



# The Essential Package of Health Services and Health Benefit Plans in Ghana



## About the health benefit plan crosswalk analysis

An Essential Package of Health Services (EPHS) is a broad policy statement that identifies the services that a government has prioritized. The government seeks to ensure that these essential services reach the population equitably. A health benefit plan (HBP) specifies an explicit set of services and the cost-sharing requirements for beneficiaries to access those services.

In 2015, the USAID-funded Health Finance and Governance (HFG) project completed a landscape analysis of the EPHS in the 24 USAID priority countries for Ending Preventable Child and Maternal Deaths (EPCMD).<sup>1</sup> The analysis found that the government in most of the countries intends for the public and/or private not-for-profit facilities in the country to deliver the services in the EPHS. It also showed that several governments were implementing major HBPs (such as social health insurance schemes) as a primary strategy for moving toward universal health coverage. Yet it remained unclear how the EPHSs and HBPs are formulated, how they are modified, and the extent to which they overlap.

HFG conducted a second landscape analysis in 2016 to identify existing HBPs in the countries, and the services they cover. It then did a crosswalk analysis – a mapping of items on one list to equivalent items on another list – of the services specified in the country’s EPHS and those identified in an HBP. This companion analysis to the EPHS country snapshot documented the degree of alignment between the EPHS and HBP.

This brief presents HFG’s findings and observations for policymakers and program managers seeking to promote alignment of services in the EPHS with services covered in the HBP and move toward universal health coverage.

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<sup>1</sup> See HFG’s series of country snapshots on EPHS here: <https://www.hfgproject.org/ephs-epcmd-country-snapshots-series/>

## Ghana's National Health Insurance Scheme

### National Health Insurance Scheme

The National Health Insurance Scheme (NHIS) in Ghana was launched in 2003. It stemmed from a promise by the National Patriotic Party to develop a more equitable health care system with an ultimate goal of universal health coverage. Though this scheme is mandatory for all citizens, participation is not enforced and 34 percent of the population was covered as of 2014. All Ghanaians, with the exception of military service members and police officers, are eligible for enrollment.

The NHIS encompasses a national risk pool, and provides subsidized premiums for key populations. Seventy-five percent of its funding comes from a value-added tax (VAT) of 2.5 percent on goods and services. Premiums from informal sector households contribute an additional 5 percent of its revenue. The remaining funding comes from a 2.5 percent social security tax from formal sector workers and additional ad hoc donor funds.

The NHIS is managed by the National Health Insurance Authority (NHIA), which oversees revenue collection, pooling, and purchasing. Citizens enroll into the scheme by applying in person at their district NHIS office. The scheme subsidizes premiums for children under 18, adults over 70, the poor, and pregnant women. All other members must pay an annual premium ranging between US\$8 and US\$12 per year. Enrollees can access care at accredited public and private health institutions without a co-payment.

### Methodology

HFG identified all major HBPs operating in the country through a desk review of public domain sources found through web-based searches, including: government strategy documents, studies and reports, peer-reviewed journal articles, news articles, and gray literature. A list of sources reviewed is at the end of this document. We collected information across all 24 countries using a common template. We analyzed the HBPs operating in the country which:

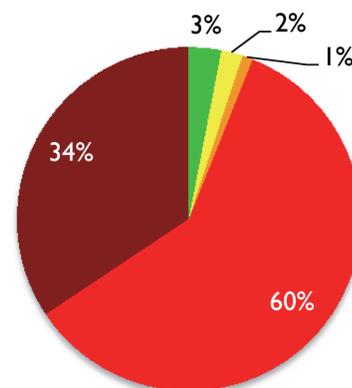
- ▶ are fully or partially publicly financed
- ▶ employ a risk-pooling mechanism to provide financial protection to beneficiaries when they access covered services.

