



**IMPLEMENTATION OF THE
GROWTH AND POVERTY REDUCTION STRATEGY (GPRS II)
2006 – 2009**

**2008
CITIZENS' ASSESSMENT OF
THE NATIONAL HEALTH INSURANCE SCHEME**

*Towards a Sustainable Health Care Financing
Arrangement that Protects the Poor*

**ACCRA, GHANA
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**NATIONAL DEVELOPMENT PLANNING
COMMISSION**

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LIST OF ACRONYMS AND ABBREVIATIONS

GPRS I&II	Ghana Poverty Reduction Strategy (I & II)
NHIA	National Health Insurance Authority
NHIS	National Health Insurance Scheme
PM&E	Participatory Monitoring and Evaluation
OOP	Out-of-Pocket
NDPC	National Development Planning Commission
MHO	Mutual Health Organisation
MDG	Millennium Development Goals
GLSS	Ghana Living Standards Survey
OPD	Out-patient Department
GSS	Ghana Statistical Service
CHPS	Community Health Planning Service
SSNIT	Social Security and National Insurance Trust
LEAP	Livelihood Empowerment Against Poverty
NYEP	National Youth Employment Programme

EXECUTIVE SUMMARY

1.0 BACKGROUND

Since 2003 the Government of Ghana has adopted the Ghana Poverty Reduction Strategy (GPRS) as its medium term national development policy framework. The first medium term development strategy, the Ghana Poverty Reduction Strategy (GPRS I) was formulated in 2002 and implemented over the period 2003 – 2005, while the Growth and Poverty Reduction Strategy (GPRS II), a successor to the GPRS I was formulated in 2005, to be implemented over the period 2006 – 2009.

In order to track progress towards implementation, a comprehensive Monitoring and Evaluation (M&E) plan was prepared as part of the GPRS process. The aim is to facilitate the tracking of progress of policy implementation and effectiveness as well as identifying bottlenecks associated with implementation of the Strategy for early resolution.

The M&E arrangement for the GPRS involves four main components:

- Annual monitoring of progress towards implementation using a set of agreed indicators, and measuring progress against target;
- Conduct of participatory monitoring and evaluation (PM&E) to obtain feedback from citizens at the grassroots about the extent to which the key objectives of the GPRS are being met from their perspective;
- Conduct of thematic studies (i.e. PSIAs) to understand the intended and unintended consequences of policy interventions and/or policy reforms on the well-being of stakeholders; and
- Conduct of evaluation of the GPRS to determine the relevance, efficiency, effectiveness, impact and sustainability of a programme or project outlined under the GPRS.

The National Citizens' Assessment survey which is a Participatory Monitoring and Evaluation framework is usually undertaken to complement the quantitative data obtained from the Ministries, Departments and Agencies (MDAs) and the Metropolitan, Municipal, and District Assemblies (MMDAs) in assessing the impact of key GPRS policies, and also to provide an opportunity for citizens to participate in the monitoring and evaluation process of the GPRS. Indeed a key part of assessing the effect of GPRS policies is to find out from citizens whether they have experienced improvement in their lives with respect to specific policy objectives of the GPRS II.

So far, two Citizens' Assessment Surveys have been conducted in 2004 and 2005. The 2005 Citizens' Assessment Survey was the last for the GPRS I (2003 – 2005) period, while the 2008 Citizens' Assessment Survey is the first to be conducted under the GPRS II. The scope of the 2008 Citizens' Assessment Survey is limited to the National Health Insurance Scheme (NHIS), which is a key health sector initiative to support the GPRS II policy objective of

ensuring sustainable financial arrangements that protects the poor. The objective is to ascertain from the citizens whether the NHIS is providing an affordable health care financing arrangement as envisaged under the GPRS II.

2.0 OBJECTIVES

Thus the key objectives of the study included:

- obtaining feedback from citizens about how the NHIS is performing from their own perspectives;
- determining whether the NHIS is achieving its goal of ensuring equitable access to quality basic health care for all residents (including the vulnerable and excluded); and
- gaining insight into how to bridge the equity gap in access to quality health care services.

The exercise employed both qualitative and quantitative approaches, with the view to ensuring that the quantitative results complemented and enriched the qualitative work. The qualitative work involved an extensive survey of a representative sample of citizens across the country, using the sampling frame that was used for the fifth round of the Ghana Living Standards Survey (GLSS5) in 2005/2006 and involving interviews of about 2,000 households in Ghana.

3.0 KEY FINDINGS

The survey shows an increasing level of registration under the scheme with a total subscription increasing from a low of 1,797,140 in 2005 to 12, 518,560 in 2008, though significant variations in registration exist across geographical and socio-economic groups.

The assessment reveals substantial positive effects of the scheme on several aspects of health care delivery in Ghana. For example, the proportion of those who consult skilled health care providers for general health conditions has risen from 45% to about 62% between 2005 and 2008, during the implementation of the scheme. Babies delivered with the assistance of skilled personnel have also improved remarkably. Data from MICS 2006 show that just about 50% of babies delivered in Ghana at that time were assisted by skilled personnel but the results from this survey showed a higher percentage of about 72%. This suggests that the scheme has significantly improved access to health care by pregnant women or women in labour, with positive implication for maternal mortality and complications associated with child birth.

The greatest expectation of Ghanaians about the NHIS is to reduce the burden of health care cost on households. The result of the survey suggests that households registered with the NHIS benefit in terms of out-of-pocket (OOP) expenditure reductions at health care facilities than those who were not registered. The burden of the cost of health care on the household is

very high when the individuals are not registered with the NHIS, and poorer households who are not insured suffer even more and would find it more difficult to access health care.

Other findings from the survey suggest that respondents were generally satisfied with the performance of the NHIS, with 59.8% of all households who are insured indicating they are satisfied and a further 31.7% indicating that they are very satisfied. This result implies that households in Ghana are satisfied with the performance of the scheme.

4.0 RECOMMENDATIONS

The assessment indicates that, although more than half of Ghanaians are enrolled in the scheme, a large portion of the population remains uninsured. Forty-one percent (41%) of households did not register any member at all. Analysis of the NHIS subscription by socio-economic groups reveal that about 7 out of 10 people in the lowest socio-economic group have not registered with the scheme. The need for further improvement in the exemption policy is necessary to adequately serve the health needs of the poor.

Also women who benefit from the free medical care policy for pregnant women should be encouraged to subscribe to the scheme even after delivery. This should be done alongside an intensive education on family planning practices as this will significantly reduce overuse and overburdening of the free maternal care policy.

The NHIS policy exempts children under 18 years old, indigents, pensioners under the SSNIT Scheme and the aged (70+) from the payment of premiums under the scheme. However, for children under the age of 18 to benefit from the scheme, their parents or proven single parent (guardian as the case may be) must have registered with the scheme. This must have contributed to the exclusion of 43.5% of children from the scheme even though the exemption policy covers them. Suggestions made to decouple the exemption of children under 18 years old and the registration of their parents should be studied carefully. The initiative appears to be attractive if linked to school attendance but at the same time it can serve as a disincentive to the registration of parents if care is not taken to provide complementary policy that will offset the possible negative effect of the decoupling on parents registration.

Close to a third of the formal sector workers are not covered by the NHIS even though majority of them (SSNIT contributors) are supposed to be under Premium Exempted Membership. Several reasons account for this. The key ones include the length of time it takes to have a registration process to be completed, apparent lack of interest in the scheme as a result of lack of information, among others. The scheme should endeavour to strengthen communication mechanisms and enrol more people from this group. Recent interventions to offer schemes that appear to be more attractive to high income groups (top-up schemes) should be fully supported.

There is a high indication from the assessment that with the introduction of NHIS, more pressure will be put on existing health care facilities as a result of increased use by insured individuals. It is argued in this report that this can negatively affect the quality of health care services if the increase is not matched by corresponding increases in personnel and infrastructure. The Ministry of Health and Ghana Health Service are therefore encouraged to pay more attention to expansion of existing health facilities, increase recruitment, and redistribute health personnel to understaffed and overburdened areas.

An area, which strongly threatens the sustainability of the NHIS relates to the processing and administration of claims. Delays in processing, submission and vetting of claims appear to be very problematic. The scheme should continue the search for an effective way to address this issue since it appears to be the number one cause that affects citizens' perception on quality of care received by NHIS members.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND

Since 2003 the Government of Ghana has adopted the Ghana Poverty Reduction Strategy (GPRS I) and the Growth and Poverty Reduction Strategy (GPRS II) as its medium term national development policy frameworks. The first medium term development strategy (GPRS I) was formulated in 2002 and implemented over the period 2003 – 2005, while the GPRS II, a successor to the GPRS I was formulated in 2005, to be implemented over the period 2006 – 2009.

In order to track progress towards implementation, a comprehensive Monitoring and Evaluation (M&E) plan was prepared as part of the GPRS process. The aim is to facilitate the tracking of progress of policy implementation and effectiveness as well as identifying bottlenecks associated with implementation of the Strategy for early resolution.

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So far, two Citizens' Assessment Surveys have been conducted in 2004 and 2005. The 2005 Citizens' Assessment Survey was the last for the GPRS I (2003 – 2005) period, while the 2008 Citizens' Assessment Survey is the first to be conducted under the GPRS II. The scope of the 2008 Citizens' Assessment Survey is limited to the National Health Insurance Scheme

(NHIS), which is a key health sector initiative to support the GPRS II policy objective of ensuring sustainable financial arrangements that protects the poor. The objective is to ascertain from the Citizens' whether the NHIS is providing an "affordable health care financing arrangement that protects" the poor as envisaged under the GPRS II. This policy is also key to Ghana's attainment of the gender and health related Millennium Development Goals (MDGs) 3, 4, 5 & 6¹.

1.2 OVERVIEW OF THE NHIS POLICY

The development of the human resources of the country has been identified as one of the key priorities of government. Under the Ghana Poverty Reduction Strategy (GPRS I: 2003 - 2005), a number of measures were initiated in the medium term to enhance access to, and delivery of health services. Considerable investments were made in the provision of health care facilities, with positive outturn in a number of health indicators. However by the end of the implementation of GPRS I, a significant proportion of people still did not have adequate access to quality health services with regional and socio-economic disparities. These variations in health status were attributed, in part, to geographical barriers, financial barriers, service delivery constraints and broad socio-cultural barriers, including gender.

The "Cash and Carry System" of paying for health care at the point of service was observed as a key financial barrier to health care access for the poor. To remove the financial barrier to health services and ensure affordable and sustainable health care arrangement for the poor, the government initiated the National Health Insurance Scheme in 2003 aimed at abolishing the "Cash and Carry System" and limiting out of pocket cash payment at the point of service delivery.

The National Health Insurance Act, 2003 (Act 650) established the National Health Insurance Scheme (NHIS) with the aim of increasing access to health care and improving the quality of basic health care services for all citizens, especially the poor and vulnerable. The law establishing the scheme allows for the concurrently operation of District-Wide (Public) Mutual Health Insurance schemes, Private Mutual Health Insurance schemes and Private Commercial Health Insurance schemes. However the schemes would only financially support District-Wide (public) Mutual Health Insurance Schemes. The initially defined benefit package under the scheme includes inpatient hospital care, outpatient care at primary and secondary levels, and emergency and transfer services. Each district mutual health insurance scheme also uses its discretion to determine additional benefits a scheme could provide.

¹ MDG 3: Promote Gender Equality and Empower Women
MDG 4: Reduce Child Mortality
MDG 5: Reduce Maternal Mortality
MDG 6: HIV/AIDS, Malaria and Other diseases

It is envisaged under the GPRS II that access to quality health care will improve with the establishment of affordable health care financing arrangement, while creating the necessary environment for the attainment of the health MDGs namely, the reduction in child and maternal mortality, and the combating of HIV/AIDS, malaria and other diseases. Additionally, improving the health status of especially women and children will contribute significantly to the reduction of extreme poverty.

The NHIS is financed mainly through taxes on selected goods and services, retention on workers' Social Security and National Insurance Trust contribution and premium payment through membership registration. The NHIS Act, 2003 (Act 650) imposed a 2.5% VAT levy on selected goods and services in the country to finance the scheme, in addition to 2.5% of workers contribution to the Social Security and National Insurance Trust (SSNIT) which is deducted at source as their contributions to the scheme. Thus all SSNIT contributors are exempted from paying a premium, though they are required to register in order to benefit from the scheme. On the other hand, all informal sector workers are required to pay a premium, based on the income level of subscribers, in order to have access to basic health services under the NHIS.²

A portion of total mobilised funds for the scheme is repackaged as an 'exemption fund' and channelled through district implementing bodies to cater for the poor and vulnerable groups as defined under the scheme. Due to anticipated teething problems related to adverse and risk selection issues, and also due to low incomes, the framework *innovatively* established this fund to provide buffer for district mutual health insurance schemes licensed under the NHIS Act and to subsidize the cost of providing health care services to the exempted group³. The fund implicitly subsidises families by exempting children (under 18 years of age), whose parents fully pay their annual premiums.

Generally, the introduction of contributory health insurance has implications for tax burden on low income groups, labor market costs, and even international competitiveness. Literature from developing countries has demonstrated that voluntary health insurance is associated with both benefits and risks. Notably, it is an area where market imperfections are particularly acute and where some of the negative features can have a particularly adverse impact on both patients (adverse selection) and the health system (fragmentation in financing and cost escalation). Therefore, a better understanding of these aspects of NHIS for different

² Identification of poor people continues to be a major challenge for managers of the scheme due to lack of information on incomes for informal sector workers.

³ Even though the NHIS Act allows for other types of schemes like private mutual schemes and private-for-profit insurance companies, it is believed that the district schemes will be more poor-inclusive.

income groups in Ghana will allow policy makers to introduce mitigating policies to deal with their effects.

Level of subscription

The 2008 NHIS progress report indicates that the number of people registered under the NHIS has increased from 1,797,140 in 2005 to 12,518,560 as at end of 2008, representing about 61.3% of the country's population. According to the report, about 30% of the current subscribers to the scheme are from the informal sector, and the SSNIT contributors to the scheme constitute about 7%. Overall, the vulnerable group including pregnant women, children, the aged (70 and above) and indigents constitute 63.2% of the total number of people registered under the scheme (Table 1.1).

Table 1.1: Distribution of NHIS membership by categories

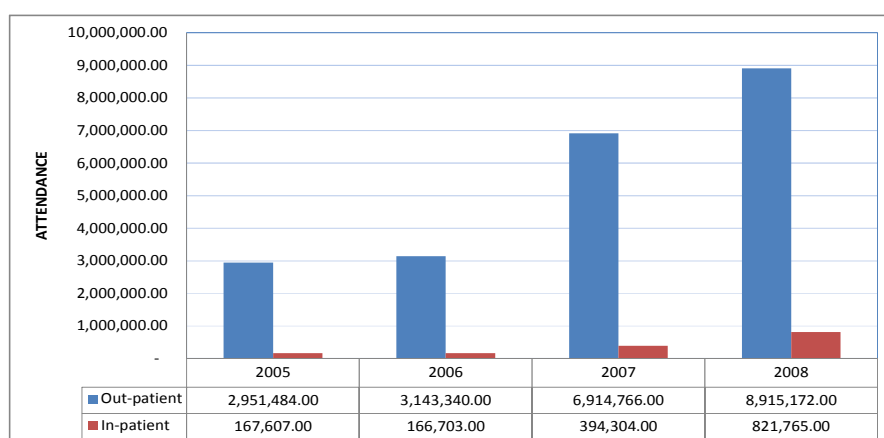
Region	Informal ⁴	SNNIT Contributors	SNNIT Pensioners	Under 18yrs	Pregnant Women	Aged (70 yrs & above)	indigent
Western	28.7	8.9	0.4	53.1	3.9	4.3	0.6
Central	18.8	8.4	1.9	50.3	5.6	9.2	5.8
Greater Accra	34.7	12.7	0.6	41.2	4.9	3.5	2.4
Volta	23.7	6.6	1.1	55.7	2.2	9.3	1.4
Eastern	31.9	6.3	0.7	49.5	2.2	7.7	1.6
Ashanti	34.4	5.8	0.3	48.2	3.4	6.9	1
Brong Ahafo	30.1	4.3	0.3	54.3	2.7	5.8	2.6
Northern	28.6	2.4	0.1	54.5	3.7	7.4	3.3
Upper East	25.7	3.6	0.5	49.2	2.3	10.6	8.1
Upper West	27.4	3.4	0.4	53.8	3.4	9	2.6
Total	29.8	6.5	0.6	50.4	3.5	6.9	2.4

Source: Computed using data from NHIA Operations Report, 2008

The total number of out-patient department (OPD) claims on the scheme has increased from 2,951,484 in 2005 to 8,915,172 by the end of December 2008, while in-patient services claims also increased from 167,607 in 2005 to 821,765 in December 2008 (Figure 1.1). Premium collected from the informal sector, which constitutes 30% of registered members, accounted for only 12.1% of total claims payment for 2008 (Table 1.2). This suggests that the scheme relies largely on transfers from central government in the form of subsidy, which has so far risen from GH¢7.7 million to GH¢108 million between 2005 and 2007 (NHIA Operations Report, 2008).

⁴ Informal refers to contributors who paid for the premium themselves but not by SSNIT or institution

Figure 1.1: Out-patient and In-patient Claims on the Scheme, 2005 - 2008



Source: Computed using data from NHIA Operations Report, 2008

Table 1.2: Regional Distribution of NHIS Coverage and Utilization of Health Care Services

Region	Number of Schemes	Registered member of NHIS	Informal Premium ('000 GH¢)	Total Claims Paid ('000 GH¢)	Share of Claims Paid by Informal Premium Contribution
Western	15	9.5	4,428.19	34,188.70	12.95
Central	13	8.1	3,149.87	23,078.68	13.65
Greater Accra	10	11.4	1,033.17	10,906.49	9.47
Volta	15	7.6	1,807.73	11,586.47	15.60
Eastern	17	11	295.95	8,555.25	3.46
Ashanti	24	22.1	1,472.52	5,716.56	25.76
Brong Ahafo	19	11.9	301.48	5,051.32	5.97
Northern	18	10.2	354.68	3,623.41	9.79
Upper East	6	4.8	712.94	10,876.24	6.56
Upper West	8	3.5	1,816.53	13,418.91	13.54
National(Total)	145	12,518,560	15,373.07	127,002.05	12.10

Source: Computed using data from NHIA Operations Report, 2008

Overall, 1,551 private health care providers, including pharmacies and maternity homes, have been accredited to provide services under the NHIS to make the service more and easily accessible to beneficiaries. In consultation with other stakeholders, the National Health Insurance Authority has developed a new comprehensive medicine list and the minimum benefit package covers about 95% of all diseases in Ghana (Appendix 1).

1.3 THE OBJECTIVE OF 2008 CITIZENS' ASSESSMENT SURVEY

The goal of this study is to ascertain from the citizens' perspective whether NHIS provides effective health care financing arrangements for the poor. Thus the broad objectives of this survey are to:

- obtain feedback from citizens about how the NHIS is performing from the perspective of local communities;
- determine whether the NHIS is achieving its goal of ensuring equitable access to quality basic health care for all residents (including vulnerable and excluded); and
- gain insight into how to bridge the equity gap in access to quality health care services.

Specifically, the study provides evidence on level of subscription of NHIS by different socio-economic groups in Ghana and analyzes the effects of NHIS on the following:

- financial protection against the cost of illness;
- access by households to affordable health care (availability and quality of inputs and services, households explicit and implicit costs for health care services, utilization, etc);
- behaviour of health workers and health seekers;
- incidence of ailment or injury; and
- issues related to the process of registration and after registration.

Further details on the above issues discussed as part of the study include the following:

- publicity/coverage of the NHIS and how it is understood by beneficiaries and prospective beneficiaries
- how card holding NHIS members perceive benefits from membership
- reasons for not registering with NHIS
- NHIS members' willingness to renew registration
- how long it takes to receive membership
- socio-economic status of people enrolled in the NHIS
- payment of premium (too high, too low, affordable)
- kind of health service providers beneficiaries would prefer (private/government/orthodox/traditionalist)
- quality of services provided (waiting time, staff attitude, availability of health personnel - doctor, nurse, pharmacist, paramedics, etc.)
- quality of services compared to other alternative financing arrangements
- quality of OPD and inpatient services
- adequacy of drug list coverage
- specialist treatments and referrals

Table 1.3: Matrix of Survey Objectives

SPECIFIC SURVEY ISSUE	BROAD SURVEY OBJECTIVE		
	Whether the NHIS is performing well from the perspective of local communities	Whether the NHIS is achieving its goal of ensuring equitable access to quality basic health care for all residents (including vulnerable and excluded) in Ghana	Whether the NHIS is bridging the equity gap in access to quality health care services
• Financial protection against the cost of illness		X	
• Access by households to affordable health care (availability and quality of inputs and services, households' explicit and implicit costs for health care services, utilization, etc)	X	X	X
• Behaviour of health workers and health seekers	X		
• Incidence of ailment or injury (within the last four weeks)		X	X
• Issues related to the process of registration and after registration	X		
Further details on above issues to be discussed as part of the survey include the following:			
• Publicity/coverage of the NHIS and how it is understood by beneficiaries and prospective beneficiaries	X		
• Card holding NHIS members perception of benefits from membership	X		X
• Reasons for not registering with NHIS	X	X	
• NHIS members willingness to renew registration	X		X
• How long it takes to receive membership card		X	X
• Level of premium (too high, too low, affordable)		X	X
• Kind of health service providers beneficiaries would prefer (private/government/orthodox/traditionalist)	X		
• Quality of services provided (waiting time, staff attitude, availability of health personnel - doctor, nurse, pharmacist, paramedics, etc.)	X		X
• Quality of services compared to other alternative financing arrangements	X		X
• Quality of OPD and inpatient services	X		
• Adequacy of drug list coverage	X		X
• Specialist treatments and referrals	X		

CHAPTER TWO

METHODOLOGY

2.1 INTRODUCTION

The study used both qualitative and quantitative approaches to address the issues identified. In this way the quantitative results were complemented by the qualitative work.

The study involved an extensive survey of a representative sample of citizens across the country, based on the sampling frame used for the fifth round of the Ghana Living Standards Survey (GLSS5, 2005/06). The exercise was undertaken by the National Development Planning Commission (NDPC) in collaboration with Ghana Statistical Service (GSS), Ghana Health Service (GHS), Ministry of Health (MOH), National Health Insurance Authority (NHIA), various District Mutual Health Schemes (DHMS) and health care providers, among others.

2.2 SAMPLING DESIGN AND SAMPLING METHOD

To achieve the objectives of Citizens' Assessment of the National Health Insurance Scheme (NHIS), nationally representative sample surveys of households and health facilities, exit interviews at hospital facilities, and interviews of selected health care providers and NHIS managers were conducted throughout the country. The units of analyses were mainly households that dwell in living quarters, and patients that were polled at the health care facilities.

2.2.1 Household survey

Sampling frame and sampling units

The updated list of Enumeration Areas (EAs) of the 2000 Ghana Population and Housing Census constituted the sampling frame for the household survey. The primary sampling units (PSUs) were the EAs, since they are the smallest well-defined geographical units for which population and household data are available. The EAs are also identifiable on maps. Households within the EAs constituted the secondary sampling units (SSUs).

Stratification

The frame for the household survey was stratified based on the administrative region and type of locality of residence, in order to increase precision and reliability of the estimates. The broad ecological zones, (coastal, forest and savannah) were implicit in the stratification. The first level of stratification corresponded to the ten administrative regions. Within each region, the EAs were further stratified into urban and rural localities of residence. The sampling was carried out independently within each regional stratum.

Stratification ensures that the sample is well spread out among the relevant sub-groups (eg; region, urban/rural, ecological zone). Since sampling is carried out separately within each

stratum, it is possible to ensure that there are sufficient sampling units in each subgroup to allow meaningful analysis. Stratification also reduces sampling error, since the sampling error depends on the variance within the strata and not between. The geographic ordering of the EAs within each stratum, which was developed during the pre-census cartographic work, also provided further implicit stratification.

Sample size and allocation

The number and allocation of sample EAs for the survey depend on a number of factors, including the type of estimates to be obtained, the level of precision required, as well as, availability of resources, time and operational constraints. Sampling errors and non-sampling errors were taken into account. For purposes of quality assurance there was the need for the sample size to be operationally manageable for all survey activities.

After careful consideration of options and also based on experience, time and resources available, a sample size of about 2000 households was deemed adequate to ensure that there are sufficient sampling units available for meaningful analysis and inferences about the population, at the regional and national levels within a margin of error of plus or minus 2.5%.

Sample selection

The household sample survey was based on a two-stage stratified nationally representative sample of households. At the first stage of sampling, 200 EAs (PSUs) were selected using systematic random sampling with probability proportional to size (PPS) method. Determination of the sampling rates by size of strata used proportional allocation based on each region's share of the 2007 estimated national population, and was weighted by the share of the population registered with the National Health Insurance Scheme (NHIS) in each region (Table 2.1).

Table 2.1: Distribution of 2007 Estimated Population, NHIS Registration Coverage & Allocation of PSUs by Region

Region	2007 Est. pop	Share of pop registered	Registered pop	Share of total registered	Allocation of PSUs (EAs)
Western	2042753	0.49	1000949	0.10	21
Central	1687311	0.57	961767	0.10	20
G. Accra	3576312	0.24	858315	0.09	18
Volta	1636462	0.32	523668	0.05	11
Eastern	2274453	0.51	1159971	0.12	24
Ashanti	3924925	0.51	2001712	0.21	41
Brong Ahafo	1968205	0.72	1417108	0.15	29
Northern	1790417	0.58	1038442	0.11	21
Upper East	963448	0.47	452821	0.05	9
Upper West	561866	0.47	264077	0.03	5
Total	20426152		9678829	1.00	199*

Source: 2008 NDPC PM&E Survey

*The survey team could not work in one EA because of operational difficulties

The selection of EAs (PSUs) was accomplished by carrying out the sampling operation independently within each stratum (region). The selection procedure for PSUs within each stratum was achieved by ordering the complete list of EAs by population size and systematically selecting the required number of units within each stratum.

At the second stage, 10 households were selected systematically separately for each EA to produce a total of 2,000 households nationwide. Additional three supplementary households were selected for each EA as reserve for possible replacement for missing households. A total of 1,988 households participated in the survey yielding 99.4% response rate for the household survey. The survey team could not work in one EA because of operational difficulties.

2.2.2 Patient exit poll and other interviews

In addition, 1,000 patients were randomly polled from 100 NHIS accredited health facilities. The health facilities were selected from districts that had earlier been selected for the household survey. A sample of health care providers and all scheme managers in the selected districts were also interviewed. A relatively lower response rate of 92% was achieved for the exit interview, compared to the household level interviews (99.4%), because of poor timing of visits to health care facilities.

2.3 SURVEY INSTRUMENTS

The main instrument for the survey was the household questionnaire which covered a wide range of topics including, the demographic characteristics, economic activity, and history of household ailments during the last 4 weeks, deliveries, chronic health conditions, health consultations and visits to health facilities, payment of medical expenses, health insurance, household assets and housing conditions. There was also a patient exit poll questionnaire and supplementary questionnaires, one each, for health providers and health insurance scheme managers. Both the exit and household questionnaires have sections on the performance of the scheme, as perceived by citizens of the country (Appendix 3). All the instruments were administered through face-to face interviews.

2.4 DATA COLLECTION

2.4.1 Field organization

Seven teams were formed for the data collection exercise. Each team comprised one supervisor, 3 interviewers and one driver. Each team was provided with one 4x4 vehicle to ease movement in the field. On average, each team was assigned 280 households, 145 patient exit poll interviews, 13 health providers and 8 scheme managers. Fieldwork for the entire survey lasted about four weeks.

