**Perspectives of women and health professionals on the benefit package for free maternal health services under the National Health Insurance Scheme of Ghana.**

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**Background**

To ensure equity in healthcare delivery for all residents of Ghana and ensuring an acceptable quality package of essential health care services without out-of-pocket payments; the government of Ghana implemented Universal Health Coverage under the National Health Insurance Scheme (NHIS) in 2005. To improve financial access to maternal health services, free maternal care exemption policy was also implemented in 2008.

**Aim**

This study explored the views of women and health professionals on the comprehensiveness of the benefit package of the free maternal health policy for maternal health services.

**Methods**

A qualitative study comprising of 6 Focus Group Discussions (FGDs) and 10 Key informant interviews (KIIs) were conducted with women and health professionals in three rural districts in the Upper West region of Ghana. Interviews were audio recorded and transcribed. Data were analysed using thematic framework approach.

**Results**

The findings showed that reproductive health service such as family planning was not part of the benefit package. Both FGDs participants and KIIs expressed dissatisfaction of the current benefit package not including family planning services. They were emphatic that the benefit package cannot be comprehensive and equitable if these services were not part. Some participants were of the view that it is because of the money women have to pay to access these services that is making them to avoid using them. They also think that the policy may not be adequately addressing the maternal health needs of women if family planning services were left out of the benefit package. Participants unanimously agreed that it was essential for policy makers to begin considering making family planning services part of the package of the policy to meet women needs on planning their families.

**Conclusions**

Our study has identified cost as one of the reasons for non-use of family planning services in rural Ghana. To ensure universal access to sexual and reproductive health services is critical due to its multiple health and social benefits. For Ghana to achieve the sustainable development goal 3 target by 2030, requires policy makers and implementers to consider making family planning services part of the benefit package of the free maternal health policy to improve access by poor rural woman.

**Key words:** National health insurance scheme, universal health coverage, women, health professionals, Ghana.