



THE USE OF EVIDENCE IN BENEFIT PACKAGE REVIEWS: A CASE OF THE NHIS OF GHANA

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CONFLICT OF INTEREST

The authors of this presentation have no conflicts of interest to declare

OUTLINE



Ghana's NHIS



The NHIS Benefit Package



Benefit Package Review Processes

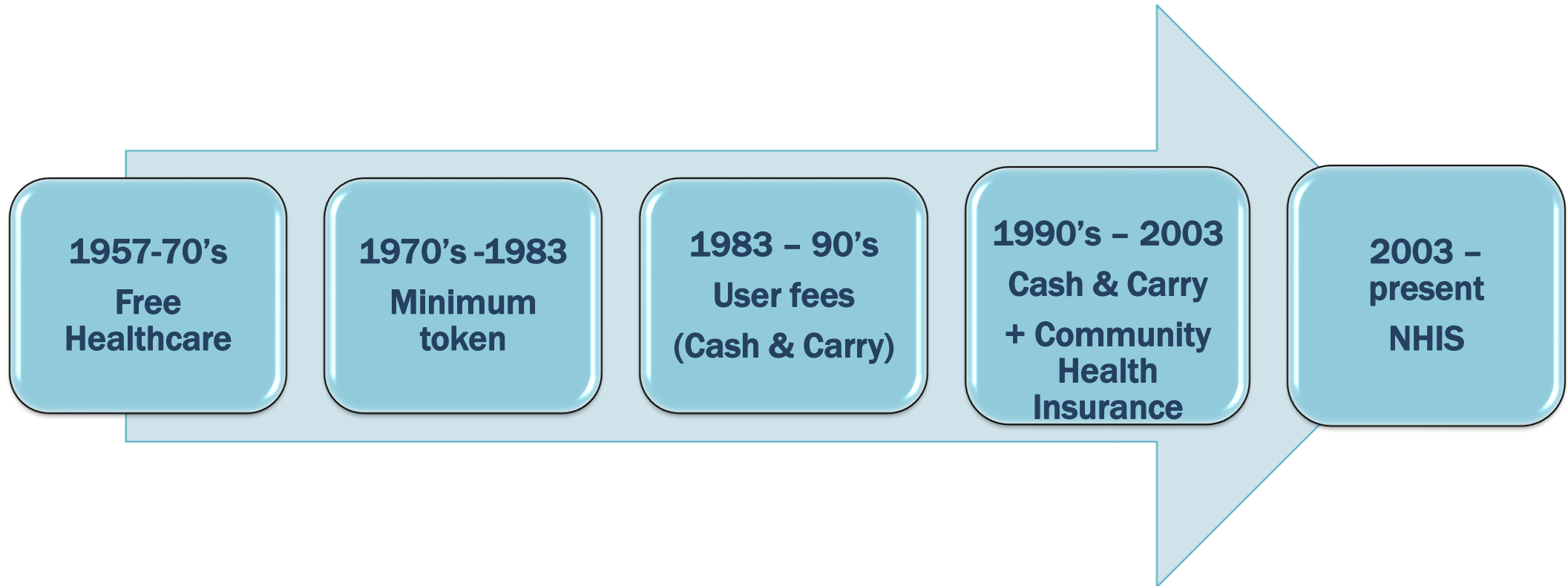


The NHIS Actuarial Model



Impact On Decision Making

HEALTH FINANCING IN GHANA



NATIONAL HEALTH INSURANCE SCHEME

Established by an Act of Parliament in 2003 (Revised to Act 852 in 2012)

