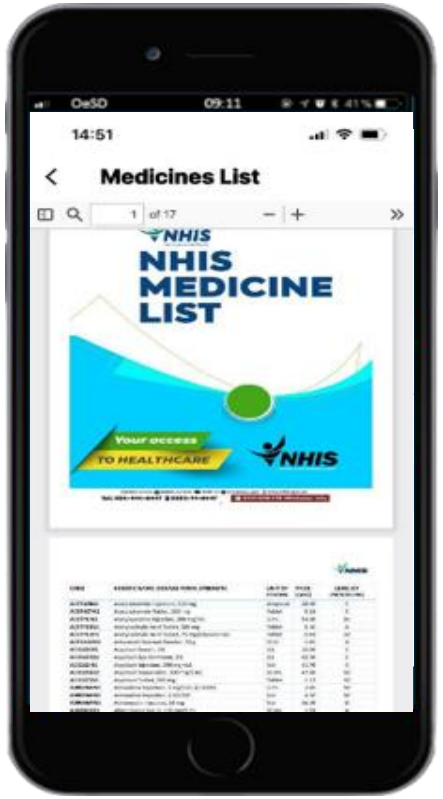
Includes photo for biometric check

MyNHIS App – NHIS IN YOUR POCKET

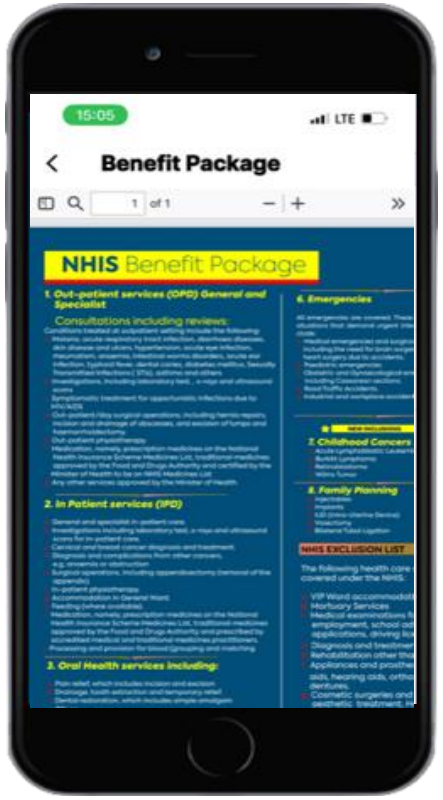
4. Usability



Health facility locations

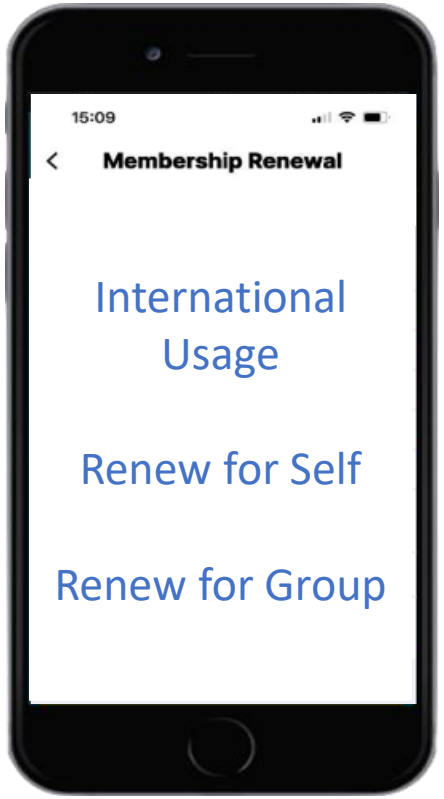


NHIS Medicine list



Benefit package

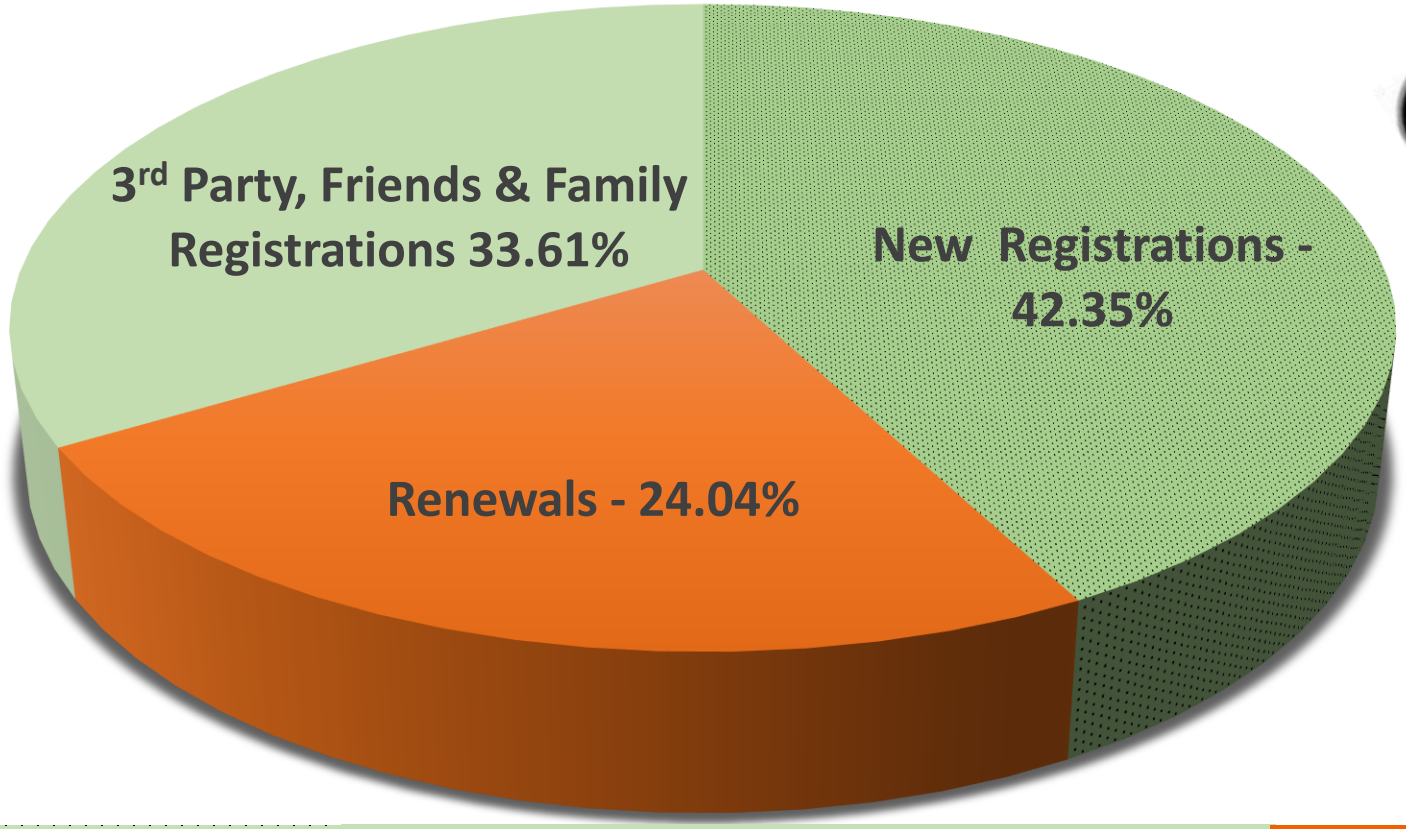
Communication with the Authority

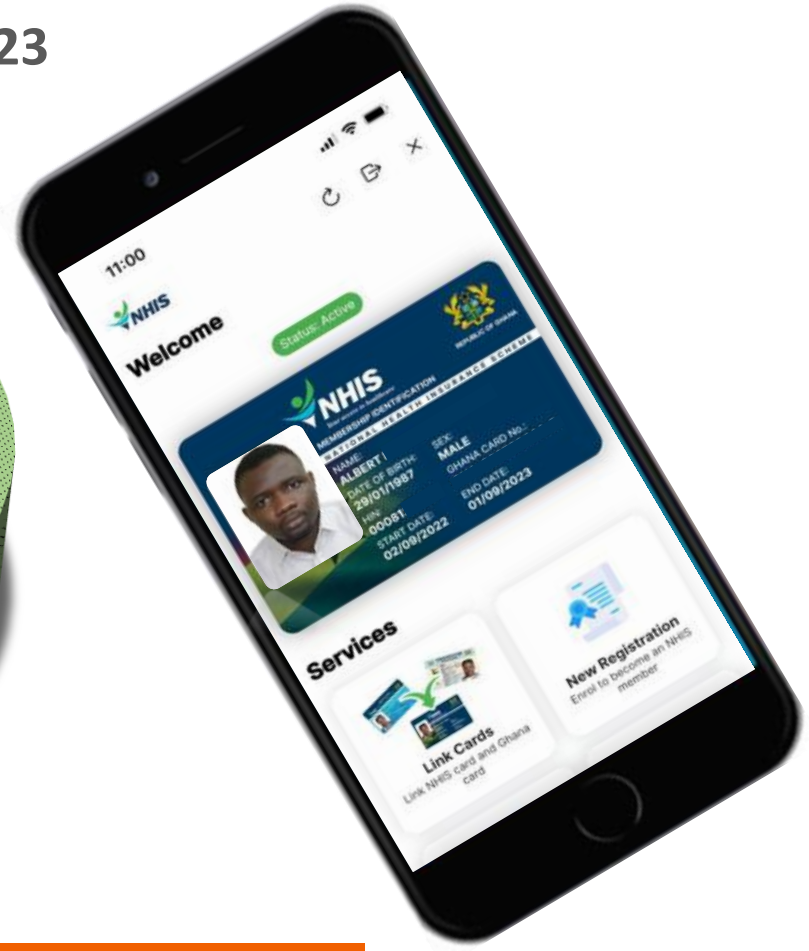


Flexibility

MYNHIS APP RESULTS SO FAR

myNHIS five months of activity December 2022 – March 2023





New Registrations 42.35%	3rd Party Family & Friends Registrations 33.61%	Renewals 24.04%

What is the benefit of convenience? = 75.96% registrations are new NHIS members

BENEFITS

- ✓ Prevent fraudulent practices by health providers
- ✓ Control of national health costs, services and drugs
- ✓ Vaccination credential / health card / health registers
- ✓ Increasing revenue enabling more funding

Efficient decisions based on bigdata for health planning:

- ✓ Location of healthcare facilities
- ✓ Overview of community health and prevention

“I was really excited because if it hadn’t gone through I will have to wait in a queue… I renewed mine and left all the people in the queue behind. The mobile registration is convenient and easy”

MACRO CHALLENGES (HURDLES) – Lessons for Africa

- Data Privacy & Security
- Network Infrastructure & coverage
- Digital literacy gaps
- Communication strategy

Digital ID is a key to achieving UHC in sub-Saharan Africa

Thank you very much

Merci beaucoup

Muito obrigado

Medaase pii

Asante sana