

## Press Release

# Ghana & Rwanda Set the Example on Scaling Up Health Insurance in Africa

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## Africa Health Insurance Workshop held in Accra, Ghana Launches Community of Practice on Health Systems Financing

### **Media contacts in Washington:**

Phil Hay – cell: +1 202 409 2909, email: [phay@worldbank.org](mailto:phay@worldbank.org)

### **Media contact in Accra:**

Kofi Kafu Tsikata, +233-21-214-145, [ktsikata@worldbank.org](mailto:ktsikata@worldbank.org)

**Accra, Ghana, October 23, 2009.** Eight African countries participated in the **Health Insurance Workshop – Extending Health Insurance: How to Make it Work** which concluded today in Accra, Ghana.

Participants are going back home with a better understanding of the modalities and implications of crafting a health insurance scheme for their country or upgrading their existing ones. It became apparent that there are no recipes for designing a health insurance scheme. Just *“start with an imperfect model, leave the theories aside, roll up your sleeves and start”*, advised the Ghanaian Director of Administration for NHIA.

The workshop raised awareness on the linkages between health insurance schemes and the need to eliminate catastrophic health insurance costs for the poorest and hence alleviating poverty. *“Very often health insurance is concentrated on urban populations and the formal sectors. We in Ghana believe that the people in need are those in the rural areas and so we made provisions to cover them”*, said **Deputy Minister of Health, Dr. Benjamin Kumbuor**, who delivered remarks both during the opening and closing sessions of the workshop.



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Organized and sponsored by USAID’s Global Health Systems 20/20 Project and the World Bank in collaboration WHO, ILO, and Rockefeller Foundation, this workshop specifically focused on scaling up health insurance in Africa.

This workshop—*the first of its kind*—brought together representatives from the government, civil society and the private sector from **Kenya, Nigeria, Tanzania, Uganda and Zambia. Ethiopia, Liberia and Sierra Leone** participated as observer countries. The workshop was structured around **eight design elements**: political feasibility, financing mechanisms, population coverage, benefit package design, engagement with health care providers, organizational structure, operationalizing health insurance, and

monitoring and evaluation. Health insurance experts from country practitioners from African countries, USAID’s Global Health Systems 20/20 Project and the World Bank delivered presentations, and **country teams worked together for two hours a day on each of the design elements.**

Throughout the workshop, **Ghana and Rwanda** were used as examples of best practice on health insurance in Africa. Within one year, Ghana successfully rolled out their social health insurance scheme creating 145 District Mutual Health Insurance Schemes (DMHIS) which covers the rich and poor alike. Today, over 60% of their population is covered. In Rwanda coverage hit 91% this year. During the workshop, Ghanaian representatives from the National Health Insurance Authority shared their experiences and impending challenges of their current health insurance scheme. The successful Rwandan experience was also presented.

	Population	Population Covered by Health Insurance
<b>Ghana</b>	23 million	>60% through 145 District Mutual Health Insurance Schemes
<b>Rwanda</b>	10 million	91% covered

Participant countries are at different stages of development of their national health insurance schemes. Nigeria and Kenya have already embarked on scaling up their national health insurance schemes. Tanzania recently passed a law whereby the major health insurance schemes will be merged, with the



Nigeria country team during group work

hopes of strengthening health system capacity and further extending coverage to all of the country. Ethiopia has been preparing to launch social health insurance nationwide and will soon start piloting community-based health insurance focusing on extending coverage to rural areas.

Field visits to the National Health Insurance Authority, Ridge Hospital, Alpha Medical Center, Mutual Health Insurance Scheme and Ayawaso District Mutual Health Insurance Scheme were organized to allow a member of each country team to visit different Ghanaian health institutions.

The workshop provided an opportunity for participants to launch **a community of practice on health insurance and health financing.** Participating countries not only have counterparts from the National Health Insurance Authority of Ghana to use as a resource, as well as each other, but also two newly created World Bank hubs in Dakar, Senegal and Nairobi, Kenya. Central to the World Bank’s newly created **Health Systems for Outcomes (HSO)** program, these hubs are designed to provide technical and analytical support and expertise to governments and country task team leaders working on health systems strengthening in Africa.

Health insurance has the potential to produce many benefits for the health system, including protecting families from catastrophic medical costs and expanding access to priority health services. However, the potential advantages depend on good governance, sound design of benefits, pricing, and provider payments among other things. Many African countries are interested in health insurance and are experimenting with different forms of risk pooling.

The next workshop is planned for June 2010 in Rwanda.

To access workshop presentations please visit:

<http://www.healthsystems2020.org/section/topics/finance/healthinsuranceworkshop>

For more information on Health Systems & Financing please visit:

<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTHEALTHNUTRITIONANDPOPULATION/EXTHSD/0,,contentMDK:20171368~menuPK:376811~pagePK:210058~piPK:210062~theSitePK:376793,00.html>



Yaw Ansu, World Bank Director for Human Development in Africa and Agnes Soucat, World Bank Adviser for Health, Nutrition, Population in Africa