HFG determined whether the HBP had an explicit, published list of covered services. We compared services included in the government's EPHS to those in the HBP using Microsoft Excel. To indicate how each service included in the EPHS relates to those in the HBP, we established a color-coded system as follows:

**TABLE 1: CLASSIFICATION SYSTEM FOR THE CROSSWALK ANALYSIS**

Service included in EPHS matches service included in HBP	
Service included in HBP fits within a broader category of services included in EPHS	Service included in EPHS fits within a broader category of services included in HBP
Service included in EPHS but not included in HBP	Service included in HBP but not included in EPHS
Service explicitly excluded from EPHS	Service explicitly excluded from HBP

### Main observations from the crosswalk



- ▶ Ghana does not have a specified EPHS, but has defined multiple packages of health services in various government programs. For this exercise, HFG compared the HBP for the NHIS to the Community-based Health Planning and Service program (CHPS), a national initiative to provide mobile community-based care in rural areas, in place of an EPHS.
- ▶ The HBP includes Caesarean sections and OB/GYN emergencies, but does not specify whether normal delivery is included.

- ▶ The HBP does not explicitly mention contraceptives, though various family planning methods are listed in the CHPS.
- ▶ CHPS lists comprehensive maternal health services, while the HBP only refers to emergencies.
- ▶ The HBP does not include newborn care.

The detailed crosswalk is shown below. The tables present the health services essentially as written in the official health policy documents, although HFG has edited them where necessary to maintain a consistent style across this series of country briefs

**TABLE 2: CHPS CROSSWALK ANALYSIS**

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
<b>Family Planning and Reproductive Health</b>		
Prevention and treatment of reproductive tract infections, including sexually transmitted infections (STIs), HIV/AIDS	Service included in HBP fits within a broader category of services included in EPHS	STIs
Distribution of condoms and non-injectable family planning devices	Service included in EPHS but not included in HBP	
Counseling on STIs/family planning services, counseling, and advice	Service included in EPHS but not included in HBP	
Family planning	Service included in EPHS but not included in HBP	
Prevention and management of unsafe abortion and post-abortion care	Service included in EPHS but not included in HBP	
Prevention and treatment of infertility	Service included in EPHS but not included in HBP	
Management of cancers of the reproductive system, including breast, testicular, and prostatic cancers	Service included in EPHS but not included in HBP	
Prevention and management of cervical cancers; responding to concerns about menopause	Service included in EPHS but not included in HBP	
Discouragement of harmful traditional practices that affect the reproductive health (RH) of men and women such as female genital mutilation	Service included in EPHS but not included in HBP	
Information and counseling on human sexuality, responsible sexual behavior, responsible parenthood, pre-conception care, and sexual health	Service included in EPHS but not included in HBP	

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
<b>Malaria</b>		
Treatment of uncomplicated malaria and fevers	Service included in EPHS fits within a broader category of services included in HBP	Malaria
Distribution of insecticide-treated nets (ITNs)	Service included in EPHS but not included in HBP	
<b>Tuberculosis</b>		
None		None
<b>HIV/AIDS</b>		
Prevention and treatment of reproductive tract infections, including STIs, HIV/AIDS	Service included in HBP fits within a broader category of services included in EPHS	HIV/AIDS symptomatic treatment for opportunistic infections
<b>Maternal Health</b>		
Caesarean section	Service included in EPHS matches service included in HBP	Obstetric and gynecological emergencies including Caesarean sections
Postnatal care	Service included in EPHS but not included in HBP	
Counseling on antenatal and postnatal care	Service included in EPHS but not included in HBP	
First aid for spontaneous delivery	Service included in EPHS but not included in HBP	
Quality birthing practices including prevention of infection	Service included in EPHS but not included in HBP	
Early appropriate quality (“focused”) postnatal care	Service included in EPHS but not included in HBP	
Safe motherhood, including antenatal, safe delivery, and postnatal care, especially breastfeeding, infant health and women's health	Service included in EPHS but not included in HBP	
Feeding (where available)	Service included in EPHS but not included in HBP	
Antenatal care	Service included in EPHS but not included in HBP	
Deliveries (normal and assisted)	Service included in EPHS but not included in HBP	