2.4.2 Training

An intensive training workshop on the Citizens' Assessment of the NHIS survey instruments was organized for 30 experienced field personnel. The participants were taken through the following:

- explanations on the survey methodology;
- the use of Enumerated Area maps in the field for identification of households using pre-selected list of the sample elements;
- the structure and content of the survey instruments;
- basic concepts, definitions and instructions on how to complete the scanable questionnaires and
- simulation trials and mock interviews

After the training, twenty-eight participants (including 7 supervisors) were selected to participate in a two-day pre-test of the survey instruments. The choice of field personnel for the pre-test was such that all the supervisors and at least two potential interviewers from each team were involved in the exercise.

2.4.3 Fieldwork

Data collection for the survey was carried out between the 5th and 29th November 2008. For quality control, scheduled and random field monitoring visits were made by senior personnel of the project to check on the logistics, quality and progress of the data collection exercise.

2.5 EDITING, DATA CAPTURE AND DATA PROCESSING

Manual checking and editing of the field returns, as well as, post-coding of open-ended questions had to be carried out before the completed questionnaires were dispatched for data entry and processing.

The questionnaires were scanned using high speed scanners and verification of the scanned data was achieved by using the Formic Software.

Welfare measure

The study used an index that was derived from multi-dimensional aspects of welfare. A wealth quintile was constructed using information on household ownership of a number of consumer items, ranging from a television set to a bicycle or car, as well as dwelling characteristics, such as source of drinking water, sanitation facilities, and type of material used for flooring. Each asset was assigned a weight (standardized factor score) generated through principal components analysis. A number of studies have applied this method in low-income countries (Houweling *et al.*, 2003; Montgomery *et al.*, 2000; Sahn and Stifel, 2000; World Bank, 2004) and there are indications that it provides a wealth measure that is at least as good as a consumption measure (Filmer and Pritchett, 1999).

CHAPTER THREE

CHARACTERISTICS OF SURVEY RESPONDENTS

3.1 HOUSEHOLD SURVEY

The survey covered the entire country, with all the ten (10) regions divided into enumeration areas (EAs) and shared between locality of residence (rural and urban). The unit of analysis was the household, and a total of 1,988 households were interviewed from 199 EAs (110 from rural areas and 89 from urban areas). The total number of respondents was 8,644 of which 56.7% were adults and 43.3% were children under 18 years old. Rural respondents constituted the bulk accounting for 56%, while 44% were drawn from urban areas. Table 3.1 shows the regional distribution of the EAs and households covered in the survey.

Table 3.1: Regional distribution of EAs, households and individuals covered by the survey

Region	EAs Households		Individuals					
			Adults		Children (< 18 yrs)		All	
			Count	weighted share (%)	Count	weighted share (%)	Count	weighted share (%)
Western	21	210	407	7.8	263	6.8	670	7.3
Central	20	200	479	9.0	308	7.7	787	8.4
G. Accra	18	180	407	14.0	186	8.8	593	11.8
Volta	11	112	296	8.6	203	8.3	499	8.5
Eastern	24	239	562	12.8	460	14.0	1022	13.3
Ashanti	41	409	880	17.5	802	21.3	1682	19.1
Brong Ahafo	29	290	774	11.4	608	12.0	1382	11.6
Northern	21	209	685	11.3	609	13.5	1294	12.3
Upper East	9	89	282	5.3	211	5.2	493	5.3
Upper West	5	50	126	2.4	96	2.5	222	2.4
Urban	89	889	2097	46.8	1386	40.5	3483	44.1
Rural	110	1,099	2801	53.2	2360	59.5	5161	55.9
Total	199	1,988	4,898	100.0	3,746	100.0	8,644	100.0

Source: 2008 NDPC PM&E Survey

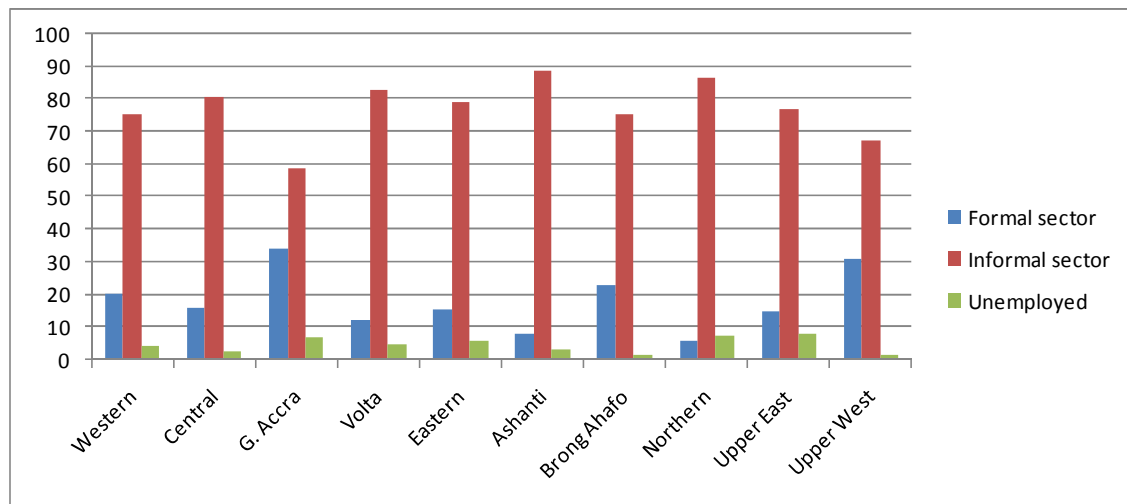
The survey results indicate the numerical dominance of female and adult population, who constituted 51.3% and 56.7% respectively. This pattern observed in the survey is consistent with the population characteristics shown and documented in the 2000 population and housing census. The female population of Ghana is known to be a little above 51% with a pyramidal structure indicating a broad based youthful population of about 40%. This trend remains the same in all the regions with the exception of Brong Ahafo, Upper East and Upper West where the share of female was lower than 50%.

The rural-urban distribution of the population is generally similar to the pattern of regional distribution and also not different from the national statistics from the GSS. From the survey, close to 53% of the population in urban areas, compared to 50% of rural dwellers are all females. A little more than 39% of the residents in urban areas are under 18 years and more than 45% of the rural population are under 18 years.

The characteristics of the respondents in terms of the sector in which they are employed, is largely consistent with the result of the GLSS 5 in which majority of Ghanaian is believed to be employed in the informal sector. The result of this survey indicates that more than 78% of respondents are employed in the informal sector, with Ashanti Region having the highest proportion of people employed in the informal sector (88.8%), followed by the Northern (86.9%), Volta (83.1%), Central (81%), and Eastern (79%) regions in that order (Figure 3.1). The share of rural respondents who were in the informal sector was observed to be relatively higher than the urban respondents, as more than 86% of the rural population are employed in the informal sector compared to 68% of urban dwellers.

From the survey results less than 5% of the respondents indicated they were unemployed during the last 7 days, with the unemployment rate being higher in the northern regions except the Upper West Region where the proportion of respondents who indicated they were unemployed was lower than national average of 4.7%.

Figure 3.1: Percent employed in the formal and informal sectors in Ghana



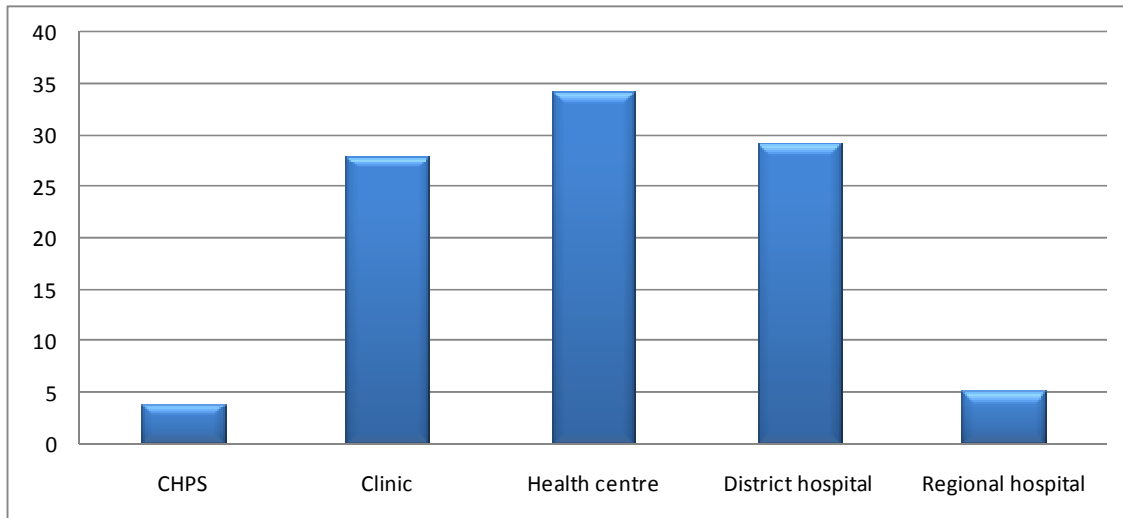
Source: 2008 NDPC PM&E Survey

3.2 PATIENT EXIT SURVEY

Besides the household interviews, patient exit polls were conducted in all ten regions. In this method outpatients leaving health facilities were approached and interviewed. Health facilities visited include Community-based Health Planning and Services (CHPS) units, health clinics, health centres, district hospitals, and regional hospitals (Figure 3.2). Majority of the respondents use health centres, district hospitals and health clinics. The proportion of

households who indicated they use health centres constituted about 34%, compared those who use regional hospitals (5%) and CHPS (3.5%).

Figure 3.2: Type of health care facility visited



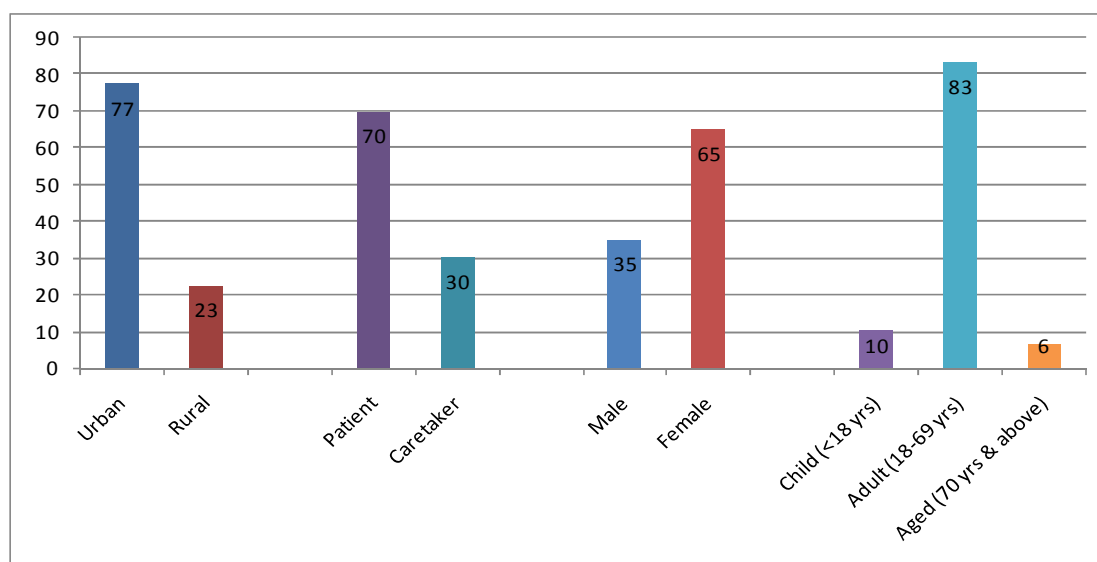
Source: 2008 NDPC PM&E Survey

The CHPS initiative was introduced in the late 1990s to enhance access to health care in Ghana, particularly for communities in remote areas. Under this initiative, community health nurses served as community resident health care providers. An evaluation of the pilot CHPS project found that the number of health service encounters within the community increased eight-fold and improved immunisation coverage (McIntyre, 2007). While this did well in addressing physical access constraints, financial access remained a serious problem.

Figure 3.3 presents the distribution of the survey respondents for the exit poll, the respondent in this instance may be either the patient or a caretaker. In all 920 individuals were interviewed, out of which 70% were patients and 30% were caretakers. The poll's result indicates that more people use health facilities in the urban areas (77.4%) than in the rural areas (22.6%). This may be attributed to the general concentration of health facilities in urban areas than in rural areas.

The exit poll also revealed a larger female population (65%) than males (35%) using health facilities. Majority of the people (83.3%) interviewed in the exit poll were in the active age group of 18 – 69 years (Figure 3.3). Only about 6% of respondents were aged 70 years and above and just a little over 10% were aged 18 years and below. The large percentage of active labour force visiting the facilities raises the issue of high economic cost of illness. Several studies have suggested that where the incidence of illness is high on the active labour force of a country the burden on the economy can be high and may be severe for a household if uninsured (Asfaw, 2003; and Osei-Akoto, 2004).

Figure 3.3: Distribution of people using health facilities (%)



Source: 2008 NDPC PM&E Survey

3.3 HEALTH CARE PROVIDERS' SURVEY

A total of 87 interviews were conducted with providers of health care services during the survey (Table 3.2). The objective of this interview was to gather information on the use of health facilities by NHIS card holders and non-card holders. It also helped to gain insight into some of the challenges faced by health care providers following the implementation of the national health insurance scheme, with the view to finding ways to improve the smooth operation of the scheme.

Table 3.2: Number of officials interviewed from health care facilities by region

Region	Medical Director/Officer	Medical Assistants	Midwife	Administrator	Nurse	Dispensary Technician	Other
Gt. Accra	3	2	-	2	-	-	2
Central	1	2	-	1	1	-	2
Western	1	3	-	3	3	-	-
Ashanti	5	2	3	-	1	-	3
Eastern	1	3	2	1	2	-	1
Brong Ahafo	1	2	1	-	2	-	1
Volta	1	3	2	-	3	-	1
Northern	2	1	2	-	3	1	1
Upper east	-	3	-	1	1	-	-
Upper west	1	-	2	-	-	-	1
Total	16	22	12	8	16	1	12

Source: 2008 NDPC PM&E Survey

Out of the 87 officials interviewed 16 were medical officers, 22 medical assistants, 12 midwives, 8 administrators, 16 nurses and 1 a pharmacy technician (Table 3.2). The interviews were conducted in 83 health care facilities across the country, of which 75 were accredited, while the remaining were still in the process of securing their accreditation.

3.4 SURVEY OF MUTUAL HEALTH ORGANIZATIONS (MHOS)

The operation of the national health insurance scheme at the district level falls within the mandate of the various district-wide schemes established in the ten regions of Ghana. They are responsible for educating the public on the benefits of the scheme, registration and renewal of membership, collection of premium, management of claims and ensuring the sustainability of the scheme.

This section of the report assesses the performance of 58 schemes nationwide selected for the study. The report, among others, discusses accreditation of facilities, registration by various categories of members as well as the challenges the MHOs face in running their schemes.

Table 3.3 shows the regional disaggregation of the schemes visited, with Ashanti region having the highest number of schemes (11) followed by Western and Northern regions (7 each). As shown in Table 3.3, most scheme managers (approximately 75%), were interviewed nationwide for information relating to the coverage of the selected schemes, the categories of registered members of the scheme and the challenges facing the schemes. With the exception of the Brong Ahafo Region, most of the respondents were scheme managers. The information gathered from the schemes thus have a high level of reliability and could confidently be used for assessing the performance of the selected schemes and subsequently as basis for influencing public policy.

Table 3.3: Type of staff interviewed from District MHOs

Region	SCHEME MANAGER	PRO	MIS MANAGER	CLAIMS MANAGER	MARKETING OFFICER	Total Number of schemes visited
GREATER ACCRA	4	1	-	-	-	5
BRONG AHAFO	1	3	-	-	1	5
WESTERN	6	1	-	-	-	7
ASHANTI	9	2	-	-	-	11
EASTERN	4	1	1	-	-	6
VOLTA	6	0	-	-	-	6
UPPER EAST	2	0	-	1	-	3
UPPER WEST	2	1	-	-	-	3
NORTHERN	6	0	1	-	-	7
CENTRAL	4	0	-	1	-	5
TOTAL	44	9	2	2	1	58

Source: 2008 NDPC PM&E Survey

Nearly 61% of the schemes visited commenced operations in 2004 and 2005 following the passage of the National Health Insurance Scheme Act, 2003 (Act 650); while about 28% started their operations in 2008 (Table 3.4).

Table 3.4: Year of commencement of operation by selected schemes

Regions	Year of Commencement of MHO							Total
	2002	2003	2004	2005	2006	2007	2008	
GREATER ACCRA			2	1			2	5
BRONG AHAFO	1		3				1	5
WESTERN			2	1	1		3	7
ASHANTI		1	5	3			2	11
EASTERN			1	2			3	6
VOLTA			4	0			2	6
UPPER EAST			1	0			2	3
UPPER WEST			2	1			0	3
NORTHERN*			2	2		1	1	6
CENTRAL			0	3	2		0	5
TOTAL	1	1	22	13	3	1	16	57

Source: 2008 NDPC PM&E Survey

* One scheme from the Northern Region did not provide the year of commencement of operations

The estimated total catchment area population of the schemes visited is 8,869,915, with the total number of accredited facilities of these schemes being 1,672. The regional disaggregation of the catchment population as against accredited facilities is shown in Table 3.5. Though the Greater Accra Region recorded the highest catchment population, it recorded second in total facilities accredited after Ashanti Region, which has the second highest catchment population. Table 3.5 shows no apparent direct correlation between size of catchment population and facilities accredited.

Table 3.5: Catchment Population and Facilities Accredited by Selected Schemes

Regions	Catchment population of scheme	Number of Facilities Accredited
GREATER ACCRA	2,059,208	266
BRONG AHAFO	167,025	71
WESTERN	984,606	204
ASHANTI	2,008,176	534
EASTERN	753,198	158
VOLTA	909,487	138
UPPER EAST	476,050	53
UPPER WEST	307,029	69
NORTHERN	765,707	81
CENTRAL	439,429	98
TOTAL	8,869,915*	1,672

Source: 2008 NDPC PM&E Survey

*Five schemes did not provide information on catchment population

CHAPTER FOUR

DEMAND FOR NATIONAL HEALTH INSURANCE

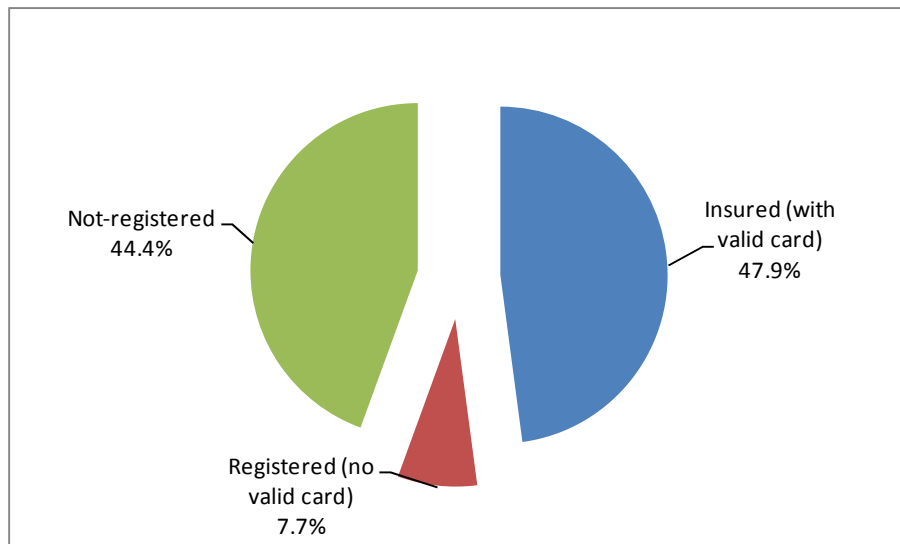
4.1 INTRODUCTION

This section discusses two aspects of demand for National Health Insurance in Ghana. The overall level of subscription by individuals across various localities, and subscription by households in different socio-economic groups are analysed. Issues of registration and renewal, the relationship between demand and operational challenges are also discussed.

4.2 OVERALL LEVEL OF SUBSCRIPTION TO THE NHIS

Analysis of the household data suggest that at the time of the survey more than half of the Ghanaian population (55.6%) had registered with the National Health Insurance Scheme⁵. Out of this, 47.9% were valid card bearing members of the NHIS, and 7.7% had registered but were yet to receive their valid NHIS cards (Figure 4.1).

Figure 4.1: NHIS Membership Status of Individuals, 2008



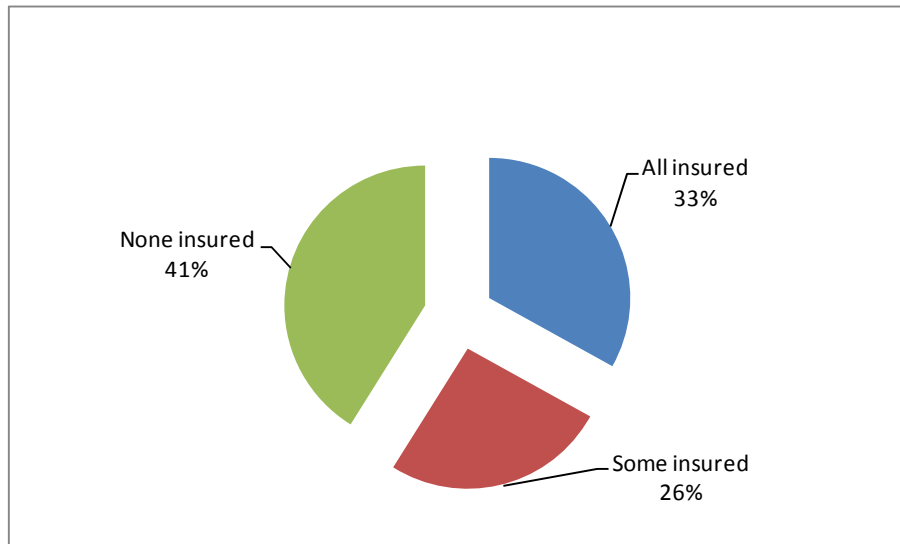
Source: 2008 NDPC PM&E Survey

Also, one-third (33%) of households in the survey had fully registered all their members, while about a quarter (25.9%) had registered some members of their households. More

⁵ This is less than the figure provided by the NHIA (see section 1.2). The difference may be attributable to the population size NHIA used for computing the percentage registered under the scheme. While the NHIA used the 2000 population census estimate as the base population without adjusting for the annual growth rate of the population, this survey assumes the current population size.

importantly nearly 41% of the population had no household member registered under the scheme (Figure 4.2). The scheme encourages complete registration of household members in order to pool health risk even at the household level. However, the results indicate that more effort has to be made to reduce the possible high level of selection of individuals into the scheme. There is the likelihood that “high” risk groups could be selected into the scheme given that there is a problem of information asymmetry in developing countries including Ghana.

Figure 4.2: NHIS Membership Status of Households, 2008



Source: 2008 NDPC PM&E Survey

4.3 LOCALITY OF RESIDENCE AND NHIS MEMBERSHIP

The result from the household survey shows that the proportions of the population in the Upper West, Volta, Western, Upper East and the Eastern regions who hold valid NHIS cards were higher than the national average (Table 4.1). While the proportions of the population who hold valid cards in Central, Northern, Greater Accra and Ashanti Regions were less than the national average. The Central Region had the lowest proportion of the population with valid cards. On the other hand, the Northern Region has the highest proportion of people who though registered had no valid NIHS cards (16.3%), followed by Ashanti (11.9%) and Brong Ahafo (10.5%) Regions in that order, while the Upper East Region has the least (1.3%). However institutional data from NHIA records and also from data on 58 schemes covered as part of this survey suggest that Ashanti, Brong Ahafo and the Northern Regions have the bulk of the population registered under the NHIS nationwide.

Significant proportion of individuals interviewed has not yet registered with the NHIS. This is particularly high for Greater Accra and Central regions where more than half of the population are still not registered under the scheme.

The survey shows that in general, the proportion of individuals registered under the scheme is higher in the urban than in the rural areas. The level of registration is about 10% more in urban areas than in rural areas (Table 4.1).

Table 4.1: NHIS membership status of individuals by locality of residence (%)

Locality	Insured (with valid card)	Registered (no valid card)	Not-registered	Total
Western	58.3	3.6	38.1	100
Central	38.9	6.3	54.8	100
G. Accra	40.0	3.3	56.7	100
Volta	58.5	2.7	38.8	100
Eastern	53.5	3.8	42.8	100
Ashanti	45.2	11.9	42.9	100
Brong Ahafo	49.0	10.5	40.5	100
Northern	39.6	16.2	44.2	100
Upper East	54.7	1.3	44.0	100
Upper West	60.7	7.8	31.5	100
Urban	53.6	7.7	38.7	100
Rural	43.4	7.7	49.0	100
Total	47.9	7.7	44.5	100

Source: 2008 NDPC PM&E Survey

4.4 DEMOGRAPHIC STATUS AND NHIS MEMBERSHIP

The NHIS policy does not provide any risk base screening for registration and award of benefits to individuals. However, the data shows differences in demographic status and NHIS membership status. This may however be due to the exemptions in the scheme that is based on age and poverty status. This section looks at NHIS membership according to age, sex, and marital status.

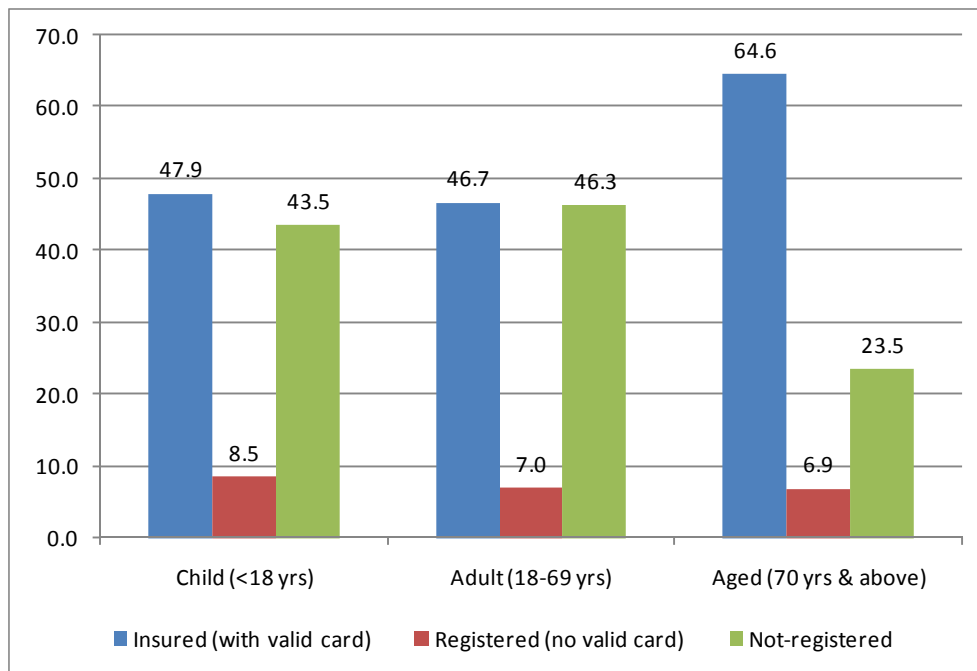
The survey results show that more females have registered with the NHIS than males. For example close to 50% of females are NHIS subscribers with valid membership cards as compared to 45.9% of males that hold valid membership cards.

