# Tittle: Impact of National Health Insurance Scheme Coverage on Catastrophic Health Expenditure in Ghana.

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ABSTRACT

**Background:** Ghana’s National Health Insurance Scheme (NHIS) was designed to improve financial access especially amongst the poor, in the country’s bid to attain universal health coverage. The scheme has been implemented since 2004 with the aim of providing financial protection to households therefore preventing payment at point of use of health services. The study sought to determine the impact of NHIS coverage on catastrophic health expenditure (CHE) among households in Ghana.

**Methods:** Data were obtained from the Ghana Living Standards Survey Round 6 (GLSS6), conducted in 2012-2013, with 16,772 households. CHE in this study was measured using 10% and 40% thresholds i.e. CHE was measured as household’s annual total out-of-pocket health payments (hospitalization excluded) equaling or exceeding 10% and 40% of household’s non-food expenditure.

Propensity score matching was used to determine the impact of NHIS on out-of-pocket payment (OOP) and CHE. Multiple linear regression analysis was employed to determine the relationship between covariates and OOP. Further, multivariate logistic regression analysis was used to determine the relationship between covariates and CHE at both 10% and 40% threshold.

**Results:** The study found the proportion of households incurring CHE to be 6.2% and 0.3% for 10% and 40% thresholds, respectively. NHIS coverage had a positive impact (p<0.05) on CHE at 10% threshold but no impact at the 40% threshold.

**Conclusion:**

The positive impact of NHIS coverage on CHE implies that the financial risk protection objective of the scheme is being realized, though at a small margin.

**Key terms**

Catastrophic health expenditure, out-of-pocket health expenditure, National Health Insurance Scheme, Ghana.