

National Health Insurance Scheme

March 2nd, 2011

AfroEuro Foundations in collaboration with Bantama Mutual Health Insurance Scheme has introduced the National Health Insurance scheme in Europe for Ghanaian migrants. The Health insurance scheme is an insurance product introduced by the Government of Ghana to abolish the existing “cash and carry” system. The health insurance is for all Ghanaians and it aims to promote basic health care for all Ghanaians. The project is expected to be implemented within Europe. So far, four countries have been selected for pilotings which are United Kingdom, Belgium, Netherlands and Germany and it will be expanded to other countries if successful. There are two major health insurance packages under the scheme, namely; **National Health Insurance Scheme for the Diaspora and Health Insurance for the Disabled persons in Ghