Title: Utilization of free maternal healthcare services under the National Health Insurance Scheme in rural Ghana: Results from the Kintampo Health and Demographic Surveillance System (2005 – 2015)

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**Background:** Thousands of women die yearly through pregnancy and childbirth and this is highest in Sub-Saharan Africa. This can be reduced through improved access to skilled and emergency care services in these countries. However for most poor households, lack of financial resources hinder the ability to access skilled delivery. In 2008, the Government of Ghana introduced a policy on free maternal healthcare under the National Health Insurance Scheme (NHIS) to provide access to free maternal healthcare services for all pregnant women and nursing mothers resident in Ghana and reduce maternal mortality.

**Aim:** To assess the trends in the utilization of maternal healthcare services and maternal mortality in rural settings in Ghana, following the introduction of the policy on free maternal healthcare under the NHIS.

**Methods:** Secondary data from longitudinal household surveys on pregnancies and deliveries conducted in the Kintampo North Municipality and Kintampo South District in Ghana from 2005 to 2015 was used for this analysis. These surveys were conducted by the Kintampo Health and Demographic Surveillance System (KHDSS) and it involved all pregnant women and nursing mothers within the KHDSS study areas. The analysis compared statistics from before and after the implementation of the policy to determine trends in utilization of maternal healthcare services and maternal mortality. Stata version 13.1 was used for the analysis.

**The key findings:** Utilization of maternal healthcare services increased after the introduction of the policy in 2008. Facility delivery increased from less than 30% prior to 2008 to about 55% in 2015, (eight years after the introduction of the policy). This was matched by a decline in home deliveries from above 50% prior to 2008 to about 34% in 2015. The percentage of women attending four or more Ante-natal care visits increased from less than 1% prior to 2008 to about 68% in 2015. Maternal mortality also decreased over time after 2008. As at 2015 about 76% of the study population were covered by the policy.

**The main conclusion:** Utilization of maternal healthcare services increased after the implementation of the policy on free maternal healthcare under the NHIS in 2008. Increasing the coverage of the policy could further improve access to maternal care services, especially for women from poorer households.