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

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IN-DEPTH INTERVIEWS FOR COMMUNITY / OPINION LEADERS

Record general information about socio-demographic characteristics of respondents.

Objective 1: To gain knowledge on traditional forms of support.

Questions 1: Which insecure situations in the past did the family provide support?

Probes:
Ask for specific examples of what problems the family provided support in the past and recent times.
How is this support provided?
Who is / was responsible?
Was the traditional system effective in providing the health care needs of people?
Is it still effective in providing the needs of people in recent times?

Objective 2: To collect information on community leaders' perception of a collective/state insurance system:

Question: Can you tell me something about the existing or proposed insurance system?

Probes:
Find out what they know about the history and their own involvement or what they know about the involvement of the community in setting it up?
What do they think about those who become subscribers?
What do they think about those would not subscribe?

Objective 3: To gain an understanding about perception of the difference between the traditional and the new security system.

Question:
What do they think is the difference between the old support system and the new collective insurance system?
Probes
What are the benefits and limitations of each?
Some members will seek treatment or medication more frequently than others. What do they think or how do they feel about this?

Objective 4: To gain information on how community leaders conceive the way health insurance could or does affect the well being of the weakest members of the community.

Question: Why do or would some people join the scheme while others would not?

Probes
How can the scheme influence the health of the poor.
How can the scheme affect the health of the vulnerable women, the elderly, children and those who cannot afford to pay for health care but are more likely to get ill?