**ABSTRACT**

**FREE HEALTH SERVICES FOR PEOPLE LIVING WITH HIV UNDER THE NATIONAL HEALTH INSURANCE IN GHANA: PERSPECTIVES OF HEALTH PROVIDERS AND INSURANCE MANAGERS IN NORTHERN GHANA**

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**Introduction**

Ghana implemented the National Health Insurance Scheme (NHIS) in 2003 to ensure the provision of quality health care services for all Ghanaians. A further policy was promulgated in 2013 for the free treatment of opportunistic infections and the free provision of anti-retroviral drugs for people living with HIV (PLHIV) insured with the NHIS. The study examined the views and perspectives of health care providers and health insurance managers about the policy and access to health care services for PLHIV.

**Methods**

The study was carried out in the Kassena-Nankana districtsof NorthernGhana. The study was qualitative in nature, involving the use of in-depth interviews (n=10) with health care providers and key informant interviews (n=5) with health insurance managers. Data was recorded, transcribed and analyzed using themes and sub-themes.

**Key findings**

Generally the NHIS is reported to be promoting the use of health care services by all Ghanaians, including PLHIV. Most participants stated that they were not aware of the new policy. The NHIS pays for all claims submitted, regardless of HIV status. However, the delay in payment of health care providers by the NHIS was affecting the provision of services. A major challenge is the intermittent shortage of anti-retroviral drugs, resulting in PLHIV not adhering to scheduled treatment plans. In addition, some PLHIV were unable to regularly visit facilities for the supply of anti-retroviral drugs due to transportation problems and stigmatization.

**Main conclusion**

The NHIS is promoting access to health care services for all. However, there is the urgent need to ensure the continuous availability of anti-retroviral drugs in order to promote adherence to treatment plans and thus reduce morbidity and mortality among PLHIV.