



GHANA STATISTICAL SERVICE

MONTHLY PRESS RELEASE



www.statsghana.gov.gh

No. 06 April 2024

About one in ten females and over a quarter of males ages 15-49 are not covered by any Health Insurance.

Ghana Statistical Service throws light on health Insurance coverage towards World Health Day 2024.

In Ghana, one in every 10 (9.9%) females and more than a quarter (26.6%) males aged 15-49 are not covered¹ by any health insurance. The National Health Insurance Scheme (NHIS) was introduced in 2003 through the National Health Insurance Act (Act 650), which was repealed and replaced by Act 852 in 2012 with the goal of removing financial barriers to health care access among the residents of Ghana.

Health insurance coverage among women 15-49 years has increased from 40 percent in 2008, 62 percent in 2014 then to a peak of 90 percent in 2022. Similarly, coverage rate has also increased among men aged 15-49, ranging from 30 percent in 2008 to 73 percent in 2022.

The percentage of females and aged 15-49 with any health insurance coverage is higher in urban areas (90.8% for females and 77.2% for males) compared to rural (89.2% for females and 68.8% for males). Twenty-seven percent of women and 39% of men with NHIS coverage did not have a valid card.

With regards to other health insurance schemes, only one percent of both women and men have other employer-based insurance, less than 1 percent of women and men have mutual health organization/community-based insurance, and less than 1 percent of women and percent of men have private insurance.

Among those who were covered by a health insurance, the NHIS covers almost all women (99.6%) and men (98.9%). This represents a significant increase over time among both women (40% in 2008 and 62% in 2014) and men (30% in 2008 and 49% in 2014).

Among females aged 15 to 49 in six regions – Western (88.4%), Central (83.5%), Greater Accra (86.6%), Oti (84.1%), Northern (87.3%), and Savannah (85.6%), over four in five have any health insurance cover. In comparison, five regions – Volta (80.1%), Western North (82.1%), Bono East (81.8%), and North East (87.7%) – have more than four in five males aged 15 to 49 with any health insurance cover.

In the case of Health Care Service Utilisation, about a third of women (32%) and a fifth of men (20%) saw a health care practitioner in the last 6 months. However, only a quarter (24%) of women and 9 percent of men saw a health care practitioner and had an NHIS card. Both men

¹ Not covered by insurance but had ever been registered with NIHS or not covered by insurance and had never been registered with NIHS

and women made out-of-pocket payments for all the services provided in health facilities. The majority of men (64%) and women (53%) paid in full for their diagnostic services. More than half (53%) of women aged 15-49 paid in full also paid in full for surgery (53%) and other services (56%) while Most men paid in full for medicines (54%) and consultations (58%) in addition to diagnosis.

The World Health Day is commemorated annually and the theme for 2024 celebration is " *My health, my right,*" *emphasizes a fundamental human right – access to quality healthcare,*" for all, aligning with the United Nations Sustainable Development Goals.

The 2022 GDHS Report can be downloaded from <https://statsghana.gov.gh/> and the microdata from <https://statsghana.gov.gh/gssdatadownloadpage.php>.

About the Ghana Statistical Service

The Ghana Statistical Service (GSS) provides comprehensive, reliable, quality, relevant, accurate, and timely statistical information to guide national development as stipulated in Section 3 of the Statistical Service Act, 2019 (Act 1003). The organisation's vision is to be a trusted provider of official statistics for good governance and its mission being the efficient collection, production, management, and dissemination of quality official statistics based on international standards, using competent and motivated staff for evidence-based decision-making, in support of national development.

The Statistical Service produces monthly and quarterly data on important economic indicators such as inflation, Consumer Price Index, Producer Price Index, and Gross Domestic Product. GSS also regularly generates periodic population, housing, demographic and economic data at the locality, district, and national levels from routine surveys and censuses. The statistics generated by GSS can be utilised by a wide cross-section of users including public sector, businesses, academia, civil society organisations and development partners. For more information visit www.statsghana.gov.gh.