**Out-of-pocket healthcare payment in the era of national health insurance: A five-year study of primary health facilities in seven districts of**

**northern Ghana.**

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**Abstract**

**Background**: Ghana introduced a national health insurance program in 2004 with the goal of removing the impoverishing effects of out-of-pocket healthcare payments and ensure access to equitable healthcare. However, over a decade of implementation, the impact of this program on out-of-pocket payments is inconsistent. This paper contributes to understanding the impact of Ghana’s insurance program on out-of-pocket healthcare payments.

**Aims and objectives:** To examine the impact of Ghana’s national health insurance program on out-of-pocket healthcare payment for primary healthcare using health facility-based data.

**Methods:** Using a five-year panel data of revenues accruing to public primary health facilities collected by the Ghana Essential Health Intervention Project (GEHIP), descriptive statistics and trend analysis are employed to examine revenues accruing from out-of-pocket payment vis-à-vis health insurance claims for health services, medication and obstetric care.

**Key Findings:** Out-of-pocket payment for health services and medications were found to reduce by 63% and 62% respectively between 2010 and 2014. Insurance claims for services and medication however increased by 37% and 34% respectively in 2013 and by 13% and 9% respectively in 2014. Obstetric care was entirely covered by insurance claims which increased by 92% and 75% for 2013 and 2014. Thus, the revenue base of primary health outlets is progressively shifting from out-of-pocket payment to insurance claims.

**Conclusion:** The evidence implies Ghana’s national health insurance program is significantly contributing to reducing out-of-pocket payment for primary healthcare, thereby reducing financial barriers to accessing healthcare. Efforts to ensure the sustainability of this policy are in the right direction.

**Key Words:** *Out-of-pocket payment, Health insurance, Primary healthcare, GEHIP, Ghana.*