

ACHIEVING UNIVERSAL HEALTH COVERAGE: FINDING NEW WAYS TO IDENTIFY AND INCLUDE THE INDIGENT IN HEALTH INSURANCE IN GHANA— A PARTICIPATORY METHODOLOGY

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ABSTRACT

Globally access to universal health coverage (UHC) has been recognised as high priority objective for health financing systems as key strategy for socio-economic development. However, methodological challenges have constrained developing countries' ability to identify the indigent in order to extend UHC to them. Using Ghana's National Health Insurance Scheme (NHIS) as a case study, this study uses participatory wealth ranking methodology to establish a set of five community suggested criteria for identifying the indigent for health insurance premium exemptions. The five criteria include—food insufficient, widows and widowers with children, poor housing conditions, lack of seeds to sow during the rainy season and unemployment. It is recommended that identifying widows and widowers with children as a criterion which is currently absent from the NHIS policy could be a starting point for identifying the indigent in the community. Such a criterion is easy to apply since it could be verified empirically.

Keywords: Methodological challenges, indigent, participatory wealth ranking, health insurance, universal health coverage, Ghana.