**ABSTRACT**

**The Impact of Community Engagement and Financial Incentive on Healthcare Utilization and Health Insurance Enrolment in Ghana**

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**Background**: This paper evaluates the impact of community engagement and financial incentive intervention on healthcare utilization and health insurance enrolment in Ghana. The interventions were implemented to encourage individual and community involvement in the processes of healthcare delivery and health insurance provision with the aim of improving perceptions on service quality and subsequently improving healthcare utilization and health insurance enrolment.

**Method**: We used data from a randomized controlled trial study conducted in 64 communities in the catchment area of 64 health centers/clinics in 16 districts in 2 regions in Ghana. The interventions were implemented in 32 communities after a baseline survey in 2012 and a follow-up survey was conducted in 2014. The remaining 32 communities served as controls. Difference-in-difference regression estimation was done on a panel data of 5,451 individuals in the baseline and follow-up surveys to measure the impact of the interventions on healthcare utilization health, insurance enrolment and perception of healthcare and NHIS service quality.

**Results**: We found that in the short term (12 months), community engagement as a whole resulted in insignificant decrease in healthcare utilization and significant increase (8.2%) in health insurance enrolment but the intensive engagement alone resulted in insignificant increases in both healthcare utilization and health insurance enrolment whilst the light engagement alone resulted in insignificant decrease in healthcare utilization and significant increase (8.6%) in health insurance enrolment. The combination of community engagement and financial incentive resulted in insignificant decrease in healthcare utilization and significantly higher increase (9.1%) in health insurance enrolment in the intervention communities than the control communities.

**Conclusion**: The paper provides an important starting point in understanding the effect of community engagement and financial incentive on healthcare utilization and health insurance enrolment and highlights their potential as strategies to significantly improve service utilization and health insurance enrolment in the long term particularly in low and middle income countries. Further studies are however required to broaden the understanding of the mechanisms through which the interventions impact on healthcare utilization and health insurance enrolment.