The NHIS policy categorizes age distribution of membership into three groups: Below 18 years; 18 – 69 years; and 70 years and above. Although children below 18 years are not required to pay premium, they can only benefit if their parents have registered with the scheme. Invariably the registration of a child is dependent on the registration of an adult parent. From the survey, 46.7% of persons aged 18 – 69 registered with the NHIS are valid card holders, while nearly the same proportion (46.3%) from this group are not registered with the scheme. This may have led to the exclusion of 43.5% of children from the scheme

(Figure 4.3), which constitute a major challenge for policy in terms of ensuring that children enjoy the full benefit of the scheme irrespective of parent's registration status.

On the other hand about two-thirds (64.6%) of persons aged 70 years and above are registered members of NHIS with valid cards, while only 23.5% are not registered. Though the proportion of the aged who are not registered under the scheme is relatively lower than the children (under 18 years), as well as the adult (between 18 and 69 years), it still constitutes a social protection challenge that requires intervention. Linking this to the identification criteria for benefits under the LEAP intervention could be one of the possible ways of addressing this situation.

Figure 4.3: Individual membership of NHIS by age group (%)



Source: 2008 NDPC PM&E Survey

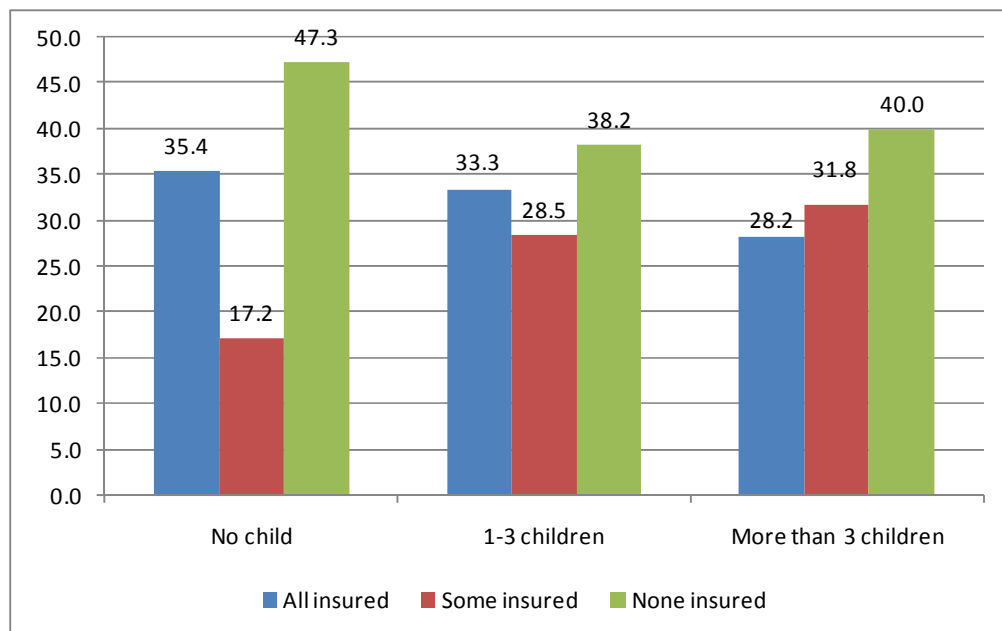
In terms of relationship to the household heads, a higher proportion of female spouses (51.9%) of the male household heads was observed to have registered with NHIS and had valid ID cards, compared to 47.5% of the male household heads and 47.3% of other household members who had registered and had a valid ID card. On the other hand more widows (55.7%) and married people (49.8%) were found to have registered with the scheme with valid cards than those who were single or were engaged in a loose union (34.1%). These observations are positive indications of the key outcomes of the scheme as it seems to provide affordable health care financing arrangement that protects the poor and the vulnerable including children, women and widows.

Analysis of the household data by the number of children in the household shows that, the smaller the number of children in the household, the more likely is it for all members to be

registered under the scheme. Among households where there are no children at all, 35.4% have registered all their members under the scheme, while 33.3% of households with 1-3 children have registered all household members under the scheme. On the other hand only 28.2% of households with more than 3 children have registered all their members under the NHIS (Figure 4.4). This is quite surprising and need further investigation, since the expectation is that once the scheme caters for all children in a family, parents will take advantage of it and register all their children for them to benefit from the government’s subsidization policy. A number of reasons may account for this trend including poor incomes of households and possible misinformation or misunderstanding at the local level on the number of children who qualify to benefit from the scheme in the event of parent registration. The impression is created among the populace that the scheme provides for up to only three children for each household to benefit from the child exemption policy, and this may have accounted for the trend observed above.

The above observation is further strengthened by the evidence that suggests that, as the size of the household increases, there more likely households will register some and not all of its members. For those households who indicated they had no child, 17.2% indicated they have registered some of their household members, while 28.5% and 31.8% of those with 1-3 children and more than 3 children respectively, indicated they have registered some of their household members. This should be of concern to the scheme because of the likelihood of selecting “high” risk individuals, especially in the informal sector where membership is all voluntary.

Figure 4.4: Proportion of Households Registered under the NHIS by Size of Household (%)



Source: 2008 NDPC PM&E Survey

Also the high percentage of non-insured households among households without children suggests that the proposition to decouple children from parents for purpose of enjoying exemption under the scheme could be a disincentive for registration. This however needs further investigation before the policy initiative on decoupling of children from parents is implemented.

4.5 EDUCATIONAL STATUS AND NHIS REGISTRATION

4.5.1 School Attendance and NHIS Membership

One of the options suggested under the proposed policy to decouple children exemption from parental status is to link school attendance (UNDP, 2007) with children registration. It is believed this, in addition to other ongoing interventions including the Capitation Grant, and the School Feeding Programme, may encourage parents or guardians to enroll their children in school. Results from the household survey show that a higher proportion of children who attend school have registered with the scheme (51.3%) and hold valid cards, compared to 33% of those who are not attending school. This has a direct relationship with the socio-economic status of a child's parent, as discussed under the "NHIS Registration and Socio-economic Groups" later in this report. The discussion clearly shows that, insurance under the scheme is perfectly linked to the socio-economic status of households, and therefore improving the socio-economic potentials of households has the higher potential of increasing registration under the scheme.

4.5.2 Adult Literacy and NHIS Membership

Analysis of the data suggests that registration with the NHIS for adults 18 years and above was related to their level of literacy. Respondents who were literate were more likely to be registered with the NHIS than those who were illiterate. Nearly 52% of those who were literate were registered under the scheme with valid cards, while only 39.9% of those who were illiterate were registered with valid cards. Also the proportion of the illiterates who were not registered with the NHIS is over 10% higher than that of the literate group.

Similarly the proportion of adults who have completed secondary or higher education and have registered with the NHIS with valid cards (61.8%) is higher than the proportion for those who have completed MSLC/JSS (46.9%) and those who completed Primary School (38.8%).

This knowledge about the subscribers offers useful information in designing communication tools and strategy that serve the needs of the target population. It also helps in effectively targeting interventions aimed at encouraging more people to subscribe to the scheme. The indication is that educational campaigns on NHIS should aim at communication channels that are more appealing to many Ghanaians who are not literate or do not have formal education.

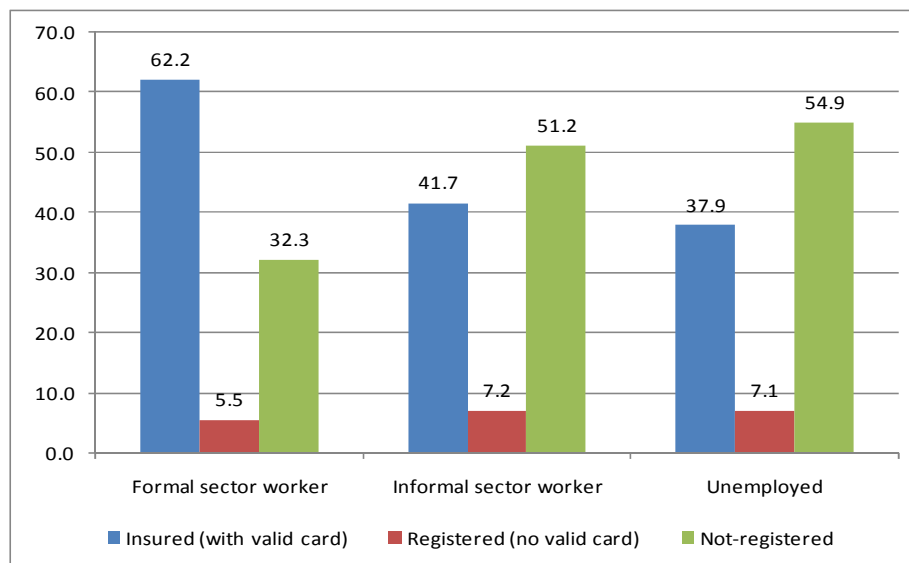
4.6 SOCIO-ECONOMIC STATUS AND NHIS MEMBERSHIP

4.6.1 Sector of employment and NHIS membership

The NHIS policy on premium and membership differ with respect to the sector of employment of an individual. Formal sector workers under SSNIT pension scheme are generally mandated to join the NHIS, whereas membership for the informal sectors workers is voluntary. Subscriptions for workers who are members of the SSNIT pension scheme are taken at source so that they only have to pay registration fees to have valid cards and benefit from the NHIS. The expectation therefore, is that a greater proportion of formal sector workers should be having valid NHIS cards as compared to the workers in the informal sector. This is because more of the workers in the formal sector contribute to the SSNIT scheme.

There is an implicit cross-subsidy from the formal sector to the informal sector because premium level for the formal sector is higher than the informal sector due to the relative difficulties in determining the true incomes of informal sector subscribers in order to index their contributions to income. The informal sector premium payment is virtually at a fix rate irrespective of income status. The survey results however, indicate that a relatively large proportion of formal sector workers (32.3%) still do not hold valid NHIS cards (Figure 4.5). A situation that has been attributed to an inherent high transaction cost associated with registering with the scheme and the fact that some of the formal sector workers have alternative arrangements for financing their health care needs (including various work place schemes). This suggests a clear need to intensify recent efforts to offer schemes that appear to be more attractive to high income groups.

Figure 4.5: Individual Membership of NHIS by Sector of Employment (%)



Source: 2008 NDPC PM&E Survey

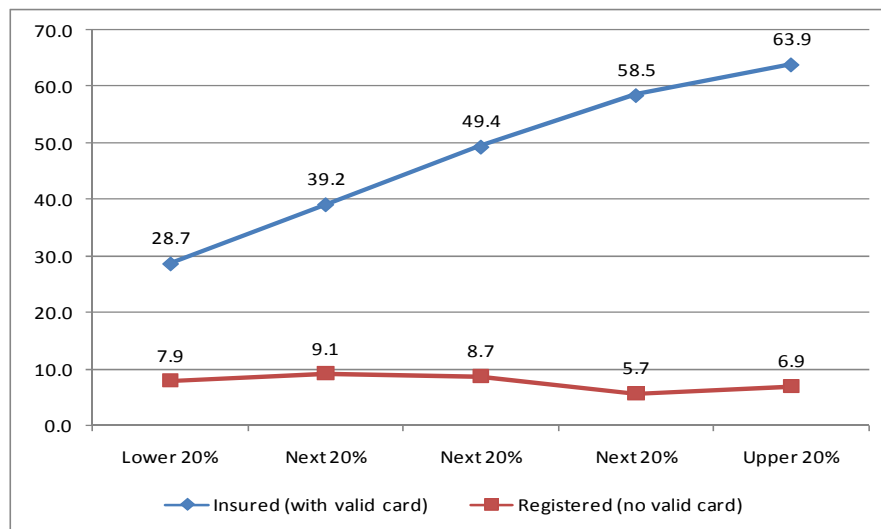
This notwithstanding, the proportion of formal sector workers who are registered under the scheme is higher (62.2%) than the proportion of informal sector workers that are registered

(41.7%). This is generally consistent with the data from NHIA which suggest that nearly 30% of those registered under the scheme are in the informal sector. Given that less than 10% of the labour force is engaged in the formal sector, the scheme’s sustainability with regards to contribution from beneficiaries depends largely on getting more informal sector workers to subscribe to the scheme.

4.6.2 Socio-economic Group and NHIS Membership

Registration of individual household members under the NHIS was also matched with socio-economic groups⁶ of households and the results suggest that, as the socio-economic status of households improves, the chance that they will register with NHIS increases. The lowest 20% of the index of socio-economic status has the lowest proportion registered under the NHIS (28.7%) with valid cards while the upper 20% has the highest proportion (63.9%) of individuals registered under the NHIS (Figure 4.6). Between the lowest 20% and the uppermost 20%, the proportion of individuals registered under the NHIS increases with increasing quintiles.

Figure 4.6: Individual NHIS Membership by Socio-economic Group (%)

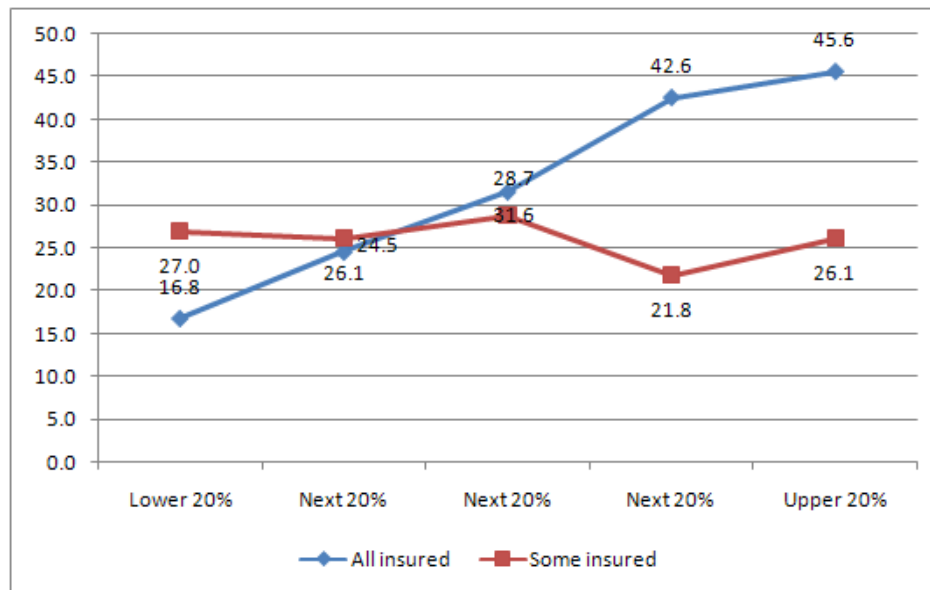


Source: 2008 NDPC PM&E Survey

⁶ *Welfare measure*: The study used an index that was derived from multi-dimensional aspects of welfare. A wealth quintile was constructed using information on household ownership of a number of consumer items, ranging from a television set to a bicycle or car, as well as dwelling characteristics, such as source of drinking water, sanitation facilities, and type of material used for flooring. Each asset was assigned a weight (standardized factor score) generated through principal components analysis. A number of studies has applied this method in low-income countries (GSS: 2003 & 2006, Montgomery *et al.*, 2000; Sahn and Stifel, 2003) and there are indications that it provides a wealth measure that is at least as good as a consumption measure (Filmer and Pritchett, 2001).

Similarly a positive relationship exists between the socio-economic group and the number of household members that are registered at any given time. The proportion of households that indicated they have registered all their members under the scheme increases with increases in socio-economic status. Nearly 17% of households in the lowest 20% of the index of socio-economic status indicated they have registered all their members under the scheme, while 45.6% of the uppermost 20% of the index of socio-economic status indicated they have registered all their members under the scheme (Figure 4.7). This suggests that it is possible to further charge different premiums for different socio-economic groups. Indeed the scheme makes room for the exemption of indigents from paying premium and as indicated by the records of NHIA, only 2.4% of the current membership of the scheme are indigents. There are clear difficulties in identifying the vulnerable and excluded group and for the policy to fully benefit the poorest of the poor, it is important to review the targeting mechanism to make it more effective.

Figure 4.7: Household NHIS Membership by Socio-economic Group (%)



Source: 2008 NDPC PM&E Survey

4.7 REASONS FOR NON-REGISTRATION UNDER THE NHIS

The result of both the exit interviews and household surveys were consistent with the reasons offered for non-registration under the NHIS. About 41.1% of households have none of their members covered by the NHIS, while 25.9% have only insured some of their members.

A number of reasons were given by households with regard to why they have not registered under the scheme, including the inability to afford the premium. On average, 77% of individuals who have not registered with the scheme attribute their non-registration status to affordability issues. The proportion is even higher among the rural dwellers (85%) than urban dwellers (64.5%) (Table 4.2). Other reasons include no need for the scheme (6.6%) and lack of trust in the organizers (4.4%). Although all households cited high premium as the main

reason for non-registration, there are significant differences between the reasons cited by poor households and those cited by non-poor households (Table 4.3). For poor households the main reason is attributed to affordability of premium (91%) but for non-poor households, the NHIS does not serve their health insurance needs (31.5%). This indicates the need for alternative arrangements that can serve as top-up schemes for non-poor households.

Responses offered by exit interviewees, who were not registered with the scheme were not different from those provided by the household interviews. In general, a higher proportion of the exit interviewees ascribe similar reasons such as inability to afford premium (59.3%) and no need for health insurance (13.7%) for their non-registration. The proportion of exit interviewees who cannot afford to pay the premiums is again higher in the rural (85.0%) areas than in the urban areas (48.6%).

Table 4.2: Reasons why an individual is not registered under the NHIS by locality of residence

Reason	Percent of Individuals		
	urban	rural	Total
Not heard of NHIS	0.6	1.8	1.3
Cannot afford premium	64.5	85.0	77.3
Does not trust the organisers	6.5	3.1	4.4
Do not need health insurance	12.3	3.2	6.6
NHIS does not cover health insurance needs	4.0	0.5	1.8
Other	12.4	6.8	8.9
Cases	1376	2304	3680

Source: 2008 NDPC PM&E Survey

Table 4.3: Reasons for non-registration under NHIS by Socio-economic Group (% of non-registered individuals)

Reason	Socio-economic group					Total
	Lower 20%	Next 20%	Next 20%	Next 20%	Upper 20%	
Not heard of NHIS	2.5	0.9	1.0	0.9	0.3	1.3
Premium is expensive	91.0	87.0	81.7	64.9	36.0	77.0
Does not trust the organisers	1.4	2.2	4.8	7.5	10.7	4.4
Do not need health insurance	1.2	2.0	4.8	13.4	21.1	6.6
NHIS does not cover health insurance needs	0.0	0.7	0.4	1.3	10.4	1.8
Other	4.0	7.2	7.3	12.1	21.5	8.9
Total	100	100	100	100	100	100

Source: 2008 NDPC PM&E Survey

4.8 REASONS FOR NOT HOLDING NHIS CARDS OR NOT RENEWING CARDS

In order to appreciate some of the operational challenges associated with the implementation of the National Health Insurance Scheme the survey sought to assess the proportion of households who were not NHIS card holders and what had accounted for the situation. The analysis of the data suggests that about 8.7% of all households in the survey had no NHIS

card either as a result of non-renewal of registration after expiration or they have registered but were yet to receive their NHIS card.

Those who had not renewed their registration after its expiration constitutes 36.3% of all households with no NHIS card, while 30.8% of individuals in this category indicated they have registered and paid fully for their premiums but were yet to receive their cards at the time of the survey. Also 23.9% have registered and paid fully for their premiums but were in the waiting period. The waiting period is the time between registration and receipt of valid NHIS membership card (normally not more than six months). This is to prevent people from joining a scheme only when they are ill. The waiting period is only for initial registrants or first time contributors to the scheme and those who do not renew their registration on time after expiration.

Table 4.4: Reasons why a registered NHIS member is not holding a valid card by locality of residence

Reason	Percent of Individuals		
	urban	rural	Total
Registered, not paid fully	0.0	1.0	0.6
Registered, card not received	37.1	26.1	30.8
Registered, in waiting period	17.3	28.8	23.9
Not renewed registration	36.5	36.1	36.3
Lost card	0.5	1.8	1.2
Other (specify)	8.7	6.3	7.3
Cases	312	447	759

Source: 2008 NDPC PM&E Survey

Similarly 5.3% of those interviewed in the exit poll had no valid NHIS cards due to similar reasons in the household survey. Nearly 32.7% of those interviewed in the exit poll who did not have a valid NHIS card had registered and were in a waiting period, while 24.5% had registered and paid fully the premium but were yet to receive NHIS card. Those who had not renewed NHIS card after it expired constitute 20.4%.

Nearly 50% of those in the household survey who had not renewed their registration after it expired cited high premium charges as the reason for non-renewal, while about 33% have not renewed their registration, either because they did not fall sick to benefit from the previous registration (17.7%) or the waiting time to get a card is too long (15%) (Table 4.5).

Most of the respondents in the lower 20% income group identified high premium charges as the main reason for not renewing, while those in the upper income group cited both long waiting period and high premium as the main reasons for non-renewal (Table 4.6).

Table 4.5: Reasons why an individual's NHIS card is not renewed by locality of residence

Reason	Percent of Individuals		
	Urban	Rural	Total
Has not been sick	14.1	21.2	18.0
Premium is expensive	45.6	61.6	54.3
Poor quality care for insurance card holders	3.9	2.5	3.1
Waiting time for card too long	22.3	9.4	15.3
Preferred services not covered	0.0	0.8	0.4
Use non-participating clinics or traditional practioners	0.0	0.8	0.4
Other	18.5	10.2	14.0
Cases	206	245	451

Source: 2008 NDPC PM&E Survey

Table 4.6: Reasons for non- renewal of cards (% of those with expired cards)

Reason	Socio-economic group					Total
	Lower 20%	Next 20%	Next 20%	Next 20%	Upper 20%	
Has not been sick	19.3	17.0	20.7	20.0	10.3	17.7
Premium is expensive	65.1	68.2	51.4	42.3	34.8	50.3
Poor quality care for insurance card holders	1.1	0.0	2.1	0.0	8.3	2.5
Waiting time for card too long	8.9	6.5	12.7	15.3	27.6	15.0
Preferred services not covered	1.1	0.0	0.6	0.0	0.0	0.4
Use non-participating clinics or traditional practioners	1.1	0.0	0.0	0.9	0.0	0.4
Other	3.6	8.3	12.5	21.4	19.0	13.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2008 NDPC PM&E Survey

CHAPTER FIVE

EFFECTS OF THE NHIS ON ACCESS TO HEALTH CARE

5.1 INTRODUCTION

This section examines the effects of the NHIS on access to health care. Specifically the section seeks to find out whether access to health care has improved since the introduction of the national health insurance scheme using the following indicators:

- Reporting of ailment or injury to health facilities;
- Type of health professional consulted for general health care;
- Type of health professional consulted for deliveries in the last 12 months;
- Financial protection against the costs of treatment for general health conditions;
- Financial protection against the costs of treatment for deliveries in the last 12 months; and
- Financial protection against the costs of treatment for chronic health conditions during the last 12 months.

5.2 REPORTING OF AILMENTS AND INJURIES

In order to understand how the NHIS has improved access to health care by reporting ailment or injury to health facility, respondents were required to indicate whether they have self-reported any ailment or injury to a health facility, the number of days of school/job lost due to illness, and the associated visits to a health facility within the last 4 weeks. Table 5.1 shows that households insured with valid NHIS cards made the highest number of reports (14.2%) with ailment in the last 4 weeks, followed by those registered but without valid cards (13.3%) and lastly by those who have not registered at all (9.8%).

Table 5.1: Effects of NHIS on Incidence of Ailments/Injuries (within last 4 weeks)

NHIS status	Percent reporting	No. days of job/school lost due to illness	No. of visits in 4 weeks
Insured (with valid card)	14.2	3.63	1.65
Registered (no valid card)	13.3	3.62	1.39
Not-registered	9.8	4.78	1.52
Total	12.2	4.0	1.6

Source: 2008 NDPC PM&E Survey

While the difference between those registered with valid cards and those registered without valid cards does not seem significant, the difference between the two groups on one hand and those who have not registered, is quite significant. The implication is that many of the cases reported by the NHIS members with valid cards might not have been reported if they had not registered. People with valid cards made the greatest number of visits to health care facilities

(an average of 1.7 visits), compared to those who have not registered with an average of 1.4 visits to health care facilities. This suggests that the NHIS has improved people's access to health care; hence the need to enhance efforts to get the rest of the population to register with the scheme.

On the average the number of days of school/job lost due to illness is highest among those who have not registered (4.8 days) as compared to days lost by the insured population (3.6 days). This means that those who have not registered had little or perhaps no medical care and as a result had the longest period of recuperation. The implication of this finding is that productive hours lost during ailment can be significantly reduced when more people are registered under the health insurance scheme.

5.3 THE NHIS AND ACCESS TO HEALTH CARE

This section examines the effect of the implementation of the national health insurance scheme on access to specific aspects of health care provided by health care facilities. Here, the analysis seeks to establish whether NHIS registered members get the opportunity to see skilled health care providers when they report at health facilities more than those that are not registered. Moreover, we will find out how this type of access differs across regions, among various types of residents and socio-economic status of households.

5.3.1 Health Care Providers Consulted for General Health Care

The results on the type of health care personnel consulted by respondents suggest that people in the Greater Accra Region consulted doctors/ medical assistants more than all the other regions, while Upper West had the least number of people who consult doctors/ medical assistant (Table 5.2). The results somewhat reflect the distribution of high quality medical professionals in the various regions. It is therefore not surprising that a lot of the respondents in the relatively more endowed regions such as Greater Accra and Ashanti had the opportunity to consult high quality professionals. The distribution among rural and urban residents clearly underpins the fact that people in the urban areas have access to high quality facilities and for that matter, high quality health care.

The type of medical personnel beneficiaries visited for consultation within the last 4 weeks is summarized in Table 5.3. The results show that being an NHIS card bearer improves the chances of seeing high quality health professionals. While as much as 71.9% of those who are registered with valid cards consulted doctors/medical assistants, just about 40% of those registered without cards and those who are not registered at all consulted doctors/medical assistants. Moreover, a relatively high proportion of those who have registered but do not have valid cards (41.6%) and those who have not registered (39%) consult drugstores/TBAs as compared to a smaller percentage (10.5%) who have valid cards but consulted drugstores or TBA. Those with valid cards who consult drugstores/TBA may do so because of the nature of their illness and not necessarily because they face unusual barriers to access to health care.

