Is enrolment into Ghana’s National Health Insurance Scheme pro-poor or pro-rich? Evidence from secondary analysis of Ghana Living Standard Survey round six

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Background: Earlier studies have found enrolment into Ghana's National Health Insurance Scheme (NHIS) as pro-rich. In recent years, the NHIS has embarked on aggressive enrolment of the poor and vulnerable to reverse the tide.

Objective: This paper seeks to examine equity in enrolment in the scheme to inform policy decisions on realisation of universal health coverage (UHC).

Methods: A secondary analysis of data from the sixth round of the Ghana Living Standards Survey (GLSS 6). The survey was conducted between 18 October 2012 and 17 October 2013 with 16,774 household heads. Equity in enrolment was assessed using concentration curves and bivariate analysis to determine factors associated with equity.

Findings: Participants in the survey had a mean age of 46 years and mean household size of four persons. About 71% of the households interviewed had at least one person enrolled in the NHIS. Households in the poorest welfare quintile (73%) had enrolled significantly (p0.001) more than those in the richest quintile (67%). The concentration curves further showed that enrolment was slightly disproportionally concentrated among the poor households, particularly those headed by males. Factors including age, sex, education, household size, region and location of residence were significantly associated with enrolment.

Conclusions: Enrolment in the NHIS favours poor households but is more pro-poor in male-headed households. Policy makers would have to ensure equity within and across gender as they strive to achieve UHC.

Keywords: Enrolment, Equity, National Health Insurance Scheme, Ghana