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
<b>Newborn Health</b>		
Basic essential newborn care	Service included in EPHS but not included in HBP	
Care of the preterm/low birth weight/growth-restricted baby	Service included in EPHS but not included in HBP	
Management of neonatal infections/sick newborn	Service included in EPHS but not included in HBP	
Drying and provision of warmth, ideally through skin-to skin – contact with the mother	Service included in EPHS but not included in HBP	
Cord care	Service included in EPHS but not included in HBP	
Eye care	Service included in EPHS but not included in HBP	
Vitamin K administration	Service included in EPHS but not included in HBP	
Early, exclusive breastfeeding	Service included in EPHS but not included in HBP	
Prevention of neonatal infections: Running water, soap, and hand rubs	Service included in EPHS but not included in HBP	
Prevention of neonatal infections: Motivation for hand washing and following other rules for prevention of infection	Service included in EPHS but not included in HBP	
Items coming in contact with the baby at birth and the high-risk /small babies in the neonatal special care unit should ideally not just be “clean” as planned in home deliveries in low-resource countries, but preferably subjected to high-level disinfection (e.g., boiling cord ties) and/or sterilization (e.g., autoclaving). Where feasible, use of disposable, single-use items such as cord clamps, should be encouraged	Service included in EPHS but not included in HBP	
Cord care (use of sterile, single-use blades, scissors subjected to high-level disinfection such as boiling or sterilized by autoclaving for cord cutting and use alcohol/chlorhexidine for cord care as will be determined by the Sub-committee on Newborn Care)	Service included in EPHS but not included in HBP	

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Treatment of neonatal infections (case management): Level of care	Service included in EPHS but not included in HBP	
Treatment of neonatal infections (case management): Home/community-based care (through CHPS) including peripheral centers (health centers, clinics, maternity homes)	Service included in EPHS but not included in HBP	
Prevention: Antenatal corticosteroids for preterm birth (during labor) to prevent respiratory distress syndrome (RDS). Prevention is far easier and less costly than treatment. This intervention applies only to preterm births and not to mature low birth weight babies	Service included in EPHS but not included in HBP	
Management of adverse intrapartum events (Birth asphyxia): Prevention: As this relates to monitoring and care provided to the mother during labor and delivery, this is covered in the maternal health documents including MAF [MDG Acceleration Framework] and RH policy and standards	Service included in EPHS but not included in HBP	
Management of adverse intrapartum events (birth asphyxia): Treatment is through neonatal resuscitation including basic resuscitation at all levels and more advanced care in the referral hospitals	Service included in EPHS but not included in HBP	
<b>Child Health (1-5 years, includes immunization)</b>		
Provision of Expanded Program on Immunization (EPI) services	Service included in EPHS but not included in HBP	
Immunization (BCG, polio)	Service included in EPHS but not included in HBP	
	Service included in HBP but not included in EPHS	Pediatric emergencies
<b>Other Communicable Diseases</b>		
Treatment of simple cough and upper respiratory tract infections (URTIs)	Service included in EPHS matches service included in HBP	Acute respiratory tract infection
Treatment of simple diarrhea	Service included in EPHS matches service included in HBP	Diarrheal disease

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
	Service included in HBP but not included in EPHS	Skin disease and ulcers
	Service included in HBP but not included in EPHS	Acute eye infection
	Service included in HBP but not included in EPHS	Intestinal worms disorders
	Service included in HBP but not included in EPHS	Typhoid fever
<b>Drugs</b>		
	Service included in HBP but not included in EPHS	Medication, namely, prescription medicines on the National Health Insurance Scheme Medicines List, traditional medicines approved by the Food and Drugs Board and prescribed by accredited medical and traditional medicine practitioners
<b>Non-Communicable Diseases</b>		
	Service included in HBP but not included in EPHS	Hypertension
	Service included in HBP but not included in EPHS	Rheumatism
	Service included in HBP but not included in EPHS	Anemia
	Service included in HBP but not included in EPHS	Acute ear infection
	Service included in HBP but not included in EPHS	Diabetes mellitus
	Service included in HBP but not included in EPHS	Asthma
	Service included in HBP but not included in EPHS	Cervical and breast cancer treatment
	Service included in HBP but not included in EPHS	Diagnosis and complications from other cancers, e.g., anemia or obstruction

