

## **Increasing National Health Insurance Scheme Enrolment in Ghana: Pro-Rata Insurance Premium Payment with Mobile Phone as the Answer**

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**Abstract :** Health Insurance is proposed to provide financial protection against catastrophic health care cost arising from disease. Ghana has had a National Health Insurance Scheme (NHIS) since 2003 with the current enrolment/retention rate of 36%. The main goal of the scheme is to provide equity in the health sector as well as ensuring affordable health care for the poor. However, the current payment system is not flexible to attract significant proportion of the poor informal sector onto the scheme. Looking at the extensive use of mobiles in the Ghana where about 29,220,602.00 registered mobile phone lines are actively in used as of June 2014, paying health insurance premium through mobile phone could be feasible to attract larger proportion of the informal sector onto the scheme. **Methodology:** The quantitative cross-sectional survey was used to solicit the required information from 877 respondents living in Kumasi, the second capital city of Ghana. The magnitude of the effect of Pro-rata system (flexible payment terms) on NHIS enrollment rate was estimated with binary logistic regression model. **Results:** The odds for an individual to enroll onto NHIS with mobile phone increases about 2 times more when payment of insurance premium is on pro-rata basis ie. flexible payment terms ( $p=0.008$ ,  $CI=1.212-3.565$ ). **Conclusion:** The study advocates the National Health Insurance Authority consider this alternative payment system that has the potential of attracting a greater proportion of the informal sector to be enrolled or retained onto the scheme.

**Keywords :** enrollment, health insurance, mobile phone, pro-rata

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