Table 5.2: Health Care Providers Consulted for General Health Care within 4 Weeks

	Doctor/Medical Assistant	Nurse/Midwife	Drug Store/TBA/Other	None	Total
<u>Region of residence</u>					
Western	65.0	0.0	35.0	0.0	100
Central	61.2	5.5	20.0	13.3	100
G. Accra	72.0	3.7	20.6	3.7	100
Volta	56.0	27.1	11.0	6.0	100
Eastern	54.3	15.8	28.0	1.9	100
Ashanti	64.4	8.8	25.2	1.5	100
Brong Ahafo	48.9	24.3	25.4	1.4	100
Northern	56.1	9.2	22.3	12.4	100
Upper East	46.1	7.0	19.7	27.2	100
Upper West	24.8	47.9	17.5	9.9	100
<u>Locality of residence</u>					
Urban	66.9	7.5	23.6	2.0	100
Rural	50.5	18.1	23.1	8.3	100
<u>Socio-economic group</u>					
Lower 20%	44.2	15.9	27.4	12.5	100
Next 20%	48.0	16.6	28.2	7.2	100
Next 20%	61.5	17.7	16.8	4.0	100
Next 20%	58.6	12.9	25.9	2.7	100
Upper 20%	76.9	4.7	17.2	1.3	100
Total	57.6	13.6	23.3	5.6	100

Source: 2008 NDPC PM&E Survey

Table 5.3: NHIS Membership Status and Health Care Providers Consulted for General Health Care within 4 Weeks

	Doctor/Medical Assistant	Nurse/Midwife	Drug Store/TBA/Other	None	Total
<u>NHIS Status</u>					
Insured (with valid card)	71.9	15.3	10.5	2.3	100
Registered (no valid card)	41.3	14.5	41.6	2.6	100
Not-registered	39.0	10.6	39.0	11.4	100
<u>Main source of payment</u>					
Household	40.8	13.4	45.2	0.6	100
NHIS	82.4	16.7	0.9	0.0	100
Other	73.0	8.8	18.2	0.0	100
Total	61.9	14.6	23.3	0.3	100

Source: 2008 NDPC PM&E Survey

The NHIS status of respondents and type of health personnel they consult is fully supported by the finding on who bears the cost of general health care against the type of health personnel they consult. More than 80% of those whose medical bills are paid by the NHIS consult doctors/medical assistants as compared to 40% of those whose bills are paid by

households. The national average for those who consult doctors or medical assistants is about 61.9%. This is much higher than the average observed in 2005/2006 (which is about 45%), when the implementation of the scheme had just begun across the country (GSS, 2007). It can therefore be said that the NHIS has improved the access of households to quality health care providers⁷.

5.3.2 Health Care Providers Consulted for Deliveries within Last 12 Months

This section examines access to health care at child birth. The main issues examined here are the type of facilities in which such deliveries take place and who pays for the cost of health care provided. The aim is to find out whether households registered with the NHIS have better access to good health facilities for deliveries than households who are not registered.

Analysis of the place of delivery by region of residence shows that in Greater Accra Region, all deliveries reported in the survey took place in a health facility (Table 5.4). The next region which recorded the highest deliveries in health facilities is the Upper West Region, followed by Western Region and then Central Region. The region which recorded the lowest deliveries in health facilities is Upper East region, followed by the Eastern Region and then the Northern Region.

In terms of locality of residence, the urban residents had more deliveries of babies in health care facilities than rural residents. Close to 90.6% of urban dwellers deliver in health care facilities, compared to about 56.7% of rural dwellers. While urban dwellers who deliver babies at home account for only 7.2% of households, rural dwellers who deliver at home account for more than three times this figure (24.4%). This difference may also be explained by the fact that the urban dwellers have relatively easy access to health facilities because there are more health facilities in urban areas than there are in rural areas. Moreover, given that the educational background of urban residents is generally higher than that of rural dwellers they are much more aware of the risks associated with delivery outside an approved health facility.

The likelihood of a household having babies delivered in a hospital facility is high when the socio-economic status of the household is high. It is evident from Table 5.4 that the number of deliveries in health facilities increases as one moves from the lower 20% quintile of households to the upper 20% quintile of households based on their socio-economic status. The reason for this is not difficult to find. Households with high socio-economic background

⁷ This is a fairly reasonable measure of effect in the absence of well designed randomized control study to measure the objective. A quasi-experimental assessment using instrumental variable estimation yields similar patterns of effects (Osei-Akoto *et al.*, 2009).

can afford to have delivery in health facilities whether members of the households are all registered with the NHIS or not.

The findings also indicate that the NHIS has a significant influence on the use of different types of facilities for deliveries. Generally a higher proportion of people with NHIS valid cards receive formal medical attention for deliveries than those without NHIS valid cards and as a result a higher proportion of their medical bills are covered by NHIS. For example, about 93.4% of the NHIS card holders who were due for child delivery were assisted by skilled medical professional, compared to 45.3% of those who are non-NHIS card holders (Table 5.5).

Table 5.4: Place of Delivery by Locality of Residence and Socio-economic Groups

	Health facility	Home	Other	Total
<u>Region of residence</u>				
Western	81.7	4.8	13.5	100
Central	79.8	13.5	6.7	100
G. Accra	100.0	0.0	0.0	100
Volta	70.5	17.8	11.7	100
Eastern	52.4	15.2	32.4	100
Ashanti	71.4	15.5	13.1	100
Brong Ahafo	63.8	25.1	11.1	100
Northern	54.2	43.3	2.6	100
Upper East	51.7	48.4	0.0	100
Upper West	82.2	8.9	8.9	100
<u>Locality of residence</u>				
Urban	90.6	7.2	2.2	100
Rural	56.7	24.4	18.9	100
<u>Socio-economic group</u>				
Lower 20%	42.2	37.6	20.1	100
Next 20%	62.7	26.2	11.2	100
Next 20%	67.4	14.9	17.7	100
Next 20%	94.9	0.0	5.1	100
Upper 20%	92.4	2.1	5.5	100
Total	70.1	17.6	12.3	100

Source: 2008 NDPC PM&E Survey

Statistics from the 2006 Multiple Indicator Cluster Survey (MICS 2006) in Ghana show that just about 50% of births delivered in Ghana in 2006 were assisted by skilled personnel and about the same percentage took place at health care facilities. The results from this citizens' assessment survey therefore suggest that NHIS has significantly improved access to health care by pregnant women or women in labour. The implication is that the scheme can help reduce mortality and complications associated with child birth if more of child deliveries take

place in health facilities. Thus one significant way to improve households' access to safe delivery is to encourage them to register and become members of NHIS even after delivery.

Table 5.5: NHIS Status and Assistance at Delivery

	Assistance at delivery		
	Medically assisted	Home	Other
<u>NHIS Status</u>			
Insured (with valid card)	75.2	10.7	14.1
Registered (no valid card)	81.5	0.0	18.5
Not-registered	61.5	13.7	24.8
<u>Main source of payment</u>			
Household	45.3	25.6	29.1
NHIS	93.4	0.0	6.6
Other	85.7	0.0	14.3
Total	71.3	10.9	17.8

Source: 2008 NDPC PM&E Survey

5.4 FINANCIAL PROTECTION AGAINST THE COST OF HEALTH CARE

This section looks at the economic burden of health care in general and examines the role of insurance schemes in the process of accessing health care for general health conditions within the last four weeks preceding the survey.

5.4.1 Economic Burden of Seeking Health Care

The greatest expectation of Ghanaians about the NHIS is to reduce the burden of health care cost on households. The preceding discussions have established that access and use of health care facilities have increased with NHIS membership. The data shows that households registered with the NHIS benefit in terms of out-of-pocket (OOP) expenditures at health care facilities compared to those that are not registered (Table 5.6).

From Table 5.6 it can be seen that less than 30% of persons who hold valid NHIS cards spend cash at health facilities. This is far less than the 90% of persons who are not registered with the scheme. Persons with NHIS valid cards may incur OOP because of two things: (i) illness that is not covered by the scheme (even though by regulation about 95% of all conditions are covered); (ii) illness may involve other medications that are not covered by the scheme. Despite this individual MHOs have operational challenges that tend to serve as barriers to beneficiaries to getting the needed assistance. Members of the scheme may also use facilities that are not accredited out of convenience.

Table 5.6: Costs of Seeking Health Care during the Last 4 Weeks

	Cost of treatment (GH cedis)	Cost of transport (GH cedis)	Travel time (min)	Percent using cash at facilities
<u>NHIS Status</u>				
Insured (with valid card)	17.72	4.54	35.57	28.7
Registered (no valid card)	15.76	4.14	38.45	80.3
Not-registered	17.54	3.54	25.66	90.4
<u>Main source of payment</u>				
Household	15.26	4.09	26.09	95.9
NHIS	20.29	3.59	36.24	7.1
Other	30.24	3.46	37.56	73.5
Total	17.09	3.79	31.47	54.9

Source: 2008 NDPC PM&E Survey

Another important observation from the study deals with the difference between the cost of treatment of diseases/ailment for households which are not NHIS subscribers and those that are NHIS subscribers. The cost of treatment for individuals under the NHIS was estimated to be GH¢20 while cost of treatment borne by individuals who are not insured was estimated at GH¢15. It is likely that people with valid NHIS card use high quality health care unlike those who do not belong to the scheme who may use low quality health care due to lower cost. However it is important to caution against the possible abuse of the scheme and “overuse” of services, in order not to deplete the scheme’s resources. The NHIS managers need to be encouraged to thoroughly review claims to avoid possible provider induced claims.

Overall, the average cost of deliveries estimated from the survey is GH¢31 per delivery (Table 5.7). However, responses from NHIS card holders, show that it costs the scheme nearly GH¢39.70 to take care of the cost of delivery per an individual, compare to GH¢27.32 by Non-NHIS card holders. This again raises concerns about possible over use and possible provider inducement. It is however important to observe that individuals without NHIS cards before the introduction of the exemption policy for maternal care were not using certain health services because of the cost involved⁸.

⁸ Differences revealed by controlled multivariate analysis show similar patterns, even though the magnitude is less than what is reported here (Osei-Akoto *et al.*, 2009).

Table 5.7: Costs of deliveries and treatment for chronic health conditions (GH cedis) – last 12 months

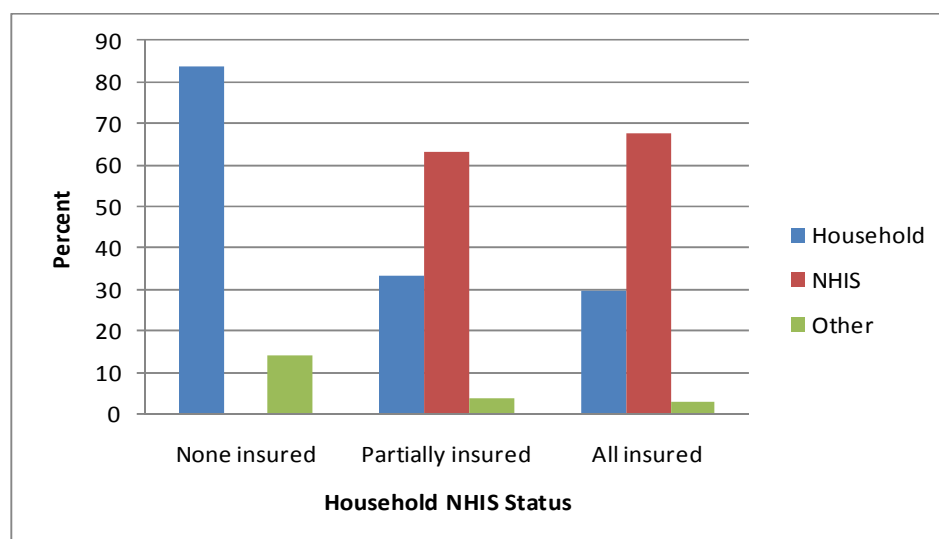
Main source of payment	Cost of deliveries	Cost of treatment for chronic health conditions
Household	27.32	75.41
NHIS	39.70	82.73
Other	34.22	123.30
Total	31.01	84.95

Source: 2008 NDPC PM&E Survey

5.4.2 NHIS and Payment for General Health Care within the Last 4 Weeks

Respondents were asked to state the main source of payment of costs of the health care they accessed in the last 4 weeks. Figure 5.1 shows that the costs of health care accessed by 83.5% of households that are not insured were borne mainly by households, whereas for households with some members insured (partially insured) and for those with all members insured, only 33.1% and 29.7% respectively bore most of the costs. The implication is that the burden of the cost of health care on households is very high when they are not insured with the NHIS.

Figure 5.1: Main Source of Payment of Costs of General Health Care



Source: 2008 NDPC PM&E Survey

By regional breakdown, the Central Region recorded the highest proportion of households who bear most of the cost of health care themselves, followed by Greater Accra and then Western Regions respectively (Table 5.8). The next region is Northern Region, then Volta Region and Eastern Region, with the rest following in the order indicated in Table 5.8. Relatively few people pay for their health care by other means (not specified). This result may reflect both the level of membership of and level of usage of the NHIS in the various regions. Based on this, it can be said that the level of usage of the scheme is lowest in the Central and Greater Accra Regions.

The proportion of rural people whose health care costs are borne by the NHIS is higher than those in the urban areas even though uptake of the scheme is higher for urban households. This is not surprising because for most rural areas available health care facilities with qualified personnel are mostly public and accredited by the NHIS.

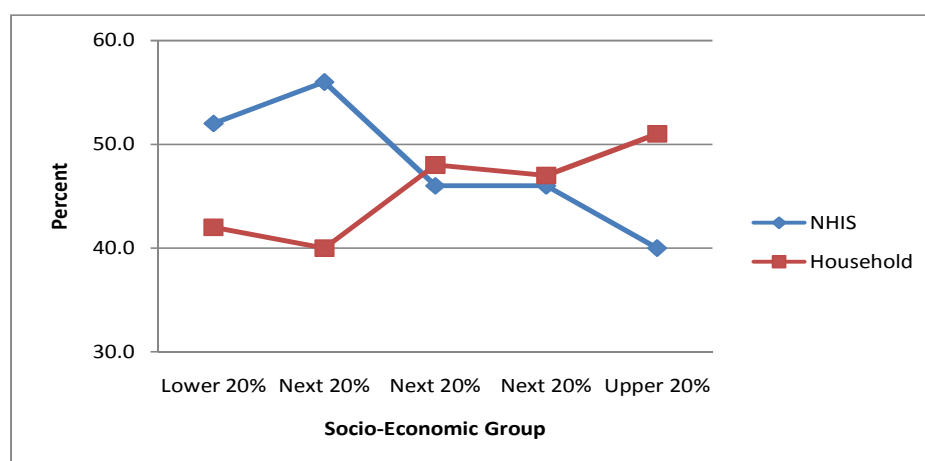
Table 5.8: Main source of payment for costs of general health care by locality of residence (%)

	Household	NHIS	Other	Total
<u>Region of residence</u>				
Western	54.4	37.0	8.6	100
Central	62.5	30.1	7.3	100
G. Accra	56.9	28.0	15.1	100
Volta	48.1	48.9	3.1	100
Eastern	46.7	51.2	2.2	100
Ashanti	45.2	46.1	8.6	100
Brong Ahafo	33.2	60.8	6.1	100
Northern	52.4	43.5	4.1	100
Upper East	39.3	49.4	11.3	100
Upper West	41.3	52.8	5.9	100
<u>Locality of residence</u>				
Urban	49.0	42.5	8.5	100
Rural	47.0	47.6	5.4	100
Total	47.9	45.3	6.8	100

Source: 2008 NDPC PM&E Survey

The results also indicate that more people with lower socio-economic status have their health care costs paid for by the NHIS than those with higher socio-economic status (Figure 5.2). This is a positive development in view of the fact that the NHIS is expected to provide affordable health care financing arrangement for the poor. More efforts should be made to get more people in the lower socio-economic group to register with the scheme so that they can equally benefit from the NHIS.

Figure 5.2: Main Source of Payment for Costs of General Health Care by Socio-Economic Group



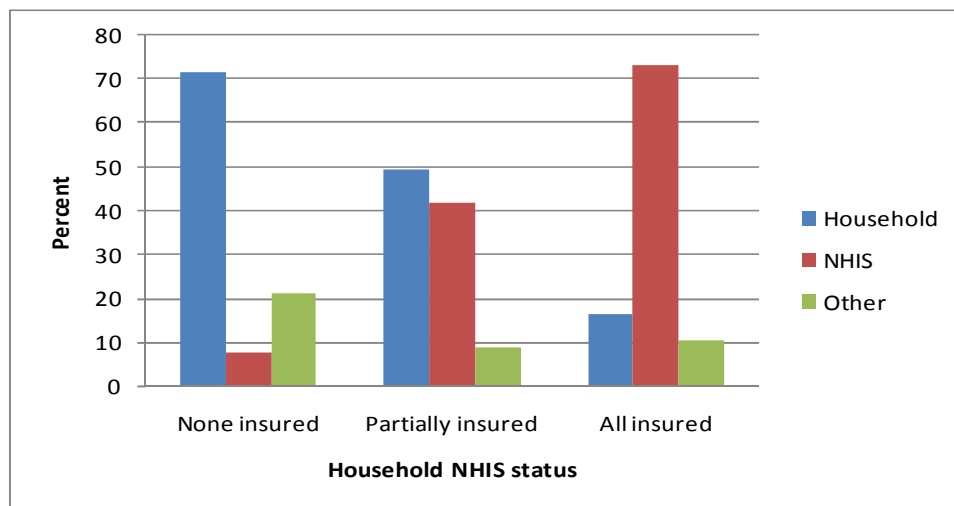
Source: 2008 NDPC PM&E Survey

5.4.3 NHIS and Payment of Health Care Costs Chronic Conditions

Respondents were also asked to indicate who pays for the health care costs of people with chronic health conditions such as hypertension, HIV/ AIDS, and diabetes. The results are presented in Figure 5.3

The results show that 73.1% of households whose members are all insured under the NHIS have most of their health care costs of chronic conditions paid for mainly by the NHIS, while about the same proportion of households which do not have any member insured pay for the health care accessed by members with chronic health conditions themselves. About 49.3% of households which are partially insured pay for the health care cost of chronic disease themselves, while for 41.8% of such households, the NHIS pay for most of their health care costs associated with chronic conditions. It is somehow surprising to observe that close to 10% of households with no insured person had received support from the scheme during the last 12 months. This is possible for households who have members that were insured and benefited from the scheme but are no longer valid card holders.

Figure 5.3: Main source of payment for costs of chronic health conditions by household NHIS status



Source: 2008 NDPC PM&E Survey

The Greater Accra Region has the lowest proportion of people with chronic conditions whose health care costs are borne mainly by the NHIS (15%), followed by the Greater Accra Region (15.8%) and then Volta Region (27.2%) (Table 5.9). The results also show that more people in the lower socio-economic status have their health care costs for chronic conditions paid for by their households than those of higher socio-economic status.

Table 5.9: Main source of payment for costs on chronic health conditions (%)

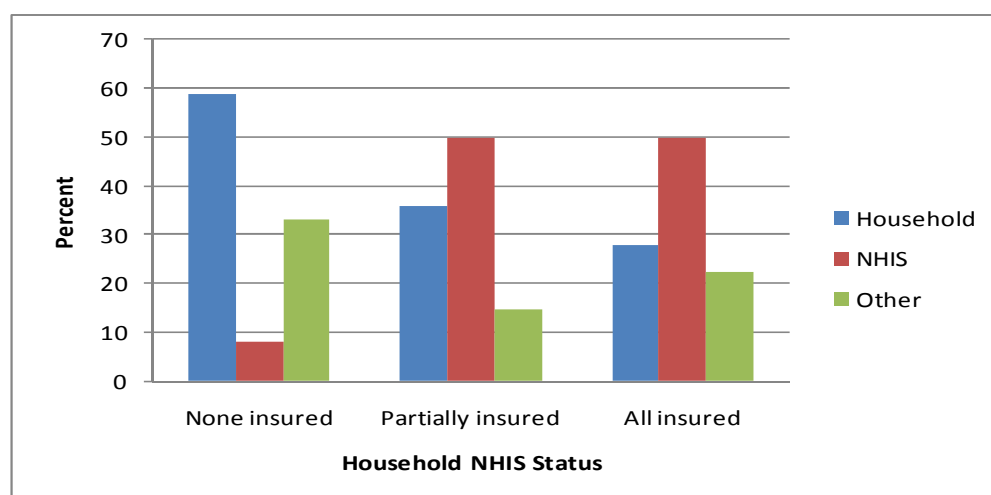
	Household	NHIS	Other	Total
<u>Region of residence</u>				
Western	35.4	48.1	16.5	100
Central	24.3	51.0	24.7	100
G. Accra	52.5	15.0	32.5	100
Volta	72.8	27.2	0.0	100
Eastern	45.2	44.6	10.2	100
Ashanti	49.1	41.7	9.1	100
Brong Ahafo	39.0	50.3	10.7	100
Northern	82.1	15.8	2.1	100
Upper East	48.6	51.4	0.0	100
Upper West	53.9	37.5	8.6	100
<u>Locality of residence</u>				
Urban	46.0	38.4	15.6	100
Rural	56.8	34.1	9.2	100
<u>Socio-economic group</u>				
Lower 20%	61.1	24.6	14.4	100
Next 20%	52.9	32.3	14.8	100
Next 20%	52.3	42.5	5.3	100
Next 20%	50.4	38.4	11.2	100
Upper 20%	45.3	38.7	15.9	100
Total	51.3	36.3	12.4	100

Source: 2008 NDPC PM&E Survey

5.4.4 NHIS and Payment for Deliveries

Respondents were asked about the main source of payment for their costs delivery. The responses are summarized in Figure 5.4. The results show that the majority of households with no NHIS member bear most of the cost of delivery themselves while the costs of delivery for majority of the households who either have some of the members insured or all of the members insured are borne mainly by the NHIS. This suggests that membership of the NHIS can improve the access of poor households to health facilities for delivery.

Figure 5.4: Main source of payment for costs of deliveries within the last 12 months



Source: 2008 NDPC PM&E Survey

CHAPTER SIX

CITIZENS' PERCEPTIONS OF THE PERFORMANCE OF THE NHIS

6.1 INTRODUCTION

This section examines citizens' understanding of how the scheme ought to run and whether or not they are satisfied with the scheme as it is being implemented currently. It is not enough to say the scheme is good, but it should be able to meet some aspirations of the subscribers in order to merit the good descriptions it is seemingly enjoying. Therefore, specific issues such as the level of awareness of Ghanaians about the scheme and whether the introduction of the scheme has negatively affected the quality of health care services are reviewed.

6.2 PUBLICITY ON THE NHIS AND HOW IT IS UNDERSTOOD BY BENEFICIARIES AND PROSPECTIVE BENEFICIARIES

The advancement of information technology together with its attendant proliferation of the electronic and print media in recent times has facilitated the spread of information at a faster rate than before. In the past, the visiting van of the Information Service Division (ISD) of the Ministry of Information was the main source of information to communities. The study therefore investigates whether these developments have had any positive impact on the publicity of the NHIS.

The results show that radio is the main source of information on the NHIS. In fact, 67% of households in Ghana indicate radio as the main medium through which they hear about the scheme (Table 6.1). The next most important source is neighbours/friends which accounts for 11%, with newspapers rated as the least important source. Apart from Greater Accra where 2.2% of the respondents identified newspaper as the main source of information, none of the regions identified newspapers as the main source of information. This is not surprising as the literacy rate in Greater Accra is relatively high.

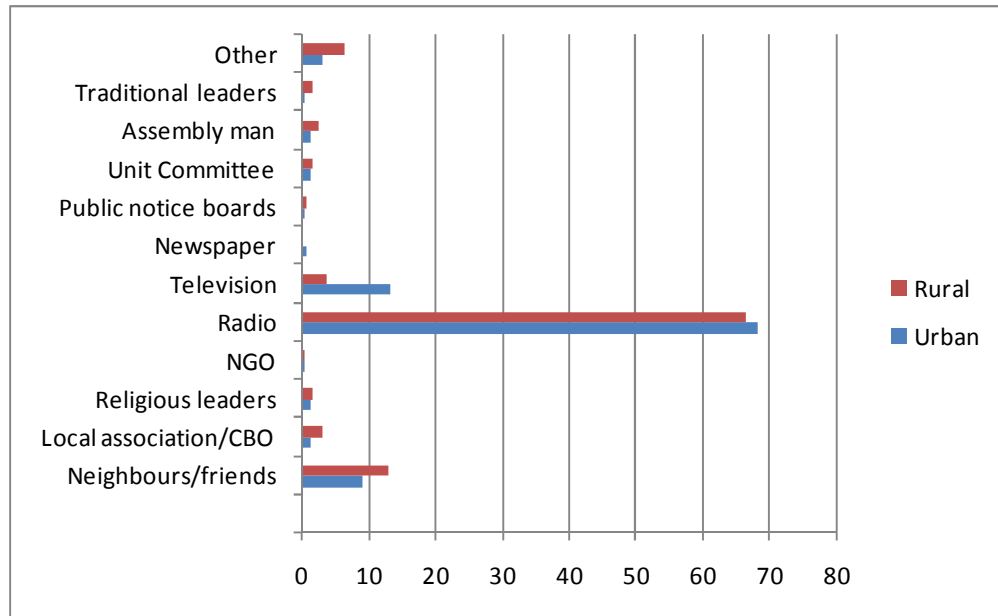
Table 6.1: Main Source of Information on NHIS Issues by Region of Residence (%)

Source	Region of residence										Total
	Western	Central	G.Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Neighbours/friends	5.6	8.3	7.0	5.4	7.2	8.1	14.3	27.5	36.5	19.1	11.1
Local association/CBO	2.0	2.0	0.5	0.7	2.3	0.9	2.2	7.7	6.0	2.3	2.2
Religious leaders	0.0	1.3	0.5	2.0	2.9	1.1	2.4	1.0	0.0	7.1	1.4
NGO	0.0	0.4	0.0	0.0	0.0	0.0	0.5	0.0	2.9	0.0	0.2
Radio	79.7	65.7	70.1	73.8	68.2	78.0	63.7	45.6	38.4	30.5	67.3
Television	8.1	8.5	16.4	2.8	5.6	6.3	4.3	9.9	8.8	13.3	8.2
Newspaper	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
Public notice boards	0.0	0.4	0.5	0.0	1.0	0.0	0.0	1.4	2.8	0.0	0.5
Unit Committee	4.6	1.4	0.0	3.2	0.4	0.9	0.7	1.1	0.0	4.1	1.3
Assembly man	0.0	0.5	0.0	4.7	2.1	1.2	3.9	2.2	1.8	11.5	1.8
Traditional leaders	0.0	0.0	0.0	3.8	1.3	0.5	0.3	2.3	2.8	0.0	0.9
Other	0.0	11.3	2.7	3.6	9.0	2.9	7.7	1.4	0.0	12.1	4.7
Total	100	100	100	100	100	100	100	100	100	100	100

Source: 2008 NDPC PM&E Survey

The ‘Assembly man’ was identified as a major source of information in Volta and Brong Ahafo regions. In Western and Upper West Regions the ‘Unit Committee’ was a major source of information on the NHIS.

