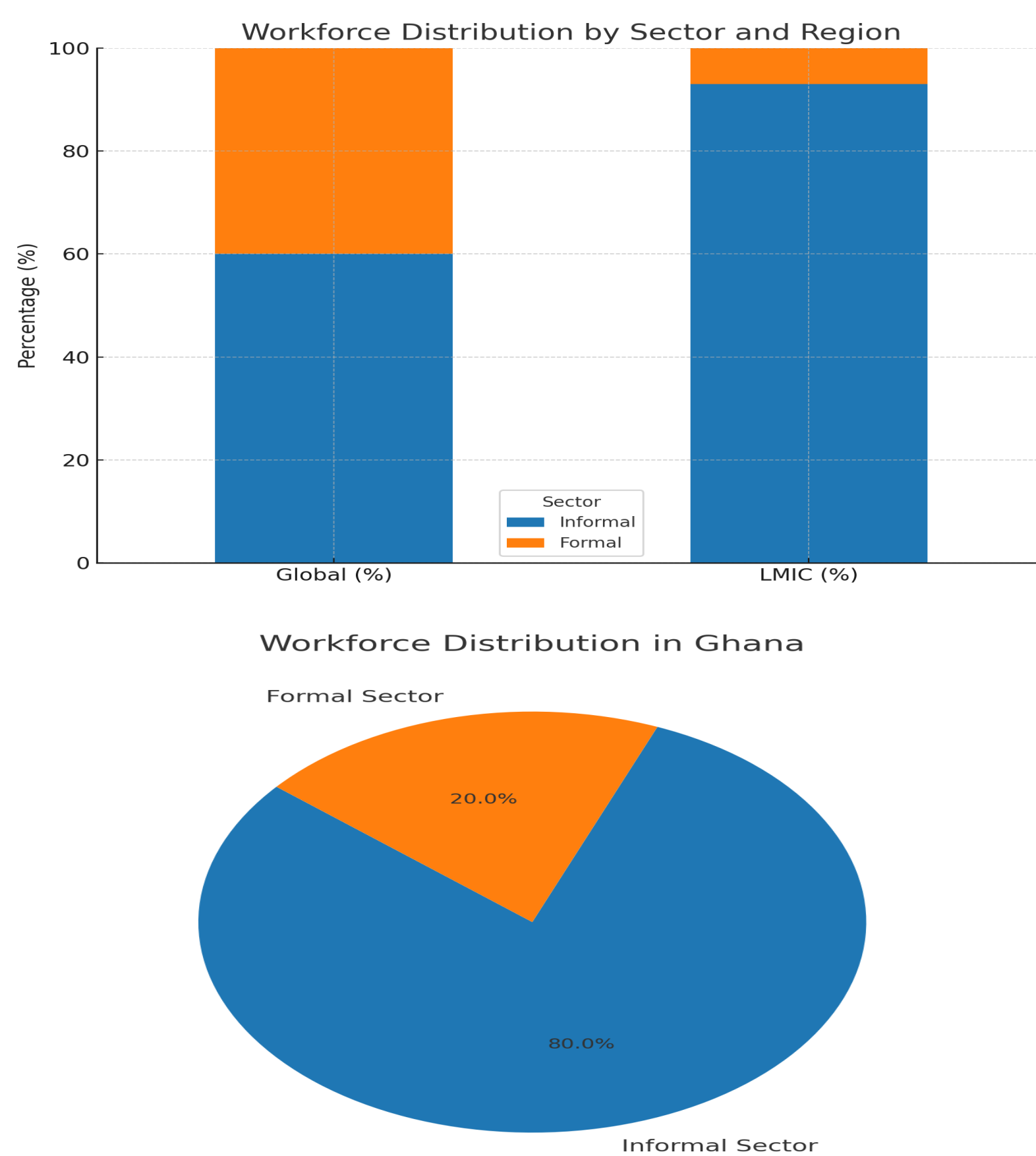


## Introduction

- ❖ Health insurance coverage linked to formal employment



- ❖ Informal sector workers have irregular incomes and limited legal and social protections and high exposure to financial hardship from health-related costs.
- ❖ Ghana's National Health Insurance Scheme (NHIS) reduces catastrophic health expenditures (CHE)



- ❖ This study assessed the impact of NHIS on CHE and impoverishment specifically among informal sector workers.

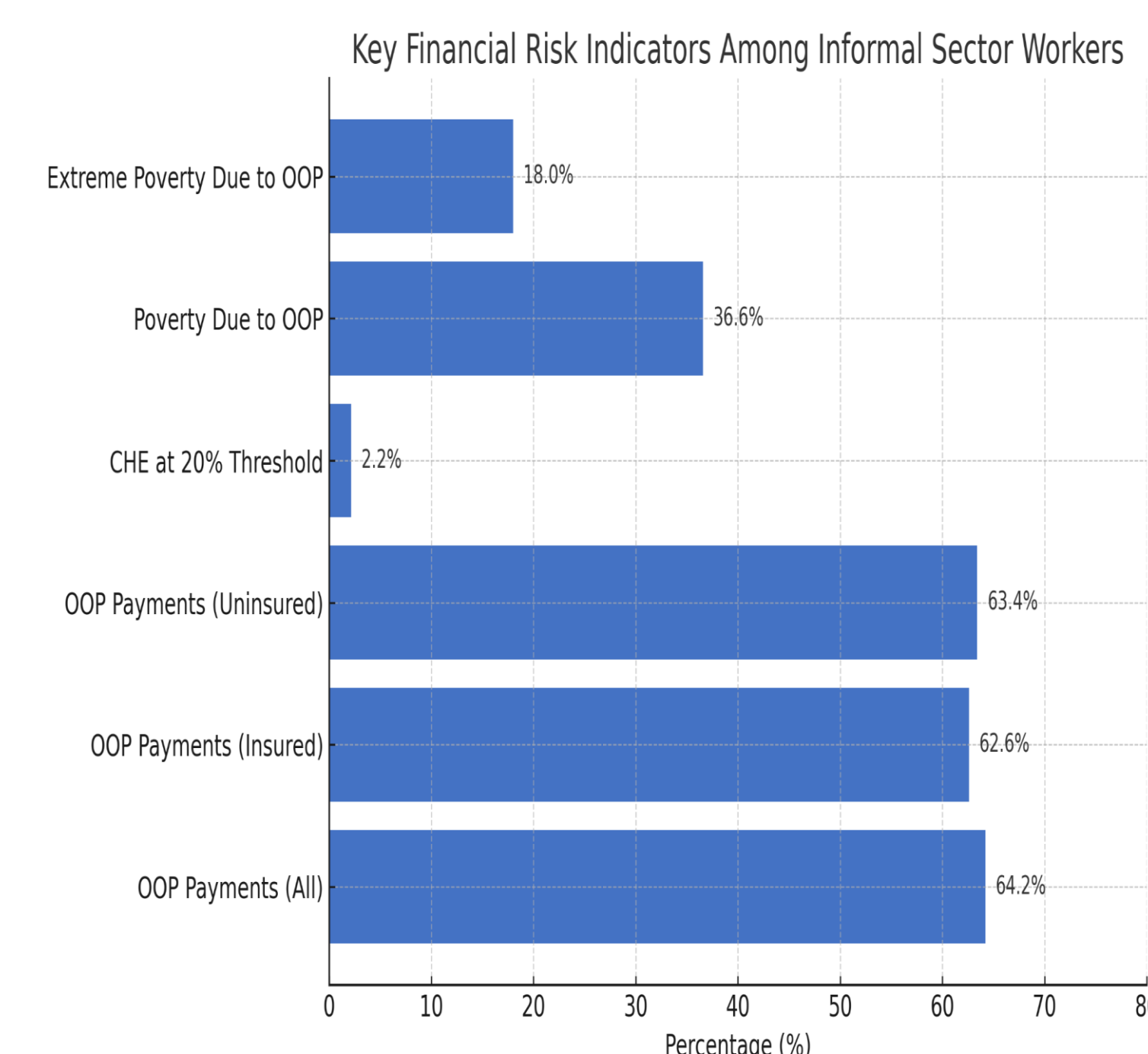


## Methods and Materials

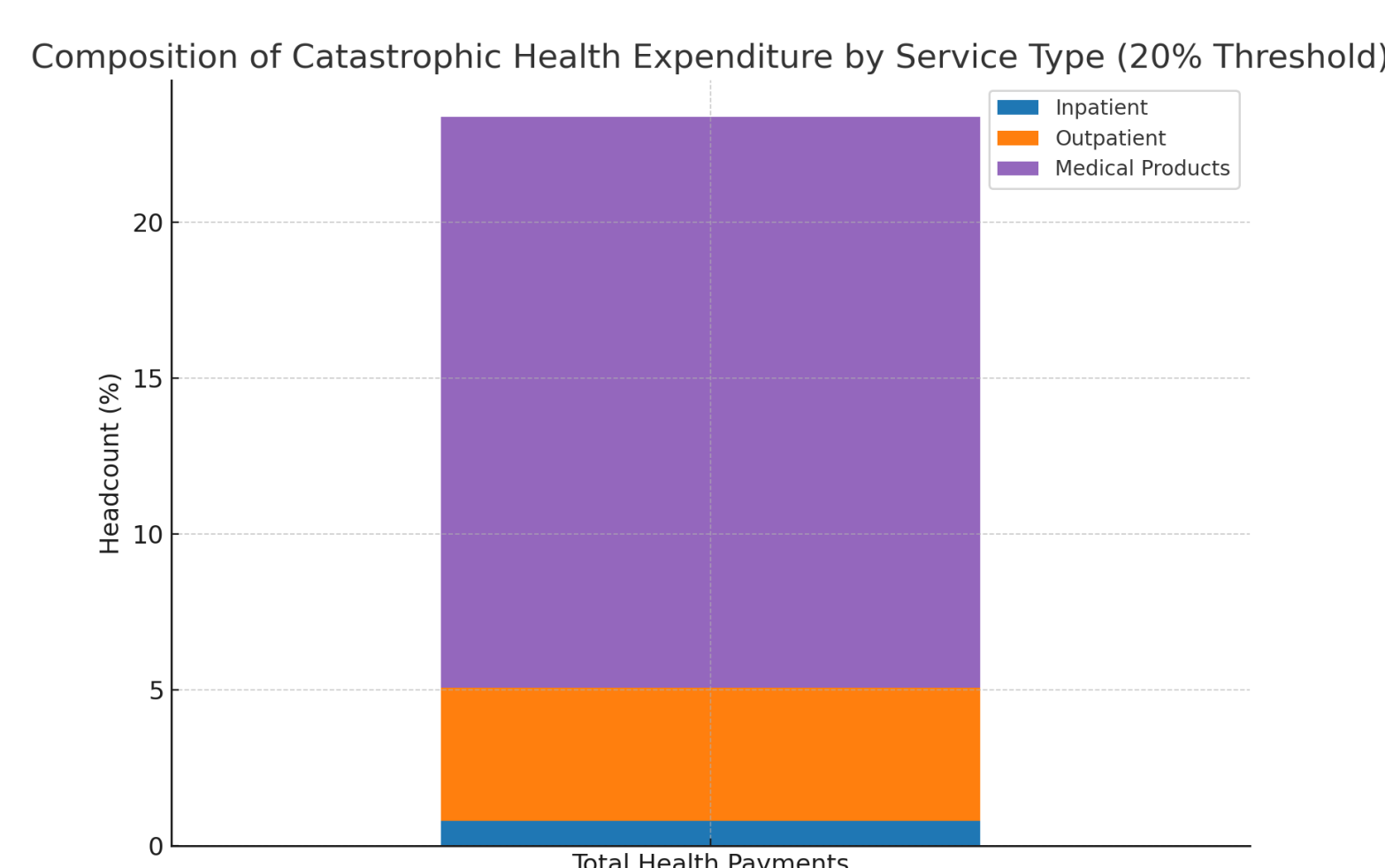
- ❖ Data from the Ghana Living Standards Survey (2016/17).
- ❖ Household heads working in the informal sector
- ❖ The independent variable was NHIS status: insured vs uninsured. Outcome variables included: OOP health payments, CHE, using thresholds of 20–45% of non-food spending and impoverishment due to OOP.
- ❖ Statistical analysis: Propensity score matching (PSM), logistic regression and the Average Treatment Effect on the Treated

## Results

- ❖ NHIS membership was higher in northern regions, among females, Christians, and those with formal education.



