MOBILE FACILITED INSURANCE PRODUCTS AND SERVICES

Ghana NHIS Initiatives

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Introduction

- 1 Billion Mobile Phones in Africa
- Phenomenal Penetration/Acceptance
- Catalysing ACCESS to:
  - Information (Market Prices)
  - Finance (Mobile Money)
  - Health (Life Saving Advice)
  - Infotainment (Radio)

- Mobile Phone Technologies
  Vehicle for Social Transformation
The Objective:
To provide Financial **ACCESS** by **REACHING OUT** to the People, providing **INSTANT** Subscription Services and **EMPOWERING** them with Information while **AUTHENTICATING** encounters

The Context:
- 160 District Offices
- 500 VSAT locations
- 3,500 Health Facilities
- 25 Million People
- 42% Coverage
- 11% Indigent
Initiatives

• Mobile Registration
• NHIS Authentication System
• NHIS ePayment Architecture
• Enrolment of the Poor
• BeamUp Application
• Outlook 2016
Initiatives

• Mobile Registration

• **NHIS Authentication System**

• NHIS ePayment Architecture

• Enrolment For Poor – Mobile Application

• BeamUp Application

• Outlook 2016

BMS Authentication Device
(Tablet, Fingerprint reader, card reader)
NHIS Authentication System

- NHIS subscribers are verified by a BMS Authentication Device at the Provider Site

- Claims Check Codes (CCC) are generated for successful authentications

- NHIS subscribers access healthcare using the CCC
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NHIS Mobile Payment Process Flow

1. Subscriber Makes Payment on Mobile Money Platform
2. Update e-Payment Database with payment details
3. Payments are moved to NHIA Bank Account
4. NHIA Payment Portal reviews payment and generate Receipt
5. Update BMS with Receipt Details
6. NHIA Payment Portal verifies e-Payment Details
7. Zero/Bank Payment Details Load e-receipt (GCR) Details
8. Load e-receipt
9. Update Mobile Money Wallet

Providers: Airtel, MTN, Vodafone, Tigo
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Enrolment For Poor – Mobile Application

Overall Targeting Progress
- ENUMERATION GOAL: 320,654
- ENUMERATED HOUSEHOLDS: 7,291
- QUALIFIED HOUSEHOLDS: 619
- TARGETING PROGRESS: 2.27%

Enumerated Members
- TOTAL MEMBERS: 25,291
- FEMALE MEMBERS: 13,893 (55%)
- MALE MEMBERS: 11,398 (45%)

Age/Gender in Enumerated Households
- Total: M 21,254, F 14,037

Qualified Members
- TOTAL MEMBERS: 4,527
- FEMALE MEMBERS: 2,641 (58%)
- MALE MEMBERS: 1,886 (42%)

Targeting Progress by District

Targeting Details for LEDZOXUKU-KROWOR

Qualifying Rate by District
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Beamup Application

Provides information on

- NHIS and Non-NHIS accredited Health providers within selected radius nationwide
- Medicines covered by NHIS
- General information on NHIS
Outline

• Mobile Registration
• NHIS Authentication System
• NHIS ePayment Architecture
• Enrolment of the Poor
• BeamUp Application
• Outlook 2016
Outlook 2016 ➔

Challenges

- Weak Signal Coverage in remote areas
- Sustained Device Performance
Outlook 2016 →

Prospects

- **Focused** rollout of the Mobile services
- **Intuitive** Mobile Apps for everyone
- Ways to **Extend** services at minimal costs
- Thriving on continuous **Innovation**
Thank You