Figure 6.1: Main source of information on NHIS by locality of residence (%)

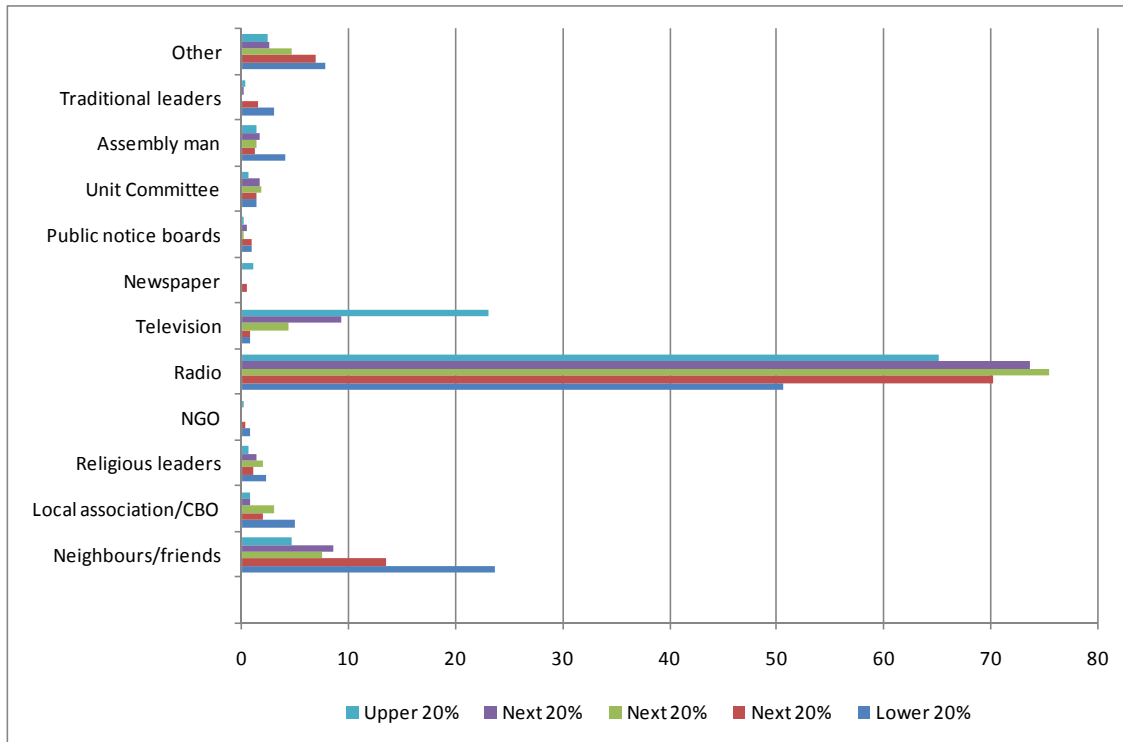


Source: 2008 NDPC PM&E Survey

It is also evident from the study that radio remains the single most important source of information on the NHIS in both rural and urban areas, recording 68.3% and 66.4% respectively. Television, on the other hand, was a more important source in urban areas than rural areas. This is basically due to the abundance of television sets in the urban areas as compared to the rural areas of Ghana.

In terms of socio-economic status, radio continued to be the most important source of information on NHIS across all socio-economic groups. While radio was observed to be important among the middle income group, television appears to be an important source to the upper income group as 23% of respondents in this group indicate television as the main source of information on the NHIS. Also 23.7% of the lowest income group indicate neighbours/friends as the main source of information on NHIS, while local associations or community based organisations, assembly men and traditional leaders were important sources of information in poor communities.

Figure 6.2: Main source of information on NHIS by socio-economic group (%)



Source: 2008 NDPC PM&E Survey

6.3 KNOWLEDGE OF ISSUES ON NHIS

This section examines respondents knowledge on a number of issues relating to the NHIS, including period of registration, level of premium paid, exemptions granted under the scheme, renewal conditions, and waiting period to receive card. Also questions were asked about the nature of health care services covered under the scheme, accredited providers in a respondent's locality and the procedure used to access benefit. The level of knowledge of respondents on all these issues will determine the extent to which respondents' decision to join or not to join the NHIS is based on sound judgement, as well as the extent to which beneficiaries can derive maximum benefit from the scheme.

Analysis of the data suggests that insured households have more knowledge of the NHIS than households that are uninsured (Table 6.2). Thirty-eight percent (28%) of all insured and 39.4% of partially insured households indicated they have limited or no knowledge of the NHIS, while more than half (60%) of the uninsured has limited or no knowledge of the NHIS. The knowledge about period of registration, level of premium paid, exemptions granted under the scheme, and renewal conditions was relatively high among the insured than their knowledge on the nature of health care services covered under the scheme, waiting period, accredited providers in a respondent's locality and the procedure used to access benefit.

On regional basis, the Upper West Region appears to be the region where the highest percentage of citizens had limited or no knowledge of NHIS issues. With respect to the period of registration, 68.5% of the households interviewed from Upper West Region have little or no knowledge, compared to 20.2% of respondents from Western Region where the respondents appear to be more knowledgeable of NHIS issues than most regions in Ghana.

Table 6.2: Respondents' knowledge of issues on NHIS (% with limited or no knowledge)

Category	Issue								
	Period of registration	Premium levels	Exemptions under NHIS	Renewal conditions	Waiting period to receive card	Health care services covered	Accredited providers	Procedures to access benefits	
Household NHIS status									
None insured	55.1	54.5	60.6	62.8	65.6	64.7	59.8	57.9	
Partially insured	37.1	33.1	38.1	39.1	48.9	43.6	39.3	36.1	
All insured	24.8	21.1	27.8	23.3	32.3	33.0	31.3	29.8	
Region of residence									
Western	20.2	25.5	30.9	29.6	31.8	29.8	31.0	33.4	
Central	47.0	47.2	50.7	50.2	51.5	52.6	52.4	54.2	
G. Accra	40.8	40.3	43.6	45.7	45.7	46.8	47.9	43.5	
Volta	56.2	57.5	67.9	67.6	72.8	73.5	61.1	62.0	
Eastern	47.3	43.2	55.3	49.8	65.3	62.3	49.2	47.7	
Ashanti	27.9	27.1	25.5	33.0	36.4	32.7	27.4	27.5	
Brong Ahafo	56.9	50.1	63.2	55.9	73.4	69.8	66.9	62.0	
Northern	61.8	46.1	51.4	56.8	63.9	60.6	59.3	43.8	
Upper East	37.6	36.1	45.7	47.0	55.7	42.1	38.1	37.2	
Upper West	68.5	61.9	69.8	62.5	73.4	78.0	77.3	72.1	
Locality of residence									
Urban	35.7	35.2	39.6	40.8	46.0	44.8	41.6	39.0	
Rural	49.5	45.4	52.5	52.3	59.9	57.0	52.1	50.1	
Socio-economic group									
Lower 20%	67.1	63.5	71.2	73.2	77.0	73.8	68.8	67.4	
Next 20%	55.3	50.0	55.8	55.5	63.5	62.0	58.5	54.7	
Next 20%	38.9	38.0	46.8	45.0	49.7	50.3	43.1	42.3	
Next 20%	39.5	37.2	41.4	42.2	52.5	47.4	45.1	41.8	
Upper 20%	19.2	19.1	22.3	23.8	29.1	27.8	25.1	22.8	
Total	42.8	40.5	46.3	46.7	53.2	51.1	47.0	44.7	

Source: 2008 NDPC PM&E Survey

The study shows that respondents from urban areas are more enlightened on NHIS issues than their counterparts from the rural areas. This is basically due to the fact that most of the main sources of publicity on the NHIS issues (i.e. radio and TV) are readily accessible in urban areas than they are in rural areas.

On the basis of socio-economic status of respondents, Table 6.2 suggests that respondents from the upper socio-economic group tend to have more knowledge on NHIS issues than those in the lower socio-economic group. For instance, while only 19.2% of the respondents in the upper socio-economic group indicated that they have little or no knowledge of period of registration of the NHIS, 67.1% of the lowest socio-economic group indicated they have little or no idea on this issue. In addition, those in the upper socio-economic group tend to have more knowledge of a given NHIS issue than those in the lower socio-economic group. For example, while 73.2% in the lowest socio-economic group say they have little knowledge of the renewal conditions of the NHIS, only 22.3% in the upper socio-economic group indicated they have little knowledge of the renewal conditions of the NHIS.

6.4 PERCEPTIONS ON NHIS BENEFIT PACKAGE

As previously indicated, the NHIS benefit package covers about 95% of all diseases in Ghana. Appendix 1 provides details on recommended benefit package for the district mutual schemes. This implies that only 5% of the diseases of health conditions in Ghana are outside the coverage of the scheme, notwithstanding the fact that some other health care services are not covered by the scheme. This section takes a look at the perceptions of the respondents of these additional health services that are not currently being provided by the scheme.

The survey results suggest that households are in favour of expanding the services covered under scheme, including taking on more drugs that are not currently on the drug list. Overall about 70% prefer that all drugs which are not on the NHIS drug list should be included, while 19.7% prefer that the services of the scheme should be expanded to cover free medical care for all children under 18 years irrespective of parents registration or not. Indeed, 91.8% and 86.6% of the people interviewed in the Eastern Region and Ashanti Region respectively, indicated they want additional drugs provided. Other services suggested by the respondents include cancer treatment (11.4%), appliance and prostheses (8.7%), mortuary services (8.2%), and HIV/AIDS anti-retroviral drugs (6.4%).

Table 6.3: Percent of Respondents Expressing the Need for Additional Services

Service	Region of residence										Total
	Western	Central	G.Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Appliance and prostheses	0	0	4.3	17.6	12.4	8.6	0	27.2	0	0	8.7
Cosmetic surgeries and aesthetic treatment	0	0	0	0	6.8	0	0	0	0	0	1.5
HIV retroviral drugs	29	4.7	6.5	4	10.5	2.7	1.9	0	0	35.8	6.4
Assisted reproduction & gynaecological treatment	0	0	0	0	2	0	0	0	0	0	0.4
Echocardiography	0	0	0	0	0	1.2	0	0	0	0	0.3
Photography	0	0	0	8.8	6.2	10.6	0	0	0	0	5.5
Angiography	0	0	0	0	0	0	0	0	0	0	0
Dialysis for chronic renal failure	0	7.9	2.2	4.7	0	0	0	0	0	0	1.6
Organ transplantation	0	0	6.5	0	1	0.8	0	0	0	0	1.6
All drugs not listed on NHIS list	0	32.4	57	82.3	91.8	86.6	11.1	20.6	49.1	12	69.7
Heart & brain surgery	17.9	0	8.6	0	5.8	1.8	7.7	0	0	0	4.2
Cancer treatment	0	7.9	14.9	5.8	9.5	8.2	37.7	0	0	14	11.4
Mortuary services	35.8	5.8	0	31.4	7.8	1	5.3	0	0	9.6	8.2
Diagnosis and treatment abroad	0	17.8	6.6	0	11.4	5.3	0	0	0	0	6.1
Medical examination from other facilities	0	8.1	8.6	0	11.6	9.2	0	0	0	0	7
VIP ward	0	0	0	0	0	1	0	0	0	0	0.3
Free medical care for all children (under 18 yrs)	0	38.5	20.6	54.9	19.9	2.3	2.2	0	0	0	19.7

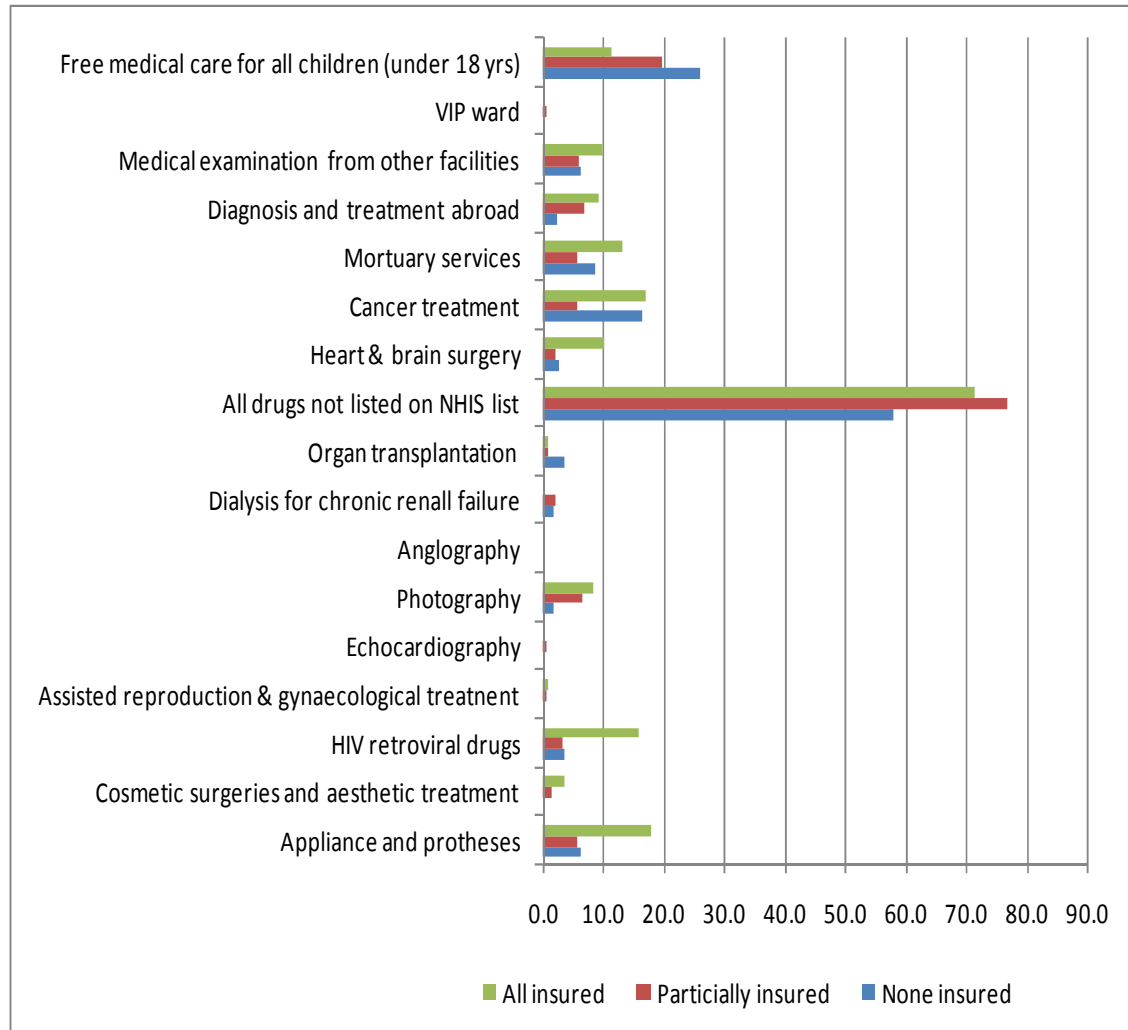
Source: 2008 NDPC PM&E Survey

Further disaggregation of the data suggests that, majority of the respondents who prefer that cancer treatment and free medical care for all children below eighteen years be added to the services provided by the scheme were the uninsured households. Nearly 16% of the uninsured households want cancer treatment included on the list of additional services provided by the scheme, while 26% prefer free medical care for all children below eighteen years (Figure 6.3).

This desire to see the services of the scheme expanded was further complemented by the results of the exit poll, where nearly 25% of the respondents who have just visited a health

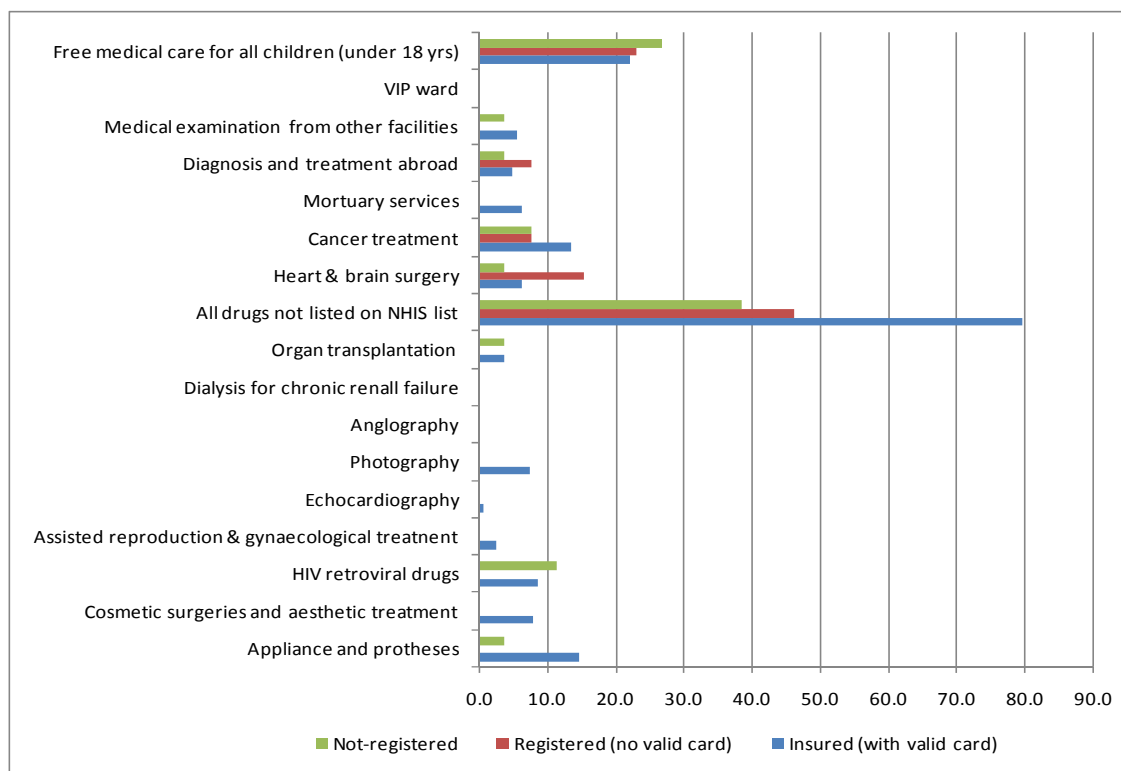
facility for medical care or are taking care of relations who are insured with valid cards, expressed the desire to see the services covered under the scheme expanded. Once again, the main services suggested for addition to the current services offered by the scheme include the expansion of the current drug list, free medical care for children under 18 years, cancer treatment and appliance and prostheses (Figure 6.4).

Figure 6.3: Percent of respondents expressing the need for additional services – Household Interviews



Source: 2008 NDPC PM&E Survey

Figure 6.4: Percentage of respondents expressing the need for additional services – Exit Interviews



Source: 2008 NDPC PM&E Survey

Interviews with health care service providers confirm that provision of drugs by the scheme remains a major challenge. The service providers' concerns relate to the late reimbursement of claims which in their view is crippling the operations of most health care facilities, including their inability to procure drugs and other consumables for their daily operations. The issue of claims is related to a number of operational and affordability concerns. Box 6.1 outlines some of the challenges enumerated by health care providers for redress.

Box 6.1: Concerns of health care providers on NHIS issues

Claims

- ❖ Delays in reimbursement of claims
- ❖ Lack of software to ease difficulty in processing claims
- ❖ Complicated format for processing claims
- ❖ Claims presented for payment are slashed substantially, especially for drugs
- ❖ Lack of feedback to service providers with regards to vetting of claims and payments

Benefit package

- ❖ Some essential drugs are not covered by NHIS
- ❖ Prescribing according to NHIS drug list is too restrictive
- ❖ High cost of treating ulcers e.g. buruli ulcer, not sufficiently covered by NHIS
- ❖ Members do not know the drugs that are excluded from the benefit package
- ❖ Terrible access roads and long distances to facilities as well as accredited drug stores

Cost

- ❖ While the cost of drugs and non-drugs keep rising, tariffs are fixed
- ❖ Tariffs are lower than actual costs e.g. laboratory services
- ❖ Cannot afford to purchase drugs outside the approved list

Source: 2008 NDPC PM&E Survey

6.5 PERCEPTION OF THE EFFECTS OF NHIS ON QUALITY AND AFFORDABILITY OF HEALTH CARE

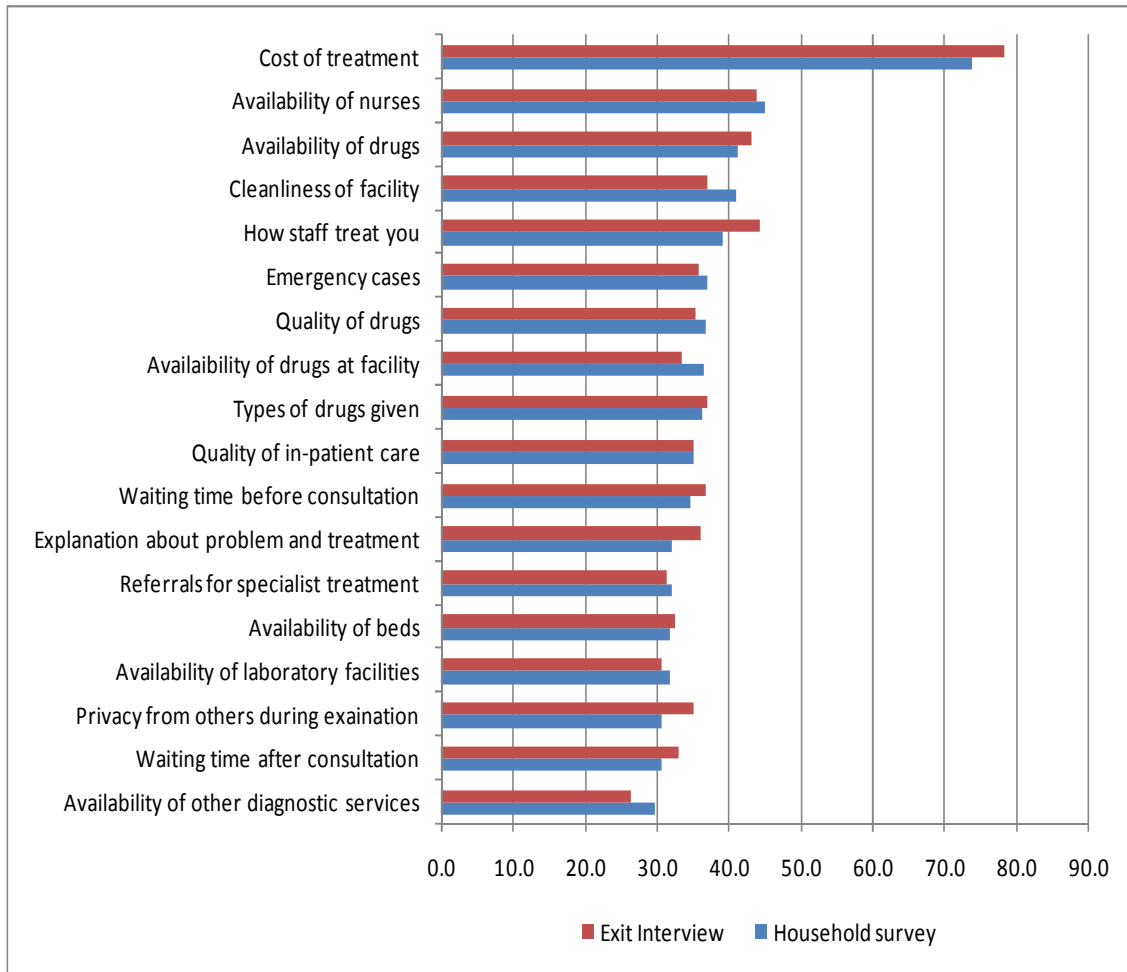
There are some suggestions that the introduction of NHIS has the potential to compromise the quality of health care received by patients due to the possible increases in number of people who visit health facilities⁹. In order to understand how the introduction of NHIS has affected the quality of health care delivery, this section assesses how the various components of health care provision have changed, from the perspective of respondents, following the introduction of the NHIS. Areas covered include cost of treatment, availability of nurses, availability and quality of drugs, cleanliness of health facility, how staffs treat patients and emergency cases, and the quality of in-patient care. Other areas are waiting time before and after consultations, referrals for specialist treatment, availability of hospital beds, availability of laboratory services, privacy from others during examination, and availability of other diagnostic services.

Overall, the respondents ranked 'low cost of treatment' as the most important benefit they have derived from the NHIS. More than 70% of the respondents from the household survey and the exit poll indicated that the NHIS has afforded them the opportunity to receive medical care at a relatively low cost. In fact, nearly 98% of insured households interviewed from Upper West confirmed that the cost of treating an ailment is no more a problem (Table 6.4). This is an important observation in view of the fact that the NHIS is primarily aimed at making health care more affordable, particularly for the poor. The only exception to this finding is in the Western Region, where only 35.8% of the respondents indicated that cost of treatment has become more bearable than before.

On the issues of availability of nurses and drugs, cleanliness of facility, and how patients are treated by staff, about 40%-45% of the respondents indicated the quality has improved, while less than 40% of the respondents in both the household survey and the exit polls indicated the quality of the remaining components of health care provision has improved (Figure 6.5).

⁹ See Section 5 for discussions on NHIS and the use of health care facilities

Figure 6.5: Households Assessment of Health Care Received after the Introduction of the NHIS



Source: 2008 NDPC PM&E Survey

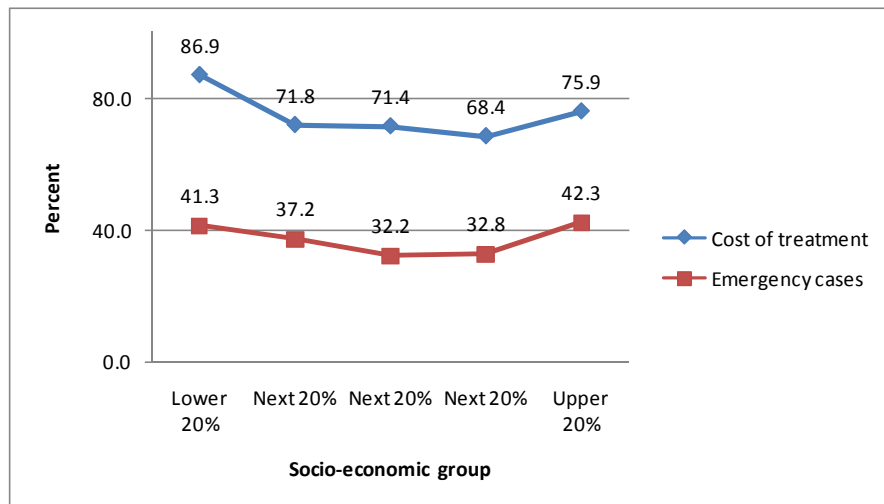
Table 6.4: Insured Households Indicating that Health Care Received now is better than Health Care Received before they joined the Scheme

Aspect of health care	Region of residence										Total
	Western	Central	G.Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Waiting time before consultation	10.2	52.3	62.7	3.8	28.4	45.9	24.9	40.6	48.2	28.1	34.6
Explanation about problem and treatment	4.2	46.7	55.4	4.1	23.8	44.8	25.3	39.0	52.3	33.5	32.1
Privacy from others during examination	4.5	45.6	53.0	1.1	19.5	49.3	21.0	33.0	50.2	27.3	30.6
Cost of treatment	35.8	71.4	77.3	65.9	80.8	74.2	86.1	85.2	94.1	97.5	73.8
Cleanliness of facility	0.7	45.0	51.9	3.5	23.8	68.7	64.1	35.4	33.7	74.8	40.9
Availability of drugs	4.0	46.4	63.3	0.0	23.4	66.5	59.2	39.8	35.1	61.6	41.2
Availability of nurses	4.7	47.3	64.6	6.8	25.9	66.0	72.2	45.9	46.5	71.9	45.1
How staff treat you	8.2	50.3	64.6	6.1	24.9	58.8	37.3	47.6	49.9	41.3	39.2
Types of drugs given	10.2	53.7	60.5	7.2	20.4	50.5	36.1	42.9	41.4	42.5	36.2
Quality of drugs	11.9	54.9	61.8	5.6	20.9	46.2	41.9	41.1	43.5	52.7	36.7
Availability of drugs at facility	6.9	53.9	65.2	10.8	22.3	49.1	38.1	39.8	34.6	43.8	36.5
Availability of laboratory facilities	1.4	48.7	65.2	1.6	17.5	48.8	35.3	25.7	14.6	46.2	31.9
Availability of other diagnostic services	4.4	46.1	65.3	0.0	15.2	44.4	30.6	22.1	16.7	35.4	29.6
Referrals for specialist treatment	6.1	52.2	61.9	3.5	18.2	44.9	27.0	35.5	36.8	38.9	32.1
Availability of beds	2.2	41.9	59.3	0.0	17.5	47.0	41.5	28.7	25.3	53.7	31.9
Quality of in-patient care	3.9	49.3	63.2	8.0	17.6	45.2	37.8	51.1	45.8	43.2	35.0
Waiting time after consultation	2.2	44.4	64.5	2.6	18.4	41.2	25.3	39.3	35.2	40.8	30.6
Emergency cases	6.2	54.7	69.1	9.2	22.6	44.3	32.2	58.2	45.6	46.7	36.9

Source: 2008 NDPC PM&E Survey

In the case of socio-economic status, nearly 87% of the poorest 20% of households expressed great satisfaction with the NHIS for providing them affordable health care financing arrangement, compared to 75.9% of the upper 20% socio-economic group who indicated the NHIS offers affordable health care financing arrangement (Figure 6.6). Although both groups expressed a high degree of satisfaction, the NHIS serves the needs of the poor more, in spite of the fact that a lot of the poor still remain outside the scheme because of what they perceive as high premium charges. However, less than 50% of the respondents from the various income groups were satisfied with the emergency services they receive under the NHIS.

Figure 6.6: Households Assessment of the Health Care Received before and after the Introduction of NHIS by Socio-Economic Group



Source: 2008 NDPC PM&E Survey

In terms of availability of drugs at health care facilities, a significant proportion of the insured households in Greater Accra Region and Central Region are of the view that drugs are now more available than before, while a relatively small proportion of the insured households from Western and Volta regions support this claim (Table 6.4). Apart from Volta Region where an appreciable number of the insured households indicated that the health care services they receive under the scheme with regards to types of drugs given, quality of drugs and availability of drugs at health facilities have been worse, the responses from all other regions on all selected aspects of health care are positive (Table 6.5).

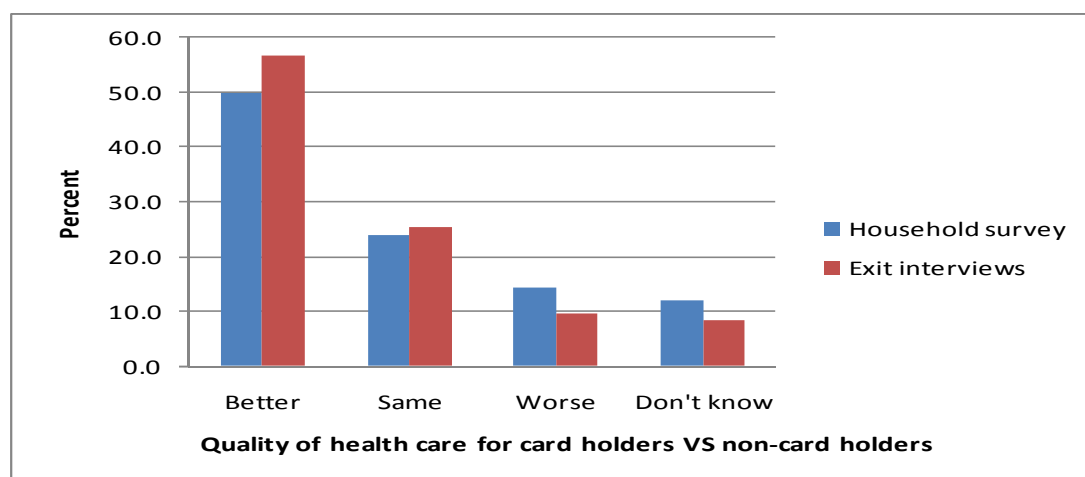
Table 6.5: Percent of insured households indicating that health care received now is worse than health care received before they join the NHIS by region of residence

Aspect of health care	Region of residence										
	Western	Central	G.Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Waiting time before consultation	10.0	9.5	13.8	26.9	24.0	15.1	38.2	20.7	25.7	37.6	20.5
Explanation about problem and treatment	0.7	4.4	10.0	8.3	6.1	4.4	0.7	1.1	5.7	3.5	4.6
Privacy from others during examination	0.7	4.4	10.0	1.5	3.3	2.0	0.6	0.0	1.7	0.0	2.7
Cost of treatment	2.1	3.1	5.0	2.3	0.0	1.4	0.0	0.0	1.7	0.0	1.6
Cleanliness of facility	0.4	3.1	6.3	1.1	0.6	0.4	0.6	0.0	2.2	0.0	1.4
Availability of drugs	0.4	6.3	11.2	12.8	1.4	1.5	2.6	1.0	3.9	2.4	4.0
Availability of nurses	2.6	5.3	11.2	7.7	0.0	2.3	2.2	0.0	3.9	2.4	3.6
How staff treat you	8.1	10.0	15.1	31.7	4.9	2.7	3.8	9.7	9.4	3.5	9.0
Types of drugs given	13.9	17.9	16.6	48.8	9.6	5.5	3.8	6.0	9.9	3.5	13.0
Quality of drugs	16.0	17.9	16.6	48.1	14.3	6.8	5.0	5.6	15.3	0.0	14.4
Availability of drugs at facility	13.7	17.6	14.0	41.1	17.7	5.7	3.4	7.8	15.3	0.0	13.4
Availability of laboratory facilities	7.2	14.4	11.3	13.6	0.8	3.7	1.6	2.4	1.6	0.0	5.7
Availability of other diagnostic services	4.2	8.7	11.3	2.6	1.8	1.2	1.9	0.0	1.6	0.0	3.5
Referrals for specialist treatment	2.8	5.4	10.0	8.5	4.0	1.2	1.9	0.0	2.2	3.5	3.9
Availability of beds	1.9	7.6	13.8	8.1	2.9	2.3	1.1	1.1	6.0	3.5	4.5
Quality of in-patient care	4.8	6.2	15.1	9.2	3.4	2.9	1.5	0.0	3.9	0.0	5.0
Waiting time after consultation	6.6	6.2	12.5	25.3	15.7	10.5	14.3	15.2	19.0	8.4	13.0
Emergency cases	0.8	4.4	11.3	15.7	4.2	1.8	2.5	0.9	7.4	0.0	4.7

Source: 2008 NDPC PM&E Survey

On the issue of whether card holders are better off than non-card holders, the survey results indicate that about half (50%) of the respondents in both the household survey and exit poll perceive NHIS card-holders to receive better health care services than non-card holders, while only about 20% think otherwise (Figure 6.7 and Table 6.6). The pattern is consistent with what is observed when the data is disaggregated by location (i.e. urban and rural) and by region (Appendix Tables 6.3 and 6.5). This generally implies that in the opinion of the respondents, card holders are receiving better health care services than non-card holders irrespective of the location or region they access the services under the scheme. However, about a third of respondents are of the view that card bearers receive the same quality of health care as non-card holders.

Figure 6.7: Views of Respondents on the Quality of Health Care Received by Card and Non-Card Holders



Source: 2008 NDPC PM&E Survey

Table 6.6: Views of Respondents on the Quality of Health Care Received by Card and Non-Card Holders

Source	Percent				Total
	Better	Same	Worse	Don't know	
Household NHIS status					
None insured	46.2	17.8	15.6	20.4	100
Partially insured	53.9	26.1	14.6	5.3	100
All insured	50.8	34.4	11.0	3.8	100
Region of residence					
Western	52.5	31.8	8.3	7.4	100
Central	52.6	22.8	14.2	10.4	100
G. Accra	37.3	22.1	32.3	8.3	100
Volta	38.4	19.1	23.2	19.3	100
Eastern	42.5	30.6	8.5	18.4	100
Ashanti	47.4	33.4	10.7	8.5	100
Brong Ahafo	58.8	17.7	9.5	14.0	100
Northern	69.6	9.8	7.8	12.8	100
Upper East	62.9	12.3	11.7	13.0	100
Upper West	76.4	7.0	8.6	8.1	100
Locality of residence					
Urban	44.2	28.2	18.4	9.1	100
Rural	55.1	20.0	10.6	14.3	100
Socio-economic group					
Lower 20%	57.1	12.4	8.0	22.5	100
Next 20%	53.5	19.9	9.8	16.9	100
Next 20%	53.1	26.5	11.5	8.9	100
Next 20%	47.2	26.6	18.2	8.0	100
Upper 20%	40.6	32.0	22.2	5.2	100
Total	49.9	24.0	14.4	11.8	100

Source: 2008 NDPC PM&E Survey

6.6 PERCEPTION ON THE OVERALL PERFORMANCE OF NHIS

Overall, the performance of the NHIS has been rated high as a good social protection intervention. The results of the survey suggest that nearly 92% of those insured with the NHIS were either satisfied or very satisfied with the performance of the scheme, while 85.8% of those who were partially insured indicated they were either satisfied or very satisfied with the performance of the scheme. So far only 6.2% of the insured and 10.7% of the partially insured indicated that they were either dissatisfied or very dissatisfied with the performance of the scheme (Table 6.7).

The pattern at the regional level is similar to that at the national level. More than 76% of respondents in each region were either satisfied or very satisfied with the performance of the NHIS, except in Greater Accra Region where 58.8% indicated they were either satisfied or very satisfied with the performance of the scheme. Accordingly, Greater Accra region recorded the highest proportion of respondents (31.5%) who were either dissatisfied or very dissatisfied with the performance of the scheme.

The level of satisfaction does not significantly vary with socio-economic status, as nearly 82% of the lowest 20% income group and 74.6% of the upper 20% income group were either satisfied or very satisfied with performance of NHIS.

Table 6.7: Overall level of satisfaction with the performance of NHIS

Source	Level of satisfaction (% of households)					Total
	Very satisfied	Satisfied	Indifferent	Dissatisfied	Very dissatisfied	
Household NHIS status						
None insured	19.0	55.8	9.5	13.8	1.9	100
Partially insured	37.5	48.3	3.4	10.2	0.5	100
All insured	31.7	59.8	2.3	6.0	0.2	100
Region of residence						
Western	23.8	65.3	5.2	4.3	1.3	100
Central	25.4	62.4	3.8	7.8	0.6	100
G. Accra	6.7	52.1	9.8	28.1	3.4	100
Volta	24.6	52.1	8.1	13.4	1.8	100
Eastern	40.2	56.0	0.7	3.0	0.0	100
Ashanti	52.3	35.2	4.6	7.4	0.4	100
Brong Ahafo	21.5	63.1	7.6	6.3	1.4	100
Northern	14.4	63.8	6.8	15.0	0.0	100
Upper East	19.3	57.9	9.0	12.9	0.9	100
Upper West	20.8	58.4	9.5	11.3	0.0	100
Locality of residence						
Urban	23.4	54.6	6.9	13.7	1.4	100
Rural	32.2	53.3	5.1	8.6	0.8	100
Socio-economic group						
Lower 20%	25.5	56.0	8.1	9.7	0.6	100
Next 20%	35.9	51.2	5.0	7.4	0.5	100
Next 20%	30.0	58.1	3.3	7.7	0.9	100
Next 20%	24.6	55.0	5.6	12.7	2.1	100
Upper 20%	24.7	49.9	7.7	16.5	1.1	100
Total	27.9	53.9	6.0	11.1	1.1	100

Source: 2008 NDPC PM&E Survey

When the respondents who indicated they were either satisfied/very satisfied with the NHIS were requested to rank the aspect of the scheme which they were satisfied/very satisfied with, publicity emerged as the most important issue. Nearly 84% of the respondents indicated they were satisfied/very satisfied with publicity or the educational campaign of the scheme. Other areas respondents who were fully or partially registered under the scheme indicated they were satisfied/very satisfied with included registration of members (74.5%), accreditation of providers (70.4%), provision of exemptions (69.6%), collection of premium (69.4%), procedure to access benefits (68.9%) and renewal of membership (61.5%) (Table 6.8).

However, for those who were not registered with the scheme, premium collection and the utilization of the scheme's resources were major concerns, and may account for the reason why they were not registered with the scheme. To some extent these reasons are corroborated by responses from scheme managers (Box 6.2).

Box 6.2: Key Issues Identified by Scheme Managers for Re-dress

Operational issues

- Late renewal of membership
- Inadequate logistics, staff and low motivation
- Low monitoring of service providers by schemes
- Abuse of scheme by members and foreigners
- Delay in submission of claims by providers
- High claims submitted by service providers
- Non-compliance to the gate-keeper system
- Untimely and inadequate releases of funds to schemes

Environment

- Difficulty in accessing communities
- High poverty level among members
- High rate of illiteracy among scheme members
- Inadequate health care facilities
- Unfriendly attitude of service providers toward scheme members
- Politicisation of scheme

Source: 2008 NDPC PM&E Survey

On regional basis, publicity of the NHIS remained the most important area of the NHIS that respondents were satisfied with. Households from all the regions were of the view that publicity about the scheme is high, with Ashanti Region topping the list with 92% and Upper West Region being the least with 60.1%. More than 50% of the respondents from the Western, Central, Eastern, Ashanti, Brong Ahafo, and Upper East Regions, were satisfied with virtually all the aspects of the NHIS including registration of members, accreditation of providers, provision of exemptions, collection of premium, procedure to access benefits and renewal of membership. However, more than 50% of respondents from Volta, Upper West and Northern Regions were dissatisfied with the performance of some aspects of the scheme including collection of premium, provision of exemptions, renewal of membership, accreditation of providers, procedure to access benefits and the utilization of the NHIS resources.

More than 50% of respondents in the various socio-economic groups were satisfied with the performance of all the aspects of the NHIS administration except the lowest 20% income group who indicated that they were not happy with collection of premium, provision of exemptions, renewal of membership, accreditation of providers, procedure to access benefits and the utilization of the NHIS resources.

Table 6.7: Overall Level of Satisfaction with the Performance of NHIS by Region of Residence and other Socio-Economic Characteristics (in percent)

Category	Area of performance							
	Publicity of the NHIS	Registration of members	Collection of premium	Provision of exemptions	Renewal of membership	Accreditation of providers	Procedures to access benefits	Use of scheme resources
Household NHIS status								
None insured	72.3	61.5	48.7	52.4	44.4	51.3	52.4	43.2
Partially insured	84.1	76.1	70.0	70.8	61.4	71.1	70.2	59.9
All insured	84.2	72.8	68.7	68.4	61.5	69.6	67.5	60.3
Region of residence								
Western	71.9	70.3	64.1	63.0	61.8	61.5	65.5	62.4
Central	77.1	66.2	59.7	63.1	56.5	65.4	67.1	65.7
G. Accra	76.8	65.6	55.4	54.9	41.1	52.8	54.9	52.5
Volta	78.3	58.6	38.8	41.4	21.0	42.0	39.1	14.5
Eastern	81.5	66.4	53.3	60.9	43.9	71.4	64.5	33.3
Ashanti	92.0	87.0	83.6	84.5	79.9	84.2	80.4	79.3
Brong Ahafo	81.9	67.6	57.9	56.1	55.5	54.6	58.2	47.9
Northern	62.3	54.8	52.4	58.1	49.1	44.8	48.5	40.9
Upper East	70.6	65.6	52.4	59.0	60.4	57.6	56.0	53.0
Upper West	60.1	53.6	40.7	34.3	35.7	35.3	41.0	29.5
Locality of residence								
Urban	81.9	71.1	63.8	64.9	54.9	63.8	64.2	56.4
Rural	75.9	66.8	56.8	59.4	52.7	60.2	59.2	48.7
Socio-economic group								
Lower 20%	67.9	56.1	44.6	49.4	41.3	48.1	48.3	40.6
Next 20%	75.4	66.5	55.2	58.2	52.4	60.5	56.8	46.4
Next 20%	84.1	76.2	66.9	68.9	63.1	69.1	69.6	55.7
Next 20%	79.9	72.2	63.9	65.7	58.8	63.0	65.4	59.4
Upper 20%	84.5	71.6	67.3	65.9	51.8	66.7	65.7	57.5
Total	78.8	68.9	60.2	62.1	53.8	61.9	61.6	52.4

Source: 2008 NDPC PM&E Survey

CHAPTER SEVEN

CONCLUSION AND POLICY RECOMMENDATIONS

7.1 CONCLUSION

One of the policy objectives under the GPRS II is to improve access to quality health care through the implementation of an affordable health care financing arrangement that protects the poor, while creating the necessary environment for the attainment of the health MDGs. This is expected to contribute significantly to reducing extreme poverty.

The survey shows an increasing level of registration under the scheme with a total subscription increasing from a low of 1,797,140 in 2005 to 12, 518,560 in 2008. There are significant variations in the proportion of the population registered under the scheme across geographical areas and socio-economic groups in the country. The scheme encourages complete registration of household members in order to pool health risk even at the household level but the findings show that more work will have to be done to reduce the effects of selecting high risk individuals into the scheme that has the potential over-burden its resources.

Key findings from the assessment reveal substantial positive effects of the scheme on a number of aspects of health care delivery in Ghana. For example, the proportion of those who consult skilled health care providers for general health conditions has risen from 45% to about 62% between 2005 and 2008, with the implementation of the scheme. Babies delivered with the assistance of skilled personnel have also improved remarkably. Data from MICS 2006 show that just about 50% of babies delivered in Ghana at that time were assisted by skilled personnel but the results from this survey showed a higher percentage of about 72%. This suggests that the scheme has significantly improved access to health care by pregnant women or women in labour.

These findings reflect in the high level of satisfaction of the performance of the scheme as expressed by respondents of the survey. Households with all members insured are particularly pleased with the performance of the scheme with 59.8% indicating they are satisfied and a further 31.7% indicating that they are very satisfied. It is hoped that more people will enrol in the scheme if a number of challenges identified in this report are addressed.

7.2 POLICY RECOMMENDATIONS

The assessment indicates that, although more than half of Ghanaians are enrolled in the scheme, a large portion of the population still remains uninsured. Forty-one percent of households did not register any member at all. The scheme managers would have to increase

their efforts in marketing and publicizing the scheme especially in the Greater Accra, Central and Northern regions.

Analysis of the NHIS subscription by socio-economic groups reveal that, over 70% of the individuals in the lowest socio-economic group have not registered with the scheme. The exemption policy needs further improvement to adequately serve the health needs of the poor. Criteria set for targeting the poor for social protection under various interventions such as the LEAP, NYEP and other interventions provided by faith based organisations and NGOs should incorporate sustained NHIS registration as part of their assistance.

Effort should be made to encourage women who benefit from the free medical policy during deliveries to register immediately after delivery. This should be done together with intensive education on family planning practices as this will significantly reduce overuse and overburdening of the free maternal care policy.

The NHIS policy exempts children under 18 years old, indigents, pensioners under the SSNIT Scheme and the aged (70+) from the payment of premiums under the scheme. However, for children under 18 years old to benefit from the scheme, their parents or proven single parent (guardian as the case may be) must have registered. This must have contributed to the exclusion of 43.5% of children from the scheme even though the exemption policy covers them. Suggestions made to decouple the exemption of children under 18 years old and the registration of their parents should be studied carefully. The initiative appears to be attractive if linked to school attendance but at the same time it can serve as a disincentive to the registration of parents if care is not taken to provide a complementary policy that will offset the possible negative effect of the decoupling on parents registration.

Close to a third of the formal sector workers are not covered by the NHIS even though the majority of them (SSNIT contributors) are supposed to be under Premium Exempted Membership. Several reasons account for this, of which the length of time it takes to have a registration process completed, apparent lack of interest in the scheme as a result of lack of information, among others are key issues. The scheme should endeavour to strengthen communication mechanisms and enrol more from this group. Recent interventions to offer schemes that appear to be more attractive to high income groups (top-up schemes) should be encouraged.

There is the growing perception that those who possesses valid NHIS card do not get access to quality drugs or certain drugs that are expensive. This appears to be one of the reasons that discourage people from registering with the scheme. It is important to increase public education/campaigns especially using the electronic media (radio) and other community programmes to educate people on the usefulness of the scheme, renewal of subscription, and general responsibilities of clients and service providers. This will reduce the anxieties and the perceived inadequacies of the scheme.

It is recommended that while more of its information dissemination work should be through the radio and TV, it is important to note that different channels will be suitable for different groups of people in different places. In the rural areas for example door to door marketing or organising community meetings would be very appropriate.

There is a high indication from the assessment that with the introduction of NHIS, more pressure will be put on existing health care facilities as a result of increased use by insured individuals. It is argued in this report that this can compromise the quality of health care services if the increase is not matched by corresponding increases in personnel and infrastructure. The Ministry of Health and the Ghana Health Service are urged to give increased attention to the expansion of existing health facilities, increase recruitment, and redistribute health personnel to understaffed and overburdened areas.

An area, which strongly threatens the sustainability of the NHIS is related to the processing and administration of claims. Delays in processing, submission and vetting claims appear to pose serious problems to the scheme. The scheme should therefore continue to search for an effective way to address this issue since it appears to be a major source of concern affecting citizens' perception on quality of care received by NHIS members. In particular, health care providers are concerned about the delay in reimbursement contrary to the provision in the NHIS Act 2003, (Act 650) that stipulates a reimbursement period of within four weeks of submission of claims to the authority, and the occasional refusal to honour part of claims submitted. The NHIS should endeavour to develop transparent mechanisms to communicate to service providers the basis for not honouring claims submitted fully. This will help eliminate the occasional tensions that develop between the NHIA and health care providers in the processing and administration of claims.

Several suggestions have been made by individuals and health care providers to improve the scheme. Specific areas include the following:

- Scheme should cover all medical services/needs
- Increase health staff and facilities
- Improve waiting time for NHIS members at health care facilities
- Improve procedure for registration of scheme members and membership drive
- Sustain scheme under successive governments
- Constant monitoring of scheme/service providers
- Background of scheme managers must be scrutinised
- Intensify publicity and ensure transparency of scheme
- Scheme should pay providers promptly
- Establish scheme offices at vantage points
- Strong coordination between scheme managers and providers
- Transportation and ambulance service should be integrated into the scheme
- More private providers should be accredited
- Quality drugs should be prescribed to NHIS members

- Premium should be affordable
- Patients should know their prescription and cost of treatment
- Others
 - the pricelist for drugs must be revised
 - the premium should be increased to get more drugs
 - the premium should be paid by installment
 - staff of NHIS should be paid well to prevent collection of bribes
 - pregnant women should continue to obtain free health care
 - timing of premium collection should be appropriate for members, example during harvest time for farmers.

Specific areas suggested by scheme managers for consideration are the following:

- the development and recruitment of staff need to be enhanced;
- adoption of risk equalization formula;
- massive education and sensitization on the scheme;
- periodic reviews of the NHIS drug list;
- improvement of logistics required to support the implementation of the scheme;
- establishment of a scheme for each district, municipality and metropolitan assembly;
- improvement on the use of ICT in the operations of the scheme; and
- strengthening collaboration between scheme and other stakeholders.

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APPENDIX 1: NHIS BENEFITS PACKAGE

Over 95% of disease conditions that afflict us are covered by the NHIS.

- Out Patient Services
 - General and specialist Consultations reviews
 - General and specialist diagnostic testing including, laboratory investigation, X-rays, Ultrasound scanning
 - Medicines on the NHIS Medicines list
 - Surgical Operation such as Hernia repair
 - Physiotherapy
- In Patient Service
 - General and specialist in patient care
 - Diagnostic tests
 - Medication-prescribed medicines on the NHIS medicines list, blood and blood products
 - Surgical operations
 - In patient physiotherapy
 - Accommodation in the general ward
 - Feeding (where available)
- Oral Health
 - Pain relief (tooth extraction, temporary incision and drainage)
 - Dental restoration (simple amalgam filling, temporary dressing)
- Maternity Care
 - Antenatal care
 - Deliveries (normal and assisted)
 - Caesarean session
 - Post-natal care
- Emergencies
 - These refer to crises in health situations that demand urgent attention such as:
 - Medical emergencies
 - Surgical emergencies
 - Pediatric emergencies
 - Obstetric and gynecological emergencies
 - Road traffic accident

EXCLUSION LIST

The following health procedures are excluded from the NHIS Benefits List:

- Appliance and Prostheses including Optical aids, Heart aids, Orthopaedic aids, dentures etc.
- Cosmetic surgeries and aesthetic treatment
- HIV Retroviral drugs
- Assisted Reproduction (e.g. Artificial Insemination) and gynecological hormone replacement therapy.
- Echocardiography
- Photography
- Angiography
- Dialysis for chronic renal failure
- Organ transplantation
- All drugs that are not listed on the NHIS list
- Heart and Brain Surgery other than those resulting from accidents
- Cancer treatment other than breast and cervical
- Mortuary Services
- Diagnosis and treatment abroad
- Medical examinations for purposes other than treatment in accredited health facilities (e.g. Visa application, Education, Institutional, Driving license etc)
- VIP ward (Accommodation)

APPENDIX 2: APPENDIX TABLES

Appendix Table 4.1: NHIS membership status of individuals by demographic and socio-economic characteristics (%)

	Insured (with valid card)	Registered (no valid card)	Not- registered	Total
<u>Sex</u>				
Male	45.9	7.1	46.9	100
Female	49.7	8.2	42.1	100
<u>Age groups</u>				
Child (<18 yrs)	47.9	8.5	43.5	100
Adult (18-69 yrs)	46.7	7.0	46.3	100
Aged (70 yrs & above)	64.6	6.9	23.5	100
<u>Relationship to head of household</u>				
Head	47.5	6.4	46.0	100
Spouse	51.9	7.9	40.2	100
Child	47.1	8.5	44.4	100
Others	47.3	5.9	46.8	100
<u>Marital status (12yrs and above)</u>				
Never married	45.5	6.9	47.6	100
Loose union/single	34.1	5.0	60.9	100
Married	49.8	7.7	42.6	100
Divorced	46.0	4.1	49.9	100
Separated	41.3	8.6	50.1	100
Widowed	55.7	6.8	37.5	100
<u>School attendance (3-17 yrs)</u>				
Currently attending school	51.3	8.2	40.5	100
Currently not attending school	33.0	10.8	56.2	100
<u>Literacy status (18 yrs and above)</u>				
Literate	52.2	6.3	41.6	100
Not Literate	39.9	8.3	51.8	100
<u>Highest educational level completed (18 yrs and above)</u>				
Never attended school	38.9	9.2	52.0	100
Did not complete primary	47.1	6.1	46.8	100
Completed Primary	38.8	7.4	53.8	100
Completed MSLC/JSS	46.9	6.4	46.8	100
Completed secondary or higher	61.8	6.1	32.1	100
<u>Sector of employment (15 yrs and above)</u>				
Formal sector worker	62.2	5.5	32.3	100
Informal sector worker	41.7	7.2	51.2	100
Unemployed	37.9	7.1	54.9	100
<u>Socio-economic group</u>				
Lower 20%	28.7	7.9	63.5	100
Next 20%	39.2	9.1	51.7	100
Next 20%	49.4	8.7	41.9	100
Next 20%	58.5	5.7	35.8	100
Upper 20%	63.9	6.9	29.2	100
Total	47.9	7.7	44.5	100

Source: 2008 NDPC PM&E Survey

Appendix Table 4.2: NHIS membership status of households by demographic and socio-economic characteristics (%)