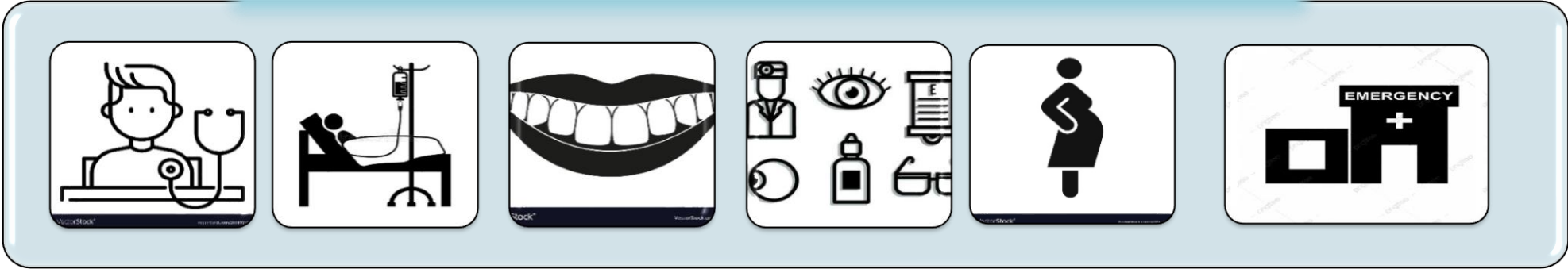
Financed mainly by earmarked funds from social security and tax (92%)

Enrollment is mandatory by law

Implicit Benefit Package covers about 95% of disease conditions

Providers are contracted from public, private and faith-based sectors

THE NHIS BENEFIT PACKAGE (BP)



