Improving health insurance coverage in Ghana: A case study

Kotoh, A.M.

Citation for published version (APA):
Contents

List of tables  x
List of figures  x
List of boxes  xi
Preface  xii

1. INTRODUCTION  i
   Health insurance in Ghana: A brief overview  3
   Healthcare delivery and seeking care under the NHIS  11
   Research objective and questions  14
   Significance of the study  15
   Theoretical framework and concepts  17
   Outline of the study  29

2. STUDY DESIGN, FIELDWORK AND METHODOLOGICAL ISSUES  31
   Introduction  31
   Study design  31
   Study setting  34
   Quantitative data collection  39
   Quantitative data analysis  40
   Qualitative data collection  41
   Qualitative data analysis  45
   Double role of the researcher: An asset or hindrance?  46
   Ethical issues  52

3. BARRIERS AND ENABLERS TO ENROLMENT AND RETENTION IN THE
   NATIONAL HEALTH INSURANCE SCHEME IN GHANA  55
   Introduction  55
   Barriers experienced by community members  56
   Barriers experienced by healthcare providers  73
   Barriers experienced by staff of District Health Insurance Schemes  75
   Effects of politics on enrolment  80
   Factors that encouraged enrolment in the NHIS and renewal of membership  85
   Conclusion  88
4. **CREATING PROBLEM-SOLVING GROUPS** 91  
   Introduction 91  
   Steps and activities in problem-solving group formation 92  
   Profile of PSGs’ members 109  
   Selection of facilitators 112  
   Training the PSG facilitators 114  
   Reflection on the selection of PSG members and facilitators 115  
   Conclusion 119  

5. **HOW DID PROBLEM-SOLVING GROUPS WORK?** 121  
   Introduction 121  
   Problem-solving process 122  
   Intervention activities at the community level 133  
   Intervention activities at the health provider level 140  
   Intervention activities at the district health insurance scheme level 144  
   Reflections on problem-solving sessions 147  
   Conclusion 148  

6. **THE EFFECT OF THE MULTI-STAKEHOLDER PROBLEM-SOLVING PROGRAMME ON ENROLMENT** 151  
   Introduction 151  
   Phases of the study and overview of the MSPSP 151  
   Effect of the MSPSP on health providers 152  
   Effect of the MSPSP on District Health Insurance Schemes’ staff 156  
   Effect of the MSPSP on community members 158  
   Post-intervention survey results 161  
   Conclusion: Dialogue among stakeholders and trust 163  

7. **FACTORS THAT ENHANCED PROBLEM-SOLVING GROUPS’ ACHIEVEMENTS** 165  
   Introduction 165  
   Facilitation approaches 166  
   Engaging stakeholders in leadership and professional roles 170  
   Supervision of PSGs: regional and local 172  
   Motivation of PSG members 174  
   PSG members’ levels of participation 174  
   Conclusion 175
8. **FACTORS THAT LIMITED PROBLEM-SOLVING GROUPS’ ACHIEVEMENTS** 177
   - Introduction 177
   - Factors that impeded the PSGs’ functioning 177
   - Why problem-solving groups failed to achieve maximum impact 180
   - Conclusion 192

9. **DISCUSSION AND CONCLUSIONS** 193
   - Introduction 193
   - Understanding the findings 195
   - Re-examining low enrolment and retention 203
   - Challenges to healthcare delivery 204
   - Politicisation of health insurance 207
   - Not reaching the poor 209
   - “I’m not often sick”: Adverse selection 215
   - Conclusions 218
   - Recommendations 221
   - Implications for future research 225

References 227

Appendix 1: List of acronyms 237

Appendix 2: Tables 238

Appendix 3: NHIS form filled by healthcare providers on insured patients 250

Summary 252

Samenvatting (Summary in Dutch) 256

About the author 261