	None insured	Partially insured	All insured	Total
<u>Sex of head</u>				
Male	41.6	26.1	32.3	100
Female	39.8	25.6	34.6	100
<u>Marital status of head</u>				
Never married	58.8	11.3	29.8	100
Loose union/single	60.9	24.8	14.3	100
Married	38.5	28.0	33.5	100
Divorced	47.5	22.5	30.0	100
Separated	36.7	12.6	50.8	100
Widowed	35.9	28.5	35.7	100
<u>Literacy status of head</u>				
Literate	36.0	25.9	38.1	100
Not Literate	50.4	26.1	23.5	100
<u>Highest educational level completed of head</u>				
Never attended school	51.5	26.3	22.2	100
Did not complete primary	40.3	30.1	29.7	100
Completed Primary	48.4	30.0	21.6	100
Completed MSLC/JSS	43.0	24.7	32.4	100
Completed secondary or higher	26.8	25.3	47.9	100
<u>Sector of employment of head</u>				
Formal sector worker	28.4	26.6	45.0	100
Informal sector worker	46.8	24.1	29.1	100
Unemployed	45.7	40.3	14.0	100
<u>Number of children</u>				
No child	47.3	17.2	35.4	100
1-3 children	38.2	28.5	33.3	100
More than 3 children	40.0	31.8	28.2	100
<u>Socio-economic group</u>				
Lower 20%	56.3	27.0	16.8	100
Next 20%	49.4	26.1	24.5	100
Next 20%	39.7	28.7	31.6	100
Next 20%	35.6	21.8	42.6	100
Upper 20%	28.3	26.1	45.6	100
<u>Region of residence</u>				
Western	34.5	16.7	48.8	100
Central	50.1	16.6	33.3	100
G. Accra	52.1	25.4	22.5	100
Volta	26.8	40.9	32.3	100
Eastern	36.9	29.6	33.6	100
Ashanti	44.3	23.7	32.0	100
Brong Ahafo	36.5	26.0	37.5	100
Northern	48.2	25.9	25.9	100
Upper East	31.8	30.6	37.6	100
Upper West	17.7	41.5	40.8	100
<u>Locality of residence</u>				
Urban	37.4	25.1	37.5	100
Rural	44.5	26.6	28.9	100
Total	41.1	25.9	33.0	100

Source: 2008 NDPC PM&E Survey

Appendix Table 6.1: Percent of insured households indicating that health care received now is better than health care received before they joined the scheme by Socio-Economic Group

Aspect of health care	Socio-economic group					Total
	Lower 20%	Next 20%	Next 20%	Next 20%	Upper 20%	
Waiting time before consultation	40.3	39.0	29.4	28.6	39.1	34.6
Explanation about problem and treatment	35.5	36.9	27.8	23.6	38.8	32.1
Privacy from others during examination	35.7	34.1	27.2	21.7	37.0	30.6
Cost of treatment	86.9	71.8	71.4	68.4	75.9	73.8
Cleanliness of facility	45.4	45.5	38.0	35.5	43.0	40.9
Availability of drugs	42.5	43.1	39.3	39.3	42.7	41.2
Availability of nurses	55.5	46.1	42.0	39.8	47.0	45.1
How staff treat you	43.1	43.0	35.9	34.6	41.9	39.2
Types of drugs given	41.7	40.7	32.3	31.4	38.4	36.2
Quality of drugs	43.3	40.2	33.4	32.2	38.1	36.7
Availability of drugs at facility	40.6	41.4	32.4	30.4	40.2	36.5
Availability of laboratory facilities	27.4	37.5	28.9	25.7	38.3	31.9
Availability of other diagnostic services	23.9	30.6	26.2	24.8	38.8	29.6
Referrals for specialist treatment	32.4	33.8	30.2	25.7	38.4	32.1
Availability of beds	31.1	34.3	30.4	26.8	36.5	31.9
Quality of in-patient care	38.8	35.5	32.7	29.9	39.5	35.0
Waiting time after consultation	33.2	33.4	24.9	25.4	37.2	30.6
Emergency cases	41.3	37.2	32.2	32.8	42.3	36.9

Source: 2008 NDPC PM&E Survey

Appendix Table 6.2: Assessment of insured households on the health care received before and after joining the scheme by household insurance status and locality of residence

Aspect of health care	Household NHIS status		Locality of residence		
	Partially insured	All insured	Urban	Rural	Total
Waiting time before consultation	35.0	33.9	33.5	35.8	34.6
Explanation about problem and treatment	30.6	34.8	31.5	32.7	32.1
Privacy from others during examination	29.1	33.5	29.8	31.5	30.6
Cost of treatment	74.2	73.0	72.7	74.9	73.8
Cleanliness of facility	41.7	39.4	40.1	41.6	40.9
Availability of drugs	40.9	41.7	42.1	40.3	41.2
Availability of nurses	45.2	44.9	45.7	44.5	45.1
How staff treat you	38.6	40.4	39.2	39.3	39.2
Types of drugs given	36.8	35.2	35.8	36.7	36.2
Quality of drugs	36.2	37.7	36.8	36.6	36.7
Availability of drugs at facility	36.1	37.2	36.9	36.0	36.5
Availability of laboratory facilities	31.6	32.4	32.8	30.9	31.9
Availability of other diagnostic services	28.9	30.8	32.0	27.1	29.6
Referrals for specialist treatment	31.4	33.4	34.0	30.2	32.1
Availability of beds	31.4	32.8	34.9	28.7	31.9
Quality of in-patient care	34.2	36.5	37.5	32.5	35.0
Waiting time after consultation	30.2	31.4	32.7	28.4	30.6
Emergency cases	36.3	38.0	39.1	34.6	36.9

Source: 2008 NDPC PM&E Survey

Appendix Table 6.3: Percent of respondents indicating that card holders get better health care than non-card holders by region of residence

Aspect of health care	Region of residence										
	Western	Central	G.Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Waiting time before consultation	6.4	40.4	27.6	6.3	16.4	17.5	16.0	25.6	20.7	14.0	19.6
Explanation about problem and treatment	4.0	38.2	26.5	2.8	13.3	17.3	6.4	18.8	13.4	1.6	16.1
Privacy from others during examination	3.5	35.7	27.1	2.2	11.1	19.0	6.3	15.4	10.5	0.0	15.5
Cost of treatment	38.1	59.0	44.2	67.8	66.9	47.7	66.7	66.3	66.8	92.3	56.8
Availability of drugs	2.2	34.9	29.8	2.9	8.8	19.8	5.6	16.1	13.1	6.0	15.8
Availability of nurses	3.9	35.4	29.5	4.0	8.4	18.9	7.3	17.8	17.1	6.0	16.3
How staff treat you	4.6	39.9	29.0	5.2	11.8	14.1	11.1	30.4	18.7	7.3	17.9
Types of drugs given	5.4	38.0	27.3	3.8	8.8	12.5	5.3	24.1	17.5	4.0	15.4
Quality of drugs	5.6	40.1	27.3	3.8	10.1	10.7	6.4	23.1	17.3	1.8	15.4
Availability of drugs at facility	6.0	41.1	27.3	3.8	7.0	11.4	3.8	20.1	14.6	1.8	14.7
Availability of laboratory facilities	2.2	39.6	27.9	0.0	6.7	11.1	2.8	13.9	6.3	0.0	12.8
Availability of other diagnostic services	1.9	35.8	28.4	0.0	5.9	11.2	2.2	13.8	2.9	3.6	12.3
Referrals for specialist treatment	4.7	38.0	26.8	2.4	6.6	11.4	3.2	22.8	11.9	3.6	14.1
Availability of beds	1.9	33.7	28.4	0.0	5.6	11.4	3.2	15.4	8.4	1.6	12.6
Quality of in-patient care	3.8	36.4	28.4	4.1	7.5	11.4	7.5	31.3	17.2	13.7	16.0
Waiting time after consultation	2.7	35.4	28.4	4.0	8.6	10.9	6.5	23.6	14.2	6.0	14.7
Emergency cases	5.2	41.3	31.7	10.9	10.2	13.6	16.5	34.1	21.8	13.8	19.7

Source: 2008 NDPC PM&E Survey

Appendix Table 6.4: Percent of respondents indicating that card holders get better health care than non-card holders by socio-economic group

Aspect of health care	Socio-economic group					Total
	Lower 20%	Next 20%	Next 20%	Next 20%	Upper 20%	
Waiting time before consultation	23.1	21.8	19.7	20.3	14.1	19.6
Explanation about problem and treatment	17.8	18.2	16.1	15.6	13.4	16.1
Privacy from others during examination	13.9	16.6	17.4	16.2	13.3	15.5
Cost of treatment	60.9	57.2	57.7	55.6	53.3	56.8
Availability of drugs	14.0	16.4	17.1	18.8	12.7	15.8
Availability of nurses	16.5	16.9	17.8	18.4	12.5	16.3
How staff treat you	21.6	20.6	17.0	18.4	12.8	17.9
Types of drugs given	17.8	16.2	16.8	16.2	10.9	15.4
Quality of drugs	18.6	16.0	15.9	16.2	11.3	15.4
Availability of drugs at facility	16.1	15.5	15.6	15.0	11.6	14.7
Availability of laboratory facilities	11.5	14.1	13.9	13.0	11.6	12.8
Availability of other diagnostic services	10.5	13.6	12.7	13.5	11.2	12.3
Referrals for specialist treatment	14.2	15.0	15.5	14.8	11.4	14.1
Availability of beds	11.8	13.2	13.6	12.7	11.5	12.6
Quality of in-patient care	18.5	15.9	17.3	16.1	12.7	16.0
Waiting time after consultation	16.8	15.9	15.2	13.8	12.7	14.7
Emergency cases	20.5	21.1	19.7	20.2	17.4	19.7

Source: 2008 NDPC PM&E Survey

Appendix Table 6.5: Percent of respondents indicating that card holders get better health care than non-card holders by household insurance status and locality of residence

Aspect of health care	Household NHIS status			Locality of residence		
	None insured	Partially insured	All insured	Urban	Rural	Total
Waiting time before consultation	20.4	19.3	18.1	19.1	20.0	19.6
Explanation about problem and treatment	18.4	14.1	14.3	16.5	15.7	16.1
Privacy from others during examination	17.1	13.1	15.9	16.8	14.2	15.5
Cost of treatment	50.4	61.7	62.3	55.8	57.6	56.8
Availability of drugs	17.1	14.7	14.9	17.5	14.3	15.8
Availability of nurses	17.9	16.0	13.3	17.8	15.0	16.3
How staff treat you	19.8	16.6	15.8	18.0	17.8	17.9
Types of drugs given	17.2	13.6	14.6	16.6	14.3	15.4
Quality of drugs	17.3	13.4	15.0	16.4	14.6	15.4
Availability of drugs at facility	15.8	13.0	15.1	16.3	13.1	14.7
Availability of laboratory facilities	14.4	10.9	12.7	14.7	11.1	12.8
Availability of other diagnostic services	14.2	10.4	11.5	14.7	10.1	12.3
Referrals for specialist treatment	15.1	13.3	13.3	16.2	12.2	14.1
Availability of beds	14.0	11.7	10.7	15.0	10.3	12.6
Quality of in-patient care	17.4	14.5	15.3	17.9	14.1	16.0
Waiting time after consultation	17.0	13.0	12.6	16.3	13.3	14.7
Emergency cases	20.0	20.6	17.6	21.9	17.7	19.7

Source: 2008 NDPC PM&E Survey

APPENDIX 3: QUESTIONNAIRES

NATIONAL DEVELOPMENT PLANNING COMMISSION CITIZEN'S ASSESSMENT OF NATIONAL HEALTH INSURANCE SCHEME HOUSEHOLD SURVEY October 2008		Questionnaire Serial No.
A- INTERVIEW INFORMATION		Questionnaire Reference No.
INTERVIEWER'S NAME _____ NAME OF HEAD OF HOUSEHOLD _____ REGION NAME _____ DISTRICT NAME _____ EA (BASE) NAME _____ Number of questionnaires used for this household <input type="checkbox"/>	COMMUNITY _____ DISTRICT CODE LOCATION OF THE INTERVIEW Urban <input type="checkbox"/> Rural <input type="checkbox"/>	
A.0 REGION 	A.1 EA NUMBER 	A.2 HOUSEHOLD
A.3 INTERVIEWER NO. 	A.4 DATE DD / MM / YYYY / / 	A.5 START TIME HH : MM :
A.6 RESPONDENT Member No. 	A.7 SEQ. Quest. No. 	
IMPORTANT		
Create a reference number by combining the EA number (A1), Household(A2) and Questionnaire number (A7). Write this number NOW on all pages in the boxes provided for the Questionnaire Reference No.		
Comments	A.8 <input type="checkbox"/> Completed with selected household <input type="checkbox"/> Completed with replacement- refusal <input type="checkbox"/> Completed with replacement- not found <input type="checkbox"/> Incomplete	
SECTION 1: LIST OF HOUSEHOLD MEMBERS [GENERAL]		
1.1 WRITE DOWN THE NAMES OF ALL PERSONS WHO NORMALLY LIVE AND EAT TOGETHER IN THIS HOUSEHOLD STARTING WITH THE HEAD List of Household Members Household Member Reference Number		
1 (Head) _____		
2 _____		
3 _____		
4 _____		
5 _____		
6 _____		
7 _____		
8 _____		
9 _____		
10 _____		
1.2 Is [NAME] male or female? Household Member Reference Number [FROM 1.1] 		
Male	<input type="checkbox"/>	<input type="checkbox"/>
Female	<input type="checkbox"/>	<input type="checkbox"/>
1.3 What is [NAME'S] relationship to the head of the household?		
Head	<input type="checkbox"/>	<input type="checkbox"/>
Spouse	<input type="checkbox"/>	<input type="checkbox"/>
Child	<input type="checkbox"/>	<input type="checkbox"/>
Parent	<input type="checkbox"/>	<input type="checkbox"/>
Other relative	<input type="checkbox"/>	<input type="checkbox"/>
Not related	<input type="checkbox"/>	<input type="checkbox"/>

1.8 Employment [7 YEARS AND ABOVE]										
Questionnaire Reference No. [][][][][][][][][][][]	1.81 Did [NAME] do any type of work for at least one hour in the last 7 days? Household Member Reference Number [FROM 1.1] [][][][][][][][][][][]									
Yes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IF NO GO TO 1.83										
Yes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NEXT PERSON										
Self-empl. with employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Self-empl. without employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unpaid family Worker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
casual worker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regular employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Domestic employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student/ Apprentice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(Other specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ [][]										
1.84 What was [NAME] employment status in the main job in the last 7 days?										
Public	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private formal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private informal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
semi-public/parastatal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NGO's/ Intl org	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ [][]										
1.85 For whom did [NAME] work in the main job?										
Public	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private formal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private informal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
semi-public/parastatal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NGO's/ Intl org	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ [][]										
1.86 What is the main activity (industry) at the place of [NAME's] main job?										
Agric./Forestry/ Fishing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mining and Quarrying	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manufacturing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Construction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transport/ Storage/ Comm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wholesale/ Retail trade	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finance/Insurance/Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electricity, Gas and water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community/ Social serv.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 2: HISTORY OF HOUSEHOLD ILLNESS DURING THE LAST 4 WEEKS										
Yes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IF NO NEXT PERSON										

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| <p>Questionnaire Reference No.
 <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p> <p>Fever/ Malaria
 Gastro Intestinal/ Diarrhoeas
 Injury/ Accident
 Dental
 Skin Condition
 Eye
 General surgical (Boils, Hemis, etc)
 Obstetrics and Gynaecology
 Ear, nose or throat
 Other (specify)
 _____ <input type="text"/><input type="text"/></p> | <p>2.2 What sort of sickness / injury did [NAME] suffer?
 Household Member Reference Number [FROM 1.1]</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> </table>

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| <p>No. of Days →</p> | <p>2.3 How many days of work/ school did [NAME] miss due to sickness/ injury?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> <td><input type="text"/><input type="text"/></td> </tr> </table>

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| <p>Government Hospital
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 Mission Hospital
 Mission Clinic
 Private Hospital
 Private Clinic
 Maternity Home
 Traditional Birth Attendant(TBA)
 Drug store / pharmacy
 Herbal Healer
 Other (specify)
 _____ <input type="text"/><input type="text"/></p> <p>None</p> | <p>2.4 What kind of health provider / facility / did [NAME] see or visit during the last 4 weeks?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td></td> <td><input 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| | <input type="checkbox"/>

 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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| | <input type="checkbox"/>

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<p>Questionnaire Reference No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>3.3 How much has HH spent on [NAME'S] chronic condition (s) during the last 12 months? [GH¢]</p> <p>Household Member Reference Number [FROM 1.1] [GH¢]</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 15%;"><input type="text"/></td><td style="width: 15%;"><input type="text"/></td><td style="width: 15%;"><input type="text"/></td><td style="width: 15%;"><input type="text"/></td><td style="width: 15%;"><input type="text"/></td><td style="width: 15%;"><input type="text"/></td><td style="width: 15%;"><input type="text"/></td><td style="width: 15%;"><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<p>3.4 Who pays for most of [NAME'S] expenses on chronic health condition (s)?</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Payment by HH Member [WRITE ID]</th> <th style="width: 10%;">NHIS</th> <th style="width: 10%;">Employer</th> <th style="width: 10%;">Other relative</th> <th style="width: 10%;">Friend</th> <th style="width: 10%;">Other (Specify)</th> <th style="width: 10%;"></th> </tr> </thead> <tbody> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="text"/></td></tr> </tbody> </table>	Payment by HH Member [WRITE ID]	NHIS	Employer	Other relative	Friend	Other (Specify)		<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
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SECTION 4: DELIVERIES WITHIN THE HOUSEHOLD DURING THE LAST 12 MONTHS																																																																																																																																																																													
	<p>4.1 Did [NAME] deliver a baby during the last 12 months? [IF FEMALE UNDER 12 YEARS to 49 YEARS GO TO SECTION 5]</p> <p style="text-align: center;">Household Member Reference Number [FROM 1.1]</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr> <td style="width: 5%;">Yes</td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> <td style="width: 5%; text-align: right;">IF NO GO TO SECTION 5</td> </tr> <tr> <td>No</td> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	IF NO GO TO SECTION 5	No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																										
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	<p>4.2 Did [NAME] receive pre-natal care during the pregnancy?</p> <p>Yes <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>No <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>																																																																																																																																																																												
	<p>4.3 Did [NAME] receive post-natal care after delivery?</p> <p>Yes <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>No <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>																																																																																																																																																																												
	<p>4.4 Where did [NAME] deliver?</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 25%;">Government Hospital</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Government Health centre/ Clinic</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Mission Hospital</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input 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	<p>4.5 Who supervised the delivery?</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 25%;">Doctor</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Medical Assistant</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Mid Wife</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input 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Traditional Herbal Healer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																				
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Questionnaire Reference No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	6.2 Where does your household seek information on NHIS? [DO NOT READ OUT AND ALLOW UP TO 5 RESPONSES IN ORDER OF IMPORTANCE] * (Rank 1 up to 5 where 1 is the highest rank) please write in numbers. RANK (up to 5)*																																																																																	
a. Talking to neighbours/friends..... b. Local association or CBO..... c. Religious leaders..... d. NGO..... e. Radio..... f. Television.....	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	g. Newspaper..... h. Public notice boards..... i. Unit Committee..... j. Assembly Man/Woman..... k. Traditional leaders..... l. Other (specify).....																																																																																
6.3 How would you rate your household's knowledge on the NHIS? ISSUES Period of registration..... Premium levels..... Exemptions under the NHIS..... Renewal conditions..... Waiting period to receive insurance card..... Health care services covered by the NHIS..... Accredited providers..... Procedures to assess benefits under the NHIS..... Other (specify).....	<table border="0"> <tr> <td></td> <td>Nil</td> <td>Limited</td> <td>Good</td> <td>Very Good</td> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		Nil	Limited	Good	Very Good		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6.4 Is your household satisfied or dissatisfied with the performance of the NHIS in your district with regards to the following? Link this question to 4.4 no.3 or revise <table border="0"> <tr> <td>Area of Performance</td> <td>Very satisfied</td> <td>Satisfied</td> <td>Just okay</td> <td>Dissatisfied</td> <td>Very Dissatisfied</td> <td>Don't know</td> </tr> <tr> <td>Publicity of the NHIS.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Registration of members.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Collection of premium.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Provision of exemptions.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Renewal of membership.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Accreditation of providers.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Procedures to access benefits under the NHIS.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Use of scheme resources.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other (specify).....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Area of Performance	Very satisfied	Satisfied	Just okay	Dissatisfied	Very Dissatisfied	Don't know	Publicity of the NHIS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Registration of members.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collection of premium.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provision of exemptions.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Renewal of membership.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accreditation of providers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Procedures to access benefits under the NHIS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Use of scheme resources.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Other (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																												
6.5 The last time you or somebody else in your household was sick, how much of the health costs were covered by the scheme? Service Consultation..... Drugs..... Lab Service..... Injection..... Accommodation..... Specialist Service..... Other (specify).....	<table border="0"> <tr> <td></td> <td>All</td> <td>Some</td> <td>None</td> <td></td> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td></td> </tr> </table>		All	Some	None			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		6.6 The last time you or somebody else in your household was sick, did the household have to pay any money at the facility without getting official receipt? <input type="checkbox"/> Yes <input type="checkbox"/> No 6.7 If yes, how much was it? [GH¢] <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																																																																						
	All	Some	None																																																																															
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																															
6.8 What type of services do you get from NHIS scheme in your district? <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Out patient services <input type="checkbox"/> General and specialist consultation reviews and specialist diagnostic testing including , laboratory, investigation, X-rays, Ultrasound scanning <input type="checkbox"/> Medicines on the NHIS medicines list <input type="checkbox"/> Surgical Operation <input type="checkbox"/> Physiotherapy <input type="checkbox"/> In Patient services <input type="checkbox"/> General and specialist in patient care <input type="checkbox"/> diagnostic test </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Medication- prescribed medicines on the NHIS medicines list, blood and blood products General <input type="checkbox"/> Surgical Operation <input type="checkbox"/> In patient Physiotherapy <input type="checkbox"/> Accommodation in the general ward <input type="checkbox"/> Feeding where available <input type="checkbox"/> Oral Health <input type="checkbox"/> Pain relief(tooth extraction, temporary incision and drainage) <input type="checkbox"/> Dental restoration (simple amalgam filling, temporary dressing) </td> </tr> </table>			<input type="checkbox"/> Out patient services <input type="checkbox"/> General and specialist consultation reviews and specialist diagnostic testing including , laboratory, investigation, X-rays, Ultrasound scanning <input type="checkbox"/> Medicines on the NHIS medicines list <input type="checkbox"/> Surgical Operation <input type="checkbox"/> Physiotherapy <input type="checkbox"/> In Patient services <input type="checkbox"/> General and specialist in patient care <input type="checkbox"/> diagnostic test	<input type="checkbox"/> Medication- prescribed medicines on the NHIS medicines list, blood and blood products General <input type="checkbox"/> Surgical Operation <input type="checkbox"/> In patient Physiotherapy <input type="checkbox"/> Accommodation in the general ward <input type="checkbox"/> Feeding where available <input type="checkbox"/> Oral Health <input type="checkbox"/> Pain relief(tooth extraction, temporary incision and drainage) <input type="checkbox"/> Dental restoration (simple amalgam filling, temporary dressing)																																																																														
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Questionnaire Reference No. 	6.8 continuation>>>>>
<input type="checkbox"/> Maternity Care <input type="checkbox"/> Antenatal care <input type="checkbox"/> Deliveries (normal and assisted) <input type="checkbox"/> Caesarean section <input type="checkbox"/> Post-natal care <input type="checkbox"/> Emergencies These refer to crises in health situations that demand urgent attention such as: <input type="checkbox"/> Medical emergencies <input type="checkbox"/> Surgical emergencies	<input type="checkbox"/> Paediatric emergencies <input type="checkbox"/> Obstetric and gynaecological emergencies <input type="checkbox"/> Road traffic accident <input type="checkbox"/> Others (specify) _____ <input type="checkbox"/> <input type="checkbox"/> _____ <input type="checkbox"/> <input type="checkbox"/> _____ <input type="checkbox"/> <input type="checkbox"/> _____ <input type="checkbox"/> <input type="checkbox"/>
6.9 Are there any services that your household need from a health provider that are not covered by NHS? <input type="checkbox"/> Yes <input type="checkbox"/> No (Go to 6.11)	
6.10 If yes, what are these services? Do not read out.	
<input type="checkbox"/> Appliance and prostheses including Optical aids, Heart aids, Orthopaedic aids, dentures etc. <input type="checkbox"/> Cosmetic surgeries and aesthetic treatment <input type="checkbox"/> HIV Retroviral drugs <input type="checkbox"/> Assisted reproduction (e.g. Artificial Insemination) and gynaecological hormone replacement therapy. <input type="checkbox"/> Echocardiography <input type="checkbox"/> Photography <input type="checkbox"/> Angiography <input type="checkbox"/> Dialysis for chronic renal failure <input type="checkbox"/> Organ transplantation <input type="checkbox"/> All drugs that are not listed on the NHS list <input type="checkbox"/> Heart and Brain and Surgery other than those resulting from accidents	<input type="checkbox"/> Cancer treatment other than breast and cervical <input type="checkbox"/> Mortuary services <input type="checkbox"/> Diagnosis and treatment abroad <input type="checkbox"/> Medical examinations for purposes other than treatment in accredited health facilities (e.g. Visa application, Education, Institutional, Driving License etc.) <input type="checkbox"/> VIP ward (Accommodation) <input type="checkbox"/> Free medical care for all children (Under 18 years) <input type="checkbox"/> Others (specify) _____ <input type="checkbox"/> <input type="checkbox"/> _____ <input type="checkbox"/> <input type="checkbox"/> _____ <input type="checkbox"/> <input type="checkbox"/> _____ <input type="checkbox"/> <input type="checkbox"/>
6.11 In your opinion, do NHS card holders get better/worse health care than others? <input type="checkbox"/> Better <input type="checkbox"/> Same <input type="checkbox"/> Worse <input type="checkbox"/> Don't know/not sure	
6.12 State reason(s) for your answer to 6.11 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

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6.13 Compare how things are now with how they were before your household first registered with the NHIS

CHECK ALL	Health care from accredited facility used is ...			
	Better than before	About the same as before	Worse than before	Don't know/ Cannot compare
Waiting time before consultation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explanation about problem and treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy from others during examination.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cleanliness of facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of doctors.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of nurses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How staff treat you.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Types of drugs given.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of drugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of drugs at the facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of laboratory facilities at the facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of other diagnostic services at the facility e.g X-ray,ENT,Ultra Scan etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Referrals for specialist treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of beds.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of in-patient care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waiting time after consultation (e.g.Dispensary).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency cases.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6.14 Compare the quality of services received by NHIS CARD HOLDERS and NON CARD HOLDERS (Cash Payment)

CHECK ALL	Health care from accredited facility used is ...			
	Better for Card Holders	Same for Both	Better for non card Holders(Cash Payment)	Don't know/ Cannot compare
Waiting time before consultation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explanation about problem and treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy from others during examination.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of doctors.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of nurses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How staff treat you.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Types of drugs given.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of drugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of drugs at the facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of laboratory facilities at the facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of other diagnostic services at the facility e.g X-ray,ENT,Ultra Scan etc.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Referrals for specialist treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of beds.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of in-patient care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waiting time after consultation (e.g.Dispensary).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency cases.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Questionnaire Reference No.