OUT PATIENT SERVICES

General & Specialist Consultations & Reviews

Investigations: laboratory, x-rays, ultrasound scans, MRI

Medication: prescription drugs on the NHIS ML

IN-PATIENT SERVICES

General & Specialist In-Patient Care

Investigations: laboratory, x-rays, ultrasound scans, MRI

Medication: prescription drugs on the NHIS ML

ORAL HEALTH SERVICES

Pain relief, Incision and drainage

Tooth extraction

Dental restoration

Simple amalgam fillings. Temporary dressing

EYE CARE SERVICES

Refraction

Visual fields

A- Scan

Keratometry

Cataract removal

Eye lid surgery

MATERNITY SERVICES

Ante-natal care

Normal and assisted deliveries

Caesarian section

Post-natal care

Care of the newborn

EMERGENCY SERVICES

Medical and surgical emergencies including brain surgery due to accidents

Pediatric, obstetric and gynaecological emergencies

Road traffic accident injuries

Industrial and workplace accidents

Dialysis for acute renal failure

Source: LI 1809

...Your access to healthcare



EXCLUSION LIST

Rehabilitation
other than
physiotherapy

Appliances and
prosthesis except
intraocular lenses

Cosmetic surgeries
and aesthetic
treatments

HIV retroviral drugs
&
Drugs not listed on
the NHIS ML

Assisted
reproduction

Echocardiography
Photography
Angiography

Orthoptics

Dialysis for chronic
renal failure

Heart and brain
surgery other than
resulting from
accidents

Cancer treatment
other than cervical,
breast & 4
childhood cancers

Organ
transplantation

Diagnosis and
treatment abroad

Medical
examination for
visa applications,
driving licenses etc

VIP ward
accommodation

Mortuary services

Source: LI 1809

...Your access to healthcare

FREE PUBLIC HEALTH SERVICES

Immunisations

Family Planning

In-patient and out-patient treatment of mental illnesses

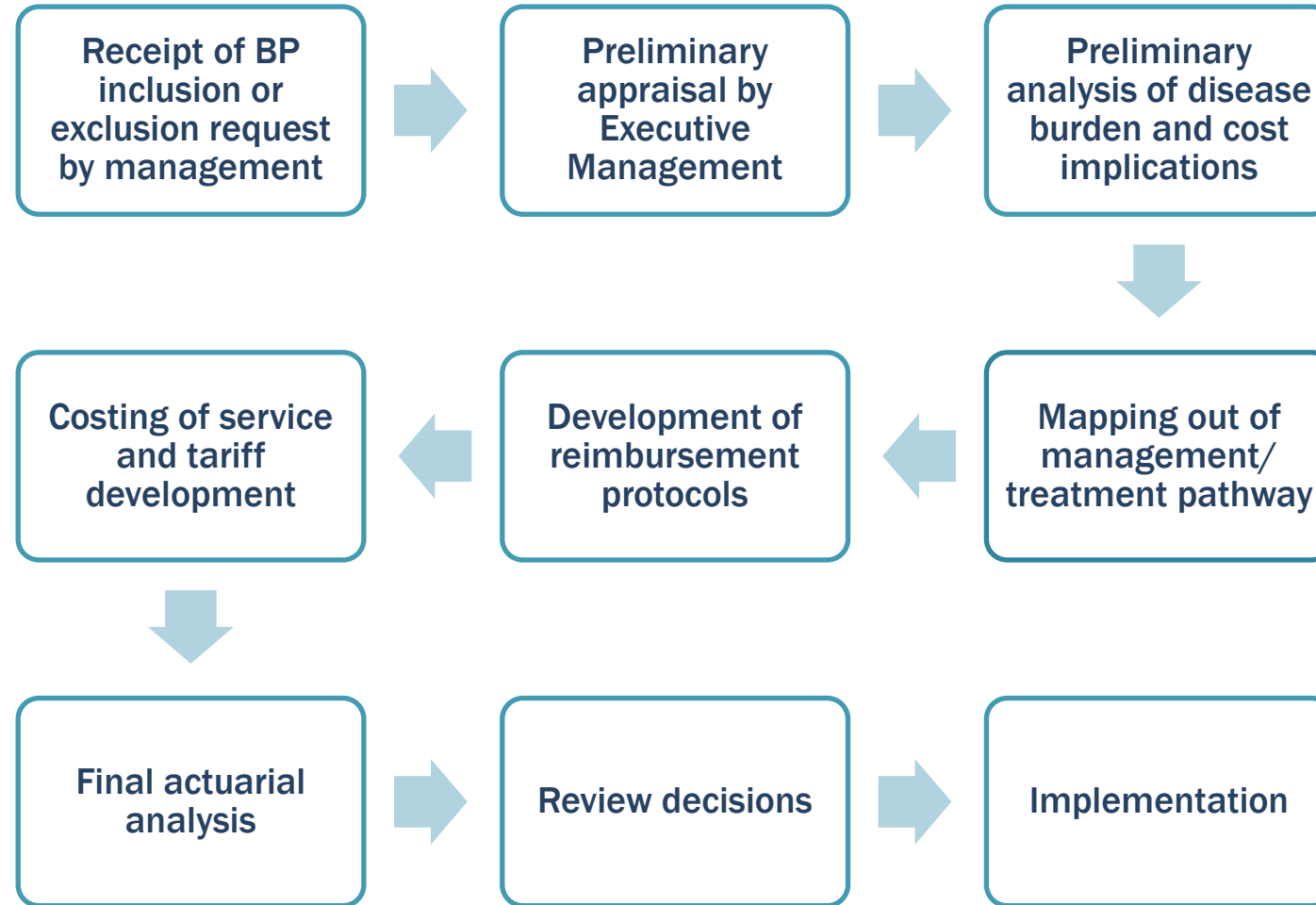
Treatment of Tuberculosis, Onchocerciasis, Buruli Ulcer, Trachoma

Confirmatory HIV test on AIDS patients plus treatment

Source: LI 1809

...Your access to healthcare

NHIS BP REVIEW DECISION MAKING PROCESS



Source: SHPD NHIA Report, 2022

THE NHIS ACTUARIAL MODEL

- Updated in 2018 with sponsorship from the Global Fund
- Provides a granular assessment of the future sustainability of the NHIS by modelling financial impact of additional services
- Key drivers of the model are:
 - Nominal GDP
 - Percentage of NHIL allocated to the NHIA by Ministry of Finance, Ghana
 - NHIS membership trend
 - Utilisation rate
 - Inflation rate- medical and services
 - Medical loss ratio