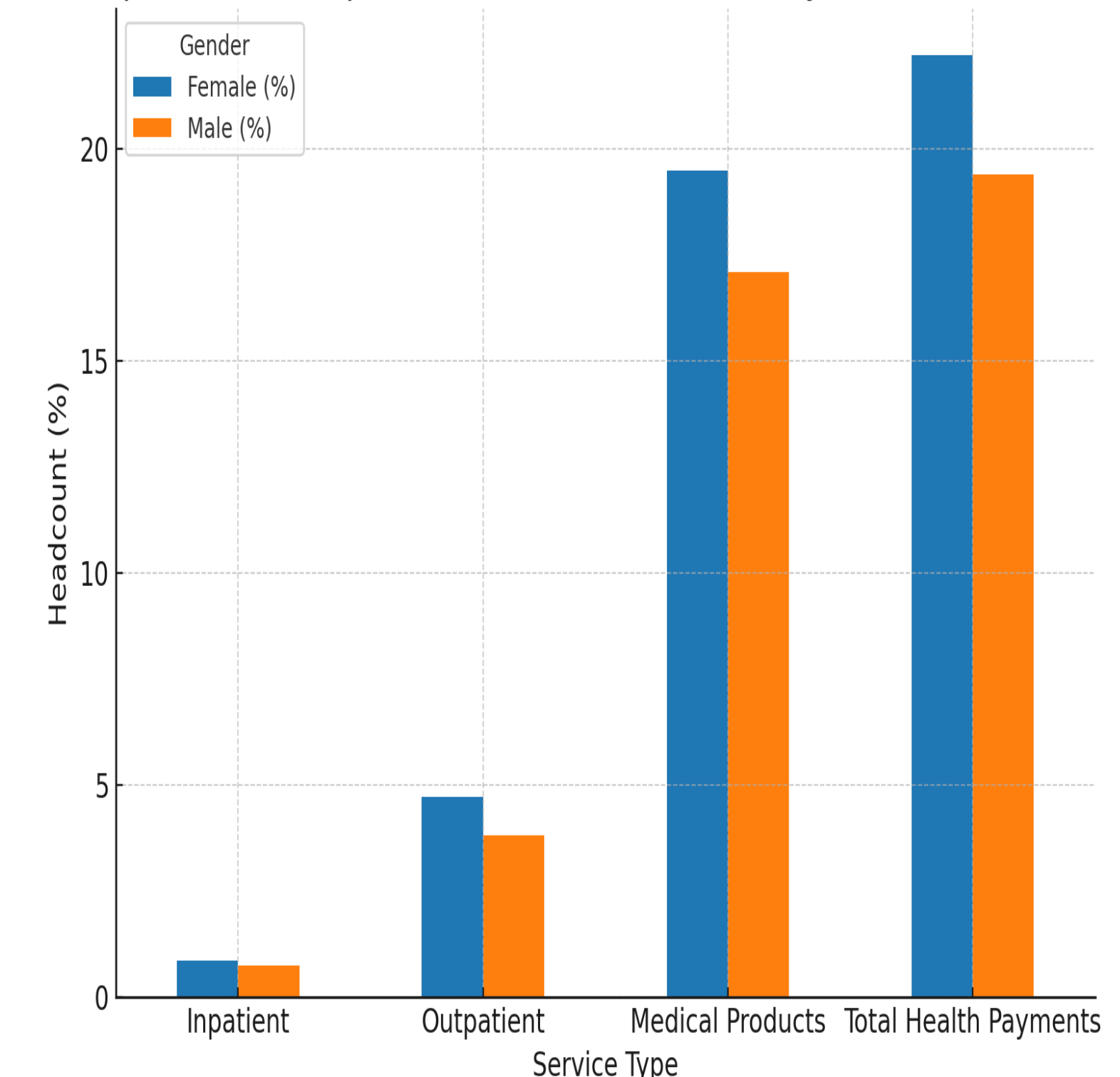
- ❖ Healthcare access patterns differed: uninsured workers relied more on chemical sellers and traditional healers. NHIS members were more likely to use trained health providers and public facilities.



- ❖ However, PSM showed no significant impact of NHIS on reducing CHE or poverty.



Catastrophic Health Expenditure at 20% Threshold by Gender and Service Type



## Discussion

- ❖ Over 62% of insured informal sector workers still incurred OOP
- ❖ No significant impact of NHIS on reducing CHE or poverty
- ❖ Findings aligned with other studies: China, Mexico, and other LMICs
- ❖ Limited coverage of diagnostics, medications, and private care, and co-payments reduce the effectiveness of NHIS.
- ❖ Comprehensive insurance coverage is linked with stronger effects on CHE and impoverishment reduction.
- ❖ Health literacy and regional outreach are key determinants of enrollment.

## Conclusions

- ❖ NHIS offers limited financial protection to informal sector workers in Ghana, with no significant reduction in CHE or poverty.
- ❖ Improving NHIS effectiveness requires: expanding coverage scope (services, diagnostics, medications), reducing OOP costs and enhancing access and service quality
- ❖ Future policies should reflect the needs and preferences of informal workers to advance equity in health coverage.



## Contact

Jemima Sumbah  
University of York, Hull York Medical School  
jacs502@york.ac.uk  
+17808851093

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