6.15 Taking everything into consideration, are you satisfied or dissatisfied with the performance of the NHIS in your district?
 Very satisfied Satisfied Indifferent Dissatisfied Very dissatisfied

6.16 State reasons for your answer above(6.15)

6.17 What suggestions do you have to improve the effectiveness of the NHIS?

Section 7: Assets of the Household [include items only if they are in working condition] Household Amenities

7.1. Does any member of the household currently own any of the following assets?

Check	Yes	No	Check	Yes	No
1. Motor car.....	<input type="checkbox"/>	<input type="checkbox"/>	19. Canoe.....	<input type="checkbox"/>	<input type="checkbox"/>
2. Motorbike.....	<input type="checkbox"/>	<input type="checkbox"/>	20. Outboard Motor.....	<input type="checkbox"/>	<input type="checkbox"/>
3. Bicycle.....	<input type="checkbox"/>	<input type="checkbox"/>	21. House.....	<input type="checkbox"/>	<input type="checkbox"/>
4. Truck.....	<input type="checkbox"/>	<input type="checkbox"/>	22. Land for farming.....	<input type="checkbox"/>	<input type="checkbox"/>
5. Tractor.....	<input type="checkbox"/>	<input type="checkbox"/>	23. Other land.....	<input type="checkbox"/>	<input type="checkbox"/>
6. Furniture.....	<input type="checkbox"/>	<input type="checkbox"/>	24. Account with financial institution.....	<input type="checkbox"/>	<input type="checkbox"/>
7. Sewing machine.....	<input type="checkbox"/>	<input type="checkbox"/>	25. Shares in a company.....	<input type="checkbox"/>	<input type="checkbox"/>
8. Refrigerator/Freezer.....	<input type="checkbox"/>	<input type="checkbox"/>	26. Jewellery.....	<input type="checkbox"/>	<input type="checkbox"/>
9. Radio.....	<input type="checkbox"/>	<input type="checkbox"/>	27. Cloth: Dumas, Lace etc.....	<input type="checkbox"/>	<input type="checkbox"/>
10. Radio cassette.....	<input type="checkbox"/>	<input type="checkbox"/>	28. Cattle.....	<input type="checkbox"/>	<input type="checkbox"/>
11. Television.....	<input type="checkbox"/>	<input type="checkbox"/>	29. Sheep/Goats.....	<input type="checkbox"/>	<input type="checkbox"/>
12. Video recorder.....	<input type="checkbox"/>	<input type="checkbox"/>	30. Chickens.....	<input type="checkbox"/>	<input type="checkbox"/>
13. Electric/Gas Stove.....	<input type="checkbox"/>	<input type="checkbox"/>	31. Non-farm business enterprise.....	<input type="checkbox"/>	<input type="checkbox"/>
14. Electric Iron.....	<input type="checkbox"/>	<input type="checkbox"/>	32. Donkeys.....	<input type="checkbox"/>	<input type="checkbox"/>
15. Electric Fan.....	<input type="checkbox"/>	<input type="checkbox"/>	33. Treasury Bills.....	<input type="checkbox"/>	<input type="checkbox"/>
16. Air Conditioner.....	<input type="checkbox"/>	<input type="checkbox"/>	34. GT Fixedline.....	<input type="checkbox"/>	<input type="checkbox"/>
17. Mobile Telephone.....	<input type="checkbox"/>	<input type="checkbox"/>	35. Farm.....	<input type="checkbox"/>	<input type="checkbox"/>
18. Boat.....	<input type="checkbox"/>	<input type="checkbox"/>			

7.2. What kind of toilet facility does the household use?
 None/beach/bush Flush toilet Pan/bucket
 Covered pit latrine Uncovered pit latrine KVIP
 Other (specify).....

7.3. How does your household dispose of refuse?
 Collected by refuse agency Buried by household
 Public provided dump Dumped elsewhere
 Buried by household Other (specify).....

7.4. How does the household dispose of liquid waste?
 Through the sewerage system Thrown onto the street/outside
 Thrown in the gutter Thrown into the compound
 Other (specify).....

Questionnaire Reference No.	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
7.5. What is the main source of drinking water for this household?	
<input type="checkbox"/> Pipe borne in dwelling or compound <input type="checkbox"/> Protected / Covered well <input type="checkbox"/> River / Stream <input type="checkbox"/> Bottle / Sachet water	<input type="checkbox"/> Pipe borne outside <input type="checkbox"/> Unprotected well <input type="checkbox"/> Dugout / Pond / Lake / Dam <input type="checkbox"/> Others (specify)..... <input type="text"/> <input type="text"/>
<input type="checkbox"/> Borehole <input type="checkbox"/> Tanker Supply <input type="checkbox"/> Spring / rainwater	
7.6 Does the household or a household member own the dwelling?	
<input type="checkbox"/> Owns the dwelling <input type="checkbox"/> Rents the dwelling <input type="checkbox"/> Use without paying rent	
7.7 What is the main material of the roof of the house?	
<input type="checkbox"/> Mud <input type="checkbox"/> Metal sheets <input type="checkbox"/> Other (specify).....	<input type="checkbox"/> Thatch <input type="checkbox"/> Roofing tiles <input type="text"/> <input type="text"/>
<input type="checkbox"/> Wood <input type="checkbox"/> Asbestos	
7.8 What is the main material of the walls of the house?	
<input type="checkbox"/> Mud/mud bricks <input type="checkbox"/> Cement/sandcrete <input type="checkbox"/> Cardboard	<input type="checkbox"/> Stone <input type="checkbox"/> Wood/bamboo <input type="checkbox"/> Other (specify).....
<input type="checkbox"/> Burnt bricks <input type="checkbox"/> Iron sheets <input type="text"/> <input type="text"/>	
7.9. What is the main fuel used for cooking?	
<input type="checkbox"/> Firewood <input type="checkbox"/> Electricity <input type="checkbox"/> Animal waste <input type="checkbox"/> Other (specify)	<input type="checkbox"/> Charcoal <input type="checkbox"/> Crop residue/saw dust <input type="checkbox"/> Gas <input type="text"/> <input type="text"/>
<input type="checkbox"/> Kerosene oil	
7.10 What is the main fuel for lighting?	
<input type="checkbox"/> Kerosene/oil/sheebutter <input type="checkbox"/> Generator <input type="checkbox"/> Other (specify).....	<input type="checkbox"/> Gas <input type="checkbox"/> Battery <input type="text"/> <input type="text"/>
<input type="checkbox"/> Electricity <input type="checkbox"/> Candle	
7.11 How many sleeping rooms does the household have?	INTERVIEWER PLEASE RECORD THE INTERVIEW END TIME
Number of rooms <input type="text"/> <input type="text"/>	H H : M M <input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/>
SIGNATURE PAGE	
SIGNATURE	SIGNATURE
SUPERVISOR'S NAME	INTERVIEWER'S NAME

PATIENT EXIT POLL		Questionnaire Serial No.(official use only)	
Date of interview		D D / M M / Y Y Y Y	Time Interview Starts H H : M M Time Interview ends H H : M M
IDENTIFICATION PARTICULARS			
1.1. Region		1.2. District	
<input type="checkbox"/> Greater Accra <input type="checkbox"/> Ashanti <input type="checkbox"/> Volta <input type="checkbox"/> Upper East <input type="checkbox"/> Upper West <input type="checkbox"/> Northern <input type="checkbox"/> Central <input type="checkbox"/> Eastern <input type="checkbox"/> Brong Ahafo <input type="checkbox"/> Western		_____	
1.3. Facility (Name) _____			
1.3a. Facility Type: <input type="checkbox"/> health centre <input type="checkbox"/> health clinic <input type="checkbox"/> CHPS <input type="checkbox"/> District Hosp <input type="checkbox"/> Regional Hosp			
1.4. Urban/Rural <input type="checkbox"/> Urban <input type="checkbox"/> Rural			
1.5 The facility is run by <input type="checkbox"/> Government <input type="checkbox"/> Mission (Christian/ Islam) <input type="checkbox"/> PPAG <input type="checkbox"/> SRMA <input type="checkbox"/> Private <input type="checkbox"/> Quasi-government			
1.6 Sex of respondent Male Female		1.7 How old are you (in completed years) _____	
1.8 Why did you visit this facility? (Tick appropriate response)			
<input type="checkbox"/> Consultation/Treatment <input type="checkbox"/> Immunisation of child <input type="checkbox"/> Antenatal <input type="checkbox"/> Post natal <input type="checkbox"/> Family planning <input type="checkbox"/> Delivery <input type="checkbox"/> Minor surgery <input type="checkbox"/> Laboratory services <input type="checkbox"/> Collect drugs from pharmacies/dispensary <input type="checkbox"/> Other health related matters			
Note: No 'NA' or blanks allowed. If the respondent did not visit the facility with the purpose of receiving health services, end interview.			
1.9 During this visit, did the staff provide you with:		1.10 Is this visit your first to this facility?	
Quality indicator a. Friendly services..... <input type="checkbox"/> Yes <input type="checkbox"/> No b. Information about your ailment..... <input type="checkbox"/> Yes <input type="checkbox"/> No c. Advice on how to take the medication..... <input type="checkbox"/> Yes <input type="checkbox"/> No d. Prompt attention (ie Short waiting time)..... <input type="checkbox"/> Yes <input type="checkbox"/> No e. Information about your charges..... <input type="checkbox"/> Yes <input type="checkbox"/> No Note: Enumerator to read all options		Yes <input type="checkbox"/> No <input type="checkbox"/> If yes >>1.12	
1.12 What are the <u>3 Main</u> reasons for choosing this facility instead of others?		1.11 Is this where you come for most of your health care needs?	
<input type="checkbox"/> Proximity <input type="checkbox"/> Easily accessible <input type="checkbox"/> Low cost of transportation <input type="checkbox"/> Friendly service <input type="checkbox"/> More and/or better diagnostics (lab, x rays, etc) <input type="checkbox"/> Better advice on medication <input type="checkbox"/> Better treatment <input type="checkbox"/> Short waiting time		Yes <input type="checkbox"/> No <input type="checkbox"/>	
1.13 What are the <u>3 Main</u> reasons for choosing this facility instead of others?		2.1 Does [NAME] have any health insurance or is a member of a mutual health organisation?	
<input type="checkbox"/> Proximity <input type="checkbox"/> Easily accessible <input type="checkbox"/> Low cost of transportation <input type="checkbox"/> Friendly service <input type="checkbox"/> More and/or better diagnostics (lab, x rays, etc) <input type="checkbox"/> Better advice on medication <input type="checkbox"/> Better treatment <input type="checkbox"/> Short waiting time		<input type="checkbox"/> Yes <input type="checkbox"/> No -> 2.4	
2.3 If [NAME] has another health insurance policy, indicate the type.		2.2. What type of health insurance does [NAME] have?	
<input type="checkbox"/> National/District Health Insurance (NHIS) <input type="checkbox"/> Health Insurance through employer <input type="checkbox"/> Mutual Health Organization/Community Based Health Insurance <input type="checkbox"/> Other Private Purchased Commercial Health Insurance <input type="checkbox"/> Other (specify)..... <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> National/District Health Insurance (NHIS) <input type="checkbox"/> Health Insurance through employer <input type="checkbox"/> Mutual Health Organization/Community Based Health Insurance <input type="checkbox"/> Other Private Purchased Commercial Health Insurance <input type="checkbox"/> Other (specify)..... <input type="checkbox"/> <input type="checkbox"/>	
2.4 Why is [NAME] not registered with the NHIS?		2.4 Why is [NAME] not registered with the NHIS?	
<input type="checkbox"/> Not heard of NHIS <input type="checkbox"/> Cannot afford premium <input type="checkbox"/> Do not trust the organisers <input type="checkbox"/> Do not need health insurance <input type="checkbox"/> NHIS does not cover health services [NAME] needs <input type="checkbox"/> Other (specify) <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> Not heard of NHIS <input type="checkbox"/> Cannot afford premium <input type="checkbox"/> Do not trust the organisers <input type="checkbox"/> Do not need health insurance <input type="checkbox"/> NHIS does not cover health services [NAME] needs <input type="checkbox"/> Other (specify) <input type="checkbox"/> <input type="checkbox"/>	

2.5 Who is currently paying [NAME'S] insurance costs? <input type="checkbox"/> [HH member] <input type="checkbox"/> Relative/Friend <input type="checkbox"/> Employer <input type="checkbox"/> Exempted as elderly <input type="checkbox"/> Exempted as pensioner <input type="checkbox"/> Exempted as indigent (poor) <input type="checkbox"/> Other (Specify)..... <input type="text"/> <input type="text"/>		2.6 Does [NAME] hold a valid health NHIS card? <input type="checkbox"/> Yes, (CARD SEEN) <input type="checkbox"/> Yes, (CARD NOT SEEN) <input type="checkbox"/> No 2.7 Why is [NAME] not holding a card? <input type="checkbox"/> Registered, not paid fully <input type="checkbox"/> Registered, card not received <input type="checkbox"/> Registered, in waiting period <input type="checkbox"/> Not renewed registration -->2.13 <input type="checkbox"/> Lost card <input type="checkbox"/> Other (specify)..... <input type="text"/> <input type="text"/>																																																																																																																																			
2.8 How much money has [NAME] paid or expected to pay for the current insurance year? A. Paid (GH¢) B. Expected to Pay (GH¢) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		2.9 If [NAME] has finished paying current NHIS contribution, was payment made in full or in instalments? <input type="checkbox"/> (Payment in full) <input type="checkbox"/> (By instalments)																																																																																																																																			
2.10 When did [NAME] finish paying the current NHIS contribution? MM YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		2.11 How long did it take [NAME] to pay the contribution? [Weeks] <input type="text"/> <input type="text"/>																																																																																																																																			
2.12 How many weeks did it take [NAME] to obtain the NHIS card after the final premium was paid? [Code 99] if don't know [Number] <input type="text"/> <input type="text"/>		2.13 Has [HH member] ever benefited/ used the NHIS card? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																			
2.14 How many times has [NAME] used the NHIS during the last 12 months? [Code 99] if don't know [Number of times] <input type="text"/> <input type="text"/>		2.15 How many times is [NAME'S] NHIS card renewed since first registration? [Number of times] <input type="text"/> <input type="text"/>																																																																																																																																			
2.16 Why has [NAME] not renewed current NHIS insurance? <input type="checkbox"/> Has not been sick <input type="checkbox"/> Premium expensive <input type="checkbox"/> Poor quality care for insurance card holders <input type="checkbox"/> Waiting time for card too long <input type="checkbox"/> Preferred services not covered <input type="checkbox"/> Use clinics or traditional practitioners who are not covered <input type="checkbox"/> Other (specify)..... <input type="text"/> <input type="text"/>																																																																																																																																					
2.17 Where does your household seek information on NHIS? [DO NOT READ OUT AND ALLOW UP TO 5 RESPONSES IN ORDER OF IMPORTANCE] <table border="0"> <tr> <td>a. Talking to neighbours/friends.....</td> <td><input type="text"/></td> <td>RANK (up to 5)*</td> <td>g. Newspaper.....</td> <td><input type="text"/></td> </tr> <tr> <td>b. Local association or CBO.....</td> <td><input type="text"/></td> <td></td> <td>h. Public notice boards.....</td> <td><input type="text"/></td> </tr> <tr> <td>c. Religious leaders.....</td> <td><input type="text"/></td> <td></td> <td>i. Unit Committee.....</td> <td><input type="text"/></td> </tr> <tr> <td>d. NGO.....</td> <td><input type="text"/></td> <td></td> <td>j. Assembly Man/Woman.....</td> <td><input type="text"/></td> </tr> <tr> <td>e. Radio.....</td> <td><input type="text"/></td> <td></td> <td>k. Traditional leaders.....</td> <td><input type="text"/></td> </tr> <tr> <td>f. Television.....</td> <td><input type="text"/></td> <td></td> <td>i. Other (specify).....</td> <td><input type="text"/> <input type="text"/></td> </tr> </table> <p>* (1 is the highest rank)</p>				a. Talking to neighbours/friends.....	<input type="text"/>	RANK (up to 5)*	g. Newspaper.....	<input type="text"/>	b. Local association or CBO.....	<input type="text"/>		h. Public notice boards.....	<input type="text"/>	c. Religious leaders.....	<input type="text"/>		i. Unit Committee.....	<input type="text"/>	d. NGO.....	<input type="text"/>		j. Assembly Man/Woman.....	<input type="text"/>	e. Radio.....	<input type="text"/>		k. Traditional leaders.....	<input type="text"/>	f. Television.....	<input type="text"/>		i. Other (specify).....	<input type="text"/> <input type="text"/>																																																																																																				
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2.18 How would you rate your household's knowledge on the NHIS? Issues <table border="0"> <tr> <td></td> <td>#</td> <td>Very Good</td> <td>Good</td> <td>OK</td> <td>Poor</td> <td>Very Poor</td> </tr> <tr> <td>Period of registration.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Premium levels.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Exemptions under the NHIS.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Renewal conditions.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Waiting period to receive insurance card.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Health care services covered by the NHIS.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Accredited providers.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Procedures to assess benefits under the NHIS.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other (specify).....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			#	Very Good	Good	OK	Poor	Very Poor	Period of registration.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Premium levels.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Exemptions under the NHIS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Renewal conditions.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Waiting period to receive insurance card.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Health care services covered by the NHIS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accredited providers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Procedures to assess benefits under the NHIS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2.19 Is your household satisfied or dissatisfied with the performance of the NHIS in your district with regards to the following? Area of Performance <table border="0"> <tr> <td></td> <td>Very Satisfied</td> <td>Satisfied</td> <td>Not Satisfied</td> <td>Dissatisfied</td> <td>Very Dissatisfied</td> </tr> <tr> <td>Publicity of the NHIS.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Registration of members.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Collection of premium.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Provision of exemptions.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Renewal of membership.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Accreditation of providers.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Procedures to access benefits under the NHIS.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Use of scheme resources.....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other (specify).....</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			Very Satisfied	Satisfied	Not Satisfied	Dissatisfied	Very Dissatisfied	Publicity of the NHIS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Registration of members.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collection of premium.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provision of exemptions.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Renewal of membership.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accreditation of providers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Procedures to access benefits under the NHIS.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Use of scheme resources.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<p>2.20 The last time you or somebody else in your household was sick, how much of the health costs were covered by the scheme?</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: left; padding: 2px;">Service</td> <td style="text-align: center; padding: 2px;">All</td> <td style="text-align: center; padding: 2px;">Some</td> <td style="text-align: center; padding: 2px;">None</td> </tr> <tr> <td style="padding: 2px;">Consultation.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Drugs.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Lab Service.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Injection.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Accommodation.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Specialist Service.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Transportation.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Other (specify).....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> </table>	Service	All	Some	None	Consultation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Drugs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lab Service.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Injection.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accommodation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Specialist Service.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transportation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other (specify).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>2.21 The last time you or somebody else in your household was sick, did the household have to pay any money at the facility without getting official receipt?</p> <p style="text-align: center;">Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>2.22 If yes, how much was it? [GH¢]</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> </tr> </table>																																																																																																																																																						
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<p>2.23 Are there any services that your household need from a health provider that are not covered by NHIS? Yes <input type="checkbox"/> No <input type="checkbox"/> (Go to 2.25)</p>																																																																																																																																																																																																
<p>2.24 If yes, what are these services?</p> <p><input type="checkbox"/> Family planning</p> <p><input type="checkbox"/> Laboratory investigations</p> <p><input type="checkbox"/> Prostate cancer screening/treatment</p> <p><input type="checkbox"/> b. Breast Cancer</p> <p><input type="checkbox"/> Referrals for specialist treatment</p> <p><input type="checkbox"/> b. Minor surgery</p> <p><input type="checkbox"/> Free medical care for all children (under 18 years)</p> <p><input type="checkbox"/> Other health related matters..... <input type="checkbox"/></p>	<p>2.25 In your opinion, do NHIS card holders get better/worse health care than others?</p> <p><input type="checkbox"/> Better</p> <p><input type="checkbox"/> Same</p> <p><input type="checkbox"/> Worse</p> <p><input type="checkbox"/> Don't know/not sure</p>																																																																																																																																																																																															
<p>2.26 State reason(s) for your answer to 2.25</p> <p>.....</p> <p>.....</p> <p>.....</p> <table style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> </tr> <tr> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> </tr> <tr> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> <td style="width:20px; border: 1px solid black; text-align: center;"> </td> </tr> </table>																																																																																																																																																																																																
<p>2.27 Compare how things are now with how they were before your household first registered with the NHIS</p> <p style="text-align: center;">Health care from accredited facility used is ...</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: left; padding: 2px;">CHECK ALL</td> <td style="text-align: center; padding: 2px;">Better than before</td> <td style="text-align: center; padding: 2px;">About the same as before</td> <td style="text-align: center; padding: 2px;">Worse than before</td> <td style="text-align: center; padding: 2px;">Don't know/ Cannot compare</td> </tr> <tr> <td style="padding: 2px;">Waiting time before consultation.....</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Explanation about problem and treatment.....</td> <td style="text-align: center; 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Referrals for specialist treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Availability of beds.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Quality of in-patient care.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Waiting time after consultation (e.g.Dispensary).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Emergency cases.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
CHECK ALL	Better for Card Holders	Same for Both	Better for non card holders (Cash Payment)	Don't know/ Cannot compare																																																																																																																																																																																												
Waiting time before consultation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Explanation about problem and treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Privacy from others seeing examination.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Cost of treatment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Cleanliness of facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Availability of doctors.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Availability of nurses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
How staff treat you.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Types of drugs given.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Quality of drugs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Availability of drugs at the facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
Availability of laboratory facilities at the facility.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																																																												
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NATIONAL DEVELOPMENT PLANNING COMMISSION

**Citizen's Assessment of
National Health Insurance Scheme**

**PROVIDERS QUESTIONNAIRE
October 2008**

Survey Objectives

“The goal of this study is to ascertain whether NHIS provides effective healthcare financial arrangements for the poor. The study seeks to achieve three things: (1) obtain feedback from citizens about how the NHIS is performing from the perspective of local communities; (2) determine whether the NHIS is achieving its goal of ensuring equitable access to quality basic health care to all residents in Ghana; and (3) gain insight into how to bridge the equity gaps in access to quality healthcare services, if any.”

1. Name of Health Care Unit: _____
2. Type of facility: _____
3. District: _____
4. Region: _____
5. Date of Interview: _____
6. Title of person interviewed: _____
7. What is the catchment population of this facility? _____
8. Is the facility accredited under the NHIS? 1. Yes 2. No
9. When was the facility accredited to provide services for the NHIS' members?
10. What type of services do you offer and which ones are covered by the NHIS?

Service	Check if service is offered by facility	Check if service is covered by NHIS at the facility
Out Patient Services		
General and specialist Consultations reviews		
General and specialist Consultations reviews		
General and specialist diagnostic testing including, laboratory investigation, X-rays, Ultrasound scanning		
Medicines on the NHIS Medicines list		
Surgical Operation such as Hernia repair		
Physiotherapy		
In Patient Service		
General and specialist in patient care		
Diagnostic tests		
Medication-prescribed medicines on the NHIS medicines list, blood and blood products		
Surgical operations		

Service	Check if service is offered by facility	Check if service is covered by NHIS at the facility
In patient physiotherapy		
Accommodation in the general ward		
Feeding (where available)		
Oral Health		
Pain relief (tooth extraction, temporary incision and drainage)		
Dental restoration (simple amalgam filling, temporary dressing)		
Maternity Care		
Antenatal care		
Deliveries (normal and assisted)		
Caesarean session		
Post-natal care		
Emergencies (These refer to crises in health situations that demand urgent attention such as):		
Medical emergencies		
Surgical emergencies		
Paediatric emergencies		
Obstetric and gynaecological emergencies		
Road traffic accident		
Others		
Appliance and Prostheses including Optical aids, Heart aids, Orthopaedic aids, dentures etc.		
Cosmetic surgeries and aesthetic treatment		
HIV Retroviral drugs		
Assisted Reproduction (e.g. Artificial Insemination) and gynaecological hormone replacement therapy		
Echocardiography		
Photography		
Angiography		
Dialysis for chronic renal failure		
Organ transplantation		
All drugs that are not listed on the NHIS list		
Heart and Brain Surgery other than those resulting from accidents		
Cancer treatment other than breast and cervical		
Mortuary Services		
Medical examinations for purposes other than treatment in accredited health facilities (e.g. Visa application, Education, Institutional, Driving license etc)		
V IP ward (Accommodation)		
Other (specify)		

11. Please provide the following statistics for the years shown below:

(a) In-patient attendance, 2005-2006

Year	No. of beds	No. of admissions, ALL	No. of admissions, NHIS Members
2005			
2006			
2007			
2008 (Up to June)			

(b) Out-patient attendance, 2005-2006

Year	ALL Patients	NHIS Members
2005		
2006		

2007		
2008 (Up to June)		

12. In your opinion what are the effects of the scheme on the operations of the scheme on the operations of this health care facility?

13. What problems/challenges does this facility face with regards to the operations of the NHIS?

14. How has the management of this facility dealt with these problem(s)/challenge(s)?

15. What can be done to improve the operations of the NHIS in this facility/district?

NATIONAL DEVELOPMENT PLANNING COMMISSION

**Citizen's Assessment of
National Health Insurance Scheme**

**SCHEME QUESTIONNAIRE
October 2008**

Survey Objectives

“The goal of this study is to ascertain whether NHIS provides effective healthcare financial arrangements for the poor. The study seeks to achieve three things: (1) obtain feedback from citizens about how the NHIS is performing from the perspective of local communities; (2) determine whether the NHIS is achieving its goal of ensuring equitable access to quality basic health care to all residents in Ghana; and (3) gain insight into how to bridge the equity gaps in access to quality healthcare services, if any.”

1. Name of scheme: _____

2. Type of scheme: _____

3. District: _____

4. Region: _____

5. Date of Interview: _____

6. Title of person interviewed: _____

7. What is the catchment population of this scheme? _____

8. When did the scheme first start operating in this district? _____

9. How many persons in the following categories were members of this scheme in the following years?

Category	2005	2006	2007	June 2008
SSNIT Contributor/SSNIT Pensioner				
Informal Sector Contributors				
Persons aged seventy years and above				
Dependants				
Indigent				
Total				

10. How many health care facilities are accredited to provide health care services for members of this scheme? _____

11. List all accredited providers located in this administrative district and those that are located in other districts

(a) Accredited providers in this district	(b) Accredited providers in other districts

12. What type of services does your scheme cover?

Service	Check if service is covered by this scheme
Out Patient Services	
General and specialist Consultations reviews	
General and specialist Consultations reviews	
General and specialist diagnostic testing including, laboratory investigation, X-rays, Ultrasound scanning	
Medicines on the NHIS Medicines list	
Surgical Operation such as Hernia repair	
Physiotherapy	
In Patient Service	
General and specialist in patient care	
Diagnostic tests	
Medication-prescribed medicines on the NHIS medicines list, blood and blood products	
Surgical operations	
In patient physiotherapy	
Accommodation in the general ward	
Feeding (where available)	
Oral Health	
Pain relief (tooth extraction, temporary incision and drainage)	
Dental restoration (simple amalgam filling, temporary dressing)	
Maternity Care	
Antenatal care	
Deliveries (normal and assisted)	
Caesarean session	
Post-natal care	
Emergencies (These refer to crises in health situations that demand urgent attention such as):	
Medical emergencies	
Surgical emergencies	
Paediatric emergencies	
Obstetric and gynaecological emergencies	
Road traffic accident	
Others	
Appliance and Prostheses including Optical aids, Heart aids, Orthopaedic aids, dentures etc.	
Cosmetic surgeries and aesthetic treatment	
HIV Retroviral drugs	
Assisted Reproduction (e.g. Artificial Insemination) and gynaecological hormone replacement therapy	
Echocardiography	
Photography	
Angiography	
Dialysis for chronic renal failure	
Organ transplantation	
All drugs that are not listed on the NHIS list	
Heart and Brain Surgery other than those resulting from accidents	
Cancer treatment other than breast and cervical	
Mortuary Services	

Service	Check if service is covered by this scheme
Medical examinations for purposes other than treatment in accredited health facilities (e.g. Visa application, Education, Institutional, Driving license etc)	
V IP ward (Accommodation)	
Other (specify)	

13. What problems/challenges does this scheme face in this district?

14. How has the management of the scheme dealt with these problem(s)/challenge(s)?

15. What can be done to improve the operations of the scheme in this district?