PURPOSE OF THE NHIS ACTUARIAL PROJECTION MODEL



**Assessment of
long- term
financial
sustainability**

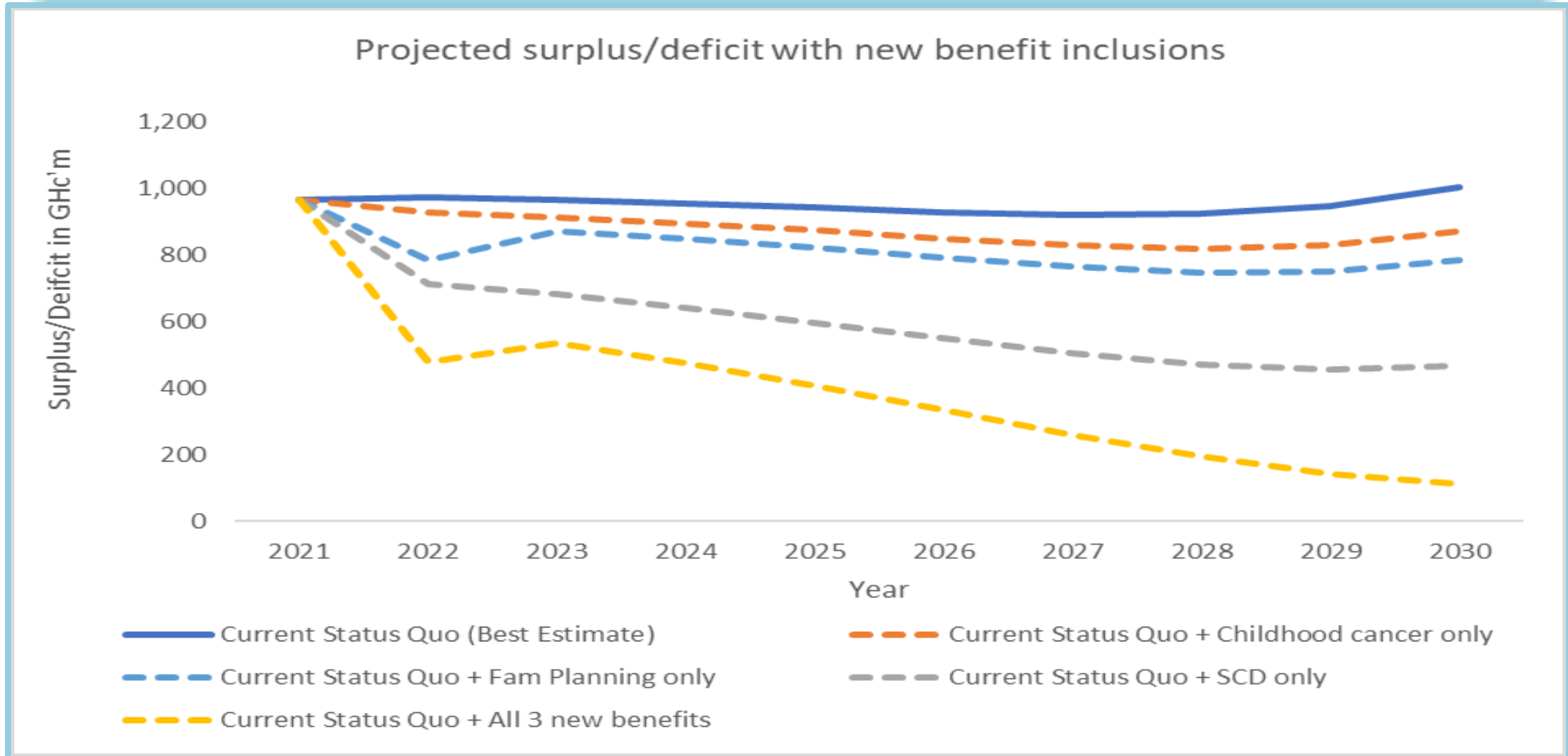


**Identification of
key drivers of
financial
performance**



**Inform policy on
potential
changes to the
scheme**

FINANCIAL IMPACT OF EXPANDING THE BENEFIT PACKAGE (2021 ANALYSIS)



OUTCOME OF ACTUARIAL MODELLING STRATEGY

- **Family Planning, Childhood Cancer and Hydroxyurea included in NHIS BP in 2022**
- **The systematic inclusion process has improved access to these services while safeguarding the financial sustainability of the scheme**
- **Assumption parameters are monitored to identify any deviations for early intervention**

Although NHIS will remain sustainable after these inclusions, it will have less capacity to fund further inclusions on current funding inflows

LESSONS LEARNED

- **The use of evidence to assess and support benefit package revision decisions is prudent**
- **It offers managers the opportunity to project and ensure the financial sustainability of schemes**
- **Opportunities exist beyond this for the optimization of existing packages using cost effectiveness studies.**

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- **Director and staff of the Actuarial Directorate, NHIA**

REFERENCES

- **National Health Insurance Act, 2012, Act 852.**
- **NHIS Legislative Instrument 1809, 2004.**
- **NHIA Strategic Health Purchasing Report, 2022.**
- **NHIA Actuarial Model Report, 2022.**

THANK YOU

