The solidarity of self-interest: Social and cultural feasibility of rural health insurance in Ghana

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Appendix 3: Field protocols

Research on social and cultural feasibility of rural health insurance in Ghana
First Exploratory Study
Semi Structured Interview

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<tr>
<th>District</th>
<th>Town</th>
<th>Serial No</th>
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Section A: Socio Demographic Characteristics

1. Sex
2. Age
3. Education
4. No of Children
5. Marital status
6. Occupation
7. App Monthly Income

Section B: Knowledge on Traditional forms of support

8. Did the family has a way of providing support for its members during insecure situations that you know of? [A] Yes [B] No
9. Which are some of the insecure situations that the family provided support for?

10. Did the family provide support for some health problems? [A] Yes [B] No
11. Can you give me two examples of illness, one recent one past when help was provided? A)Old B)New
12. Who in the family was/is responsible?
13. What happened in the case of the given examples?
14. Who helped and who did not help?
15. Why did they help or not help?

16. What is your opinion about this?

17. From what you know was the old system effective?

18. Was the family more committed to funerals than illness as it is today?

19. Why?

Section C: Information about people’s perception about of a State/collective insurance system

20. Do you know about the Nkoranzaman community-financing scheme? [A] Yes [B] No

21. Are you a member [A] Yes [B] No

22. Why or why not?

23. How are premiums collected?

24. In what form?

25. How much premium do you contribute per year?

26. Who collects the premium?

27. What are some of the rules and regulations or what is the policy of the scheme?

Section D: People’s perception, value and limitations of the scheme

29. What do you think or see as the difference between the old or traditional support system and the insurance scheme?

30. What are some of the advantages of the traditional system compared the insurance system if any?

31. What are some of its disadvantages compared to the traditional system?
32. What do you think about the insurance system generally?

33. Do you consider it an effective health care payment system? [A] Yes [B] No

34. Why or why not?

35. Is there a feeling of solidarity in the insurance system? [A] Yes [B] No

36. Do you see any possibilities of misuse or cheating? [A] Yes [B] No

37. Do you know or have you heard of any examples or experiences of some using others' cards?

38. Some members will perhaps seek treatment or medication more frequently than others will. What do you feel about this?

Section E: How people expect the new system to affect the well being of the weakest members of the community?

39. Who within the family decides who should subscribe?

40. Why do some families join why others do not?

41. How does the decision taking affect the ability of the disadvantaged groups i.e. women, children and the poor to receive health?