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP	
<b>Other</b>			
<b>Other public health interventions</b>	Advocacy on community sanitation	Service included in EPHS but not included in HBP	
	Community-directed treatments	Service included in EPHS but not included in HBP	
	Nuclear medicine	Service included in HBP fits within a broader category of services included in EPHS	
	House-to-house visits coverage	Service included in EPHS but not included in HBP	
	Provide and support community-based directly observed treatment, short-course (DOTS)	Service included in EPHS but not included in HBP	
	Mobilization of communities for health talks – creating community awareness	Service included in EPHS but not included in HBP	
	Mobilization of communities for outreach services	Service included in EPHS but not included in HBP	
	Providing support for Community Decision-Making Systems	Service included in EPHS but not included in HBP	
<b>Adolescent health and development</b>	Provision of age-appropriate and gender-sensitive information and education to adolescents and young people through the development of health learning materials	Service included in EPHS but not included in HBP	
	Provision of adolescent-friendly health services including counseling at public health facilities, schools, and community health centers	Service included in EPHS but not included in HBP	
	Support creation of safe and supportive policy environment for promoting the health of adolescents and young people	Service included in EPHS but not included in HBP	
	Creating a platform for youth participation in planning health programs	Service included in EPHS but not included in HBP	
	Provision of life skills education to complement adolescent health service delivery	Service included in EPHS but not included in HBP	

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Dental health	Dental caries	Service included in EPHS but not included in HBP	
	Pain relief, which includes incision and drainage, tooth extraction, and temporary relief	Service included in EPHS but not included in HBP	
	Dental restoration, which includes simple amalgam fillings and temporary dressing.	Service included in EPHS but not included in HBP	
Other health services	Blood pressure monitoring	Service included in EPHS but not included in HBP	
	Reporting of unusual conditions	Service included in EPHS but not included in HBP	
	Referral of all conditions beyond the scope of authority	Service included in EPHS but not included in HBP	
	First aid for burns, cuts, toxic inhalations, and consumptions (home accidents)	Service included in EPHS but not included in HBP	
		Service included in HBP but not included in EPHS	Investigations, including laboratory investigations, x-rays, ultrasound scans for general and specialist outpatient services
		Service included in HBP but not included in EPHS	General and specialist inpatient care
		Service included in HBP but not included in EPHS	Any other services approved by the Minister of Health
		Service included in HBP but not included in EPHS	Inpatient physiotherapy
		Service included in HBP but not included in EPHS	Accommodation in general ward
		Service included in HBP but not included in EPHS	(Processing for) blood and blood products
	Service included in HBP but not included in EPHS	Outpatient physiotherapy	

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Eye care services		Service included in HBP but not included in EPHS	Refraction
		Service included in HBP but not included in EPHS	Visual fields
		Service included in HBP but not included in EPHS	Scan
		Service included in HBP but not included in EPHS	Keratometry (measuring the curvature of the anterior surface of the cornea)
		Service included in HBP but not included in EPHS	Cataract removal
		Service included in HBP but not included in EPHS	Eye lid surgery
Emergency care		Service included in HBP but not included in EPHS	Medical emergencies and surgical emergencies, including brain surgery or heart surgery due to accidents
		Service included in HBP but not included in EPHS	Obstetric and gynecological emergencies including Caesarean sections
		Service included in HBP but not included in EPHS	Road traffic accidents
		Service included in HBP but not included in EPHS	Industrial and workplace accidents
Surgical procedures		Service included in HBP but not included in EPHS	Outpatient/day surgical operations, including hernia repairs, incision and drainage of abscesses, and excision of lumps and hemorrhoidectomy
		Service included in HBP but not included in EPHS	Surgical operations, including appendectomy (removal of the appendix)



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#### About HFG:

A flagship project of USAID's Office of Health Systems, the Health Finance and Governance (HFG) project supports its partners in low- and middle-income countries to strengthen the health finance and governance functions of their health systems, expanding access to life-saving health services. The HFG project is a six-year (2012-2018), \$209 million global health project. The project builds on the achievements of the Health Systems 20/20 project. To learn more, please visit [www.hfgproject.org](http://www.hfgproject.org).

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