

Exploring Women Perceptions on the Benefit Package of the Free Maternal Health Policy under the Universal Health Coverage of the National Health Insurance Scheme in Rural Upper West Region of Ghana: A Qualitative study

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Abstract : Introduction: In Ghana, despite the implementation of strategies and initiatives to ensure universal access to reproductive health and family planning (FP) services for the past two decades, interventions have not adequately addressed the access and utilization needs of women of reproductive age, especially in rural Ghana. To improve access and use of reproductive and maternal health services in Ghana, a free maternal care exemption policy under the universal health coverage of the National Health Insurance Scheme was implemented in 2005. Despite the importance of FP, this service was left out of the benefit package of the policy. Low or no use of FP services is often associated with poor health among women. However, to date, there has been limited research on perspectives of women for not making FP services as part of the benefit package of the free maternal health services. This qualitative study explored perceptions of women on the comprehensiveness of the free maternal health benefit package and the effects on utilisation of services in the rural Upper West region of Ghana to improve services. Methods: This exploratory qualitative study used focus group discussions with pregnant and lactating women in three rural districts in the Upper West region of Ghana. Six focus groups were held with both pregnant women and lactating mothers at the time of the interview. Three focus group discussions were organised with the same category of women in each district. We used a purposive sampling procedure to select the participants from the districts. The interviews with the written consent of the participants lasted between 60 minutes and 120 minutes. Interviews were audio-recorded and transcribed verbatim. Data were analysed using Braun and Clarke thematic framework guidelines. Results: This research presents an in-depth account of women's perceptions on the effects associated with the uptake of FP services and its exclusion from the benefit package of the free maternal health policy. Our study found that participants did not support the exclusion of FP services in the benefit package. Participants mentioned factors hampering their access to and use of FP and contraceptive services to include the cost of services, distance and cost of transport to health facilities, lack of knowledge about FP services, socio-cultural norms and negative attitude of healthcare professionals. Participants are of the view that making FP services part of the benefit package could have addressed the cost aspect of services which act as the main barrier to improve the use of services by poor rural women. Conclusion: Women of reproductive age face cost barriers that limit their access to and use of FP and contraception services in the rural Upper West region of Ghana and need health policymakers to revise the free maternal health package to include FP services. It is essential for policymakers to begin considering revising the free maternal health policy benefit package to include FP services to help address the cost barrier for rural poor women to use services.

Keywords : benefit package, free maternal policy, women, Ghana, rural Upper West Region, Universal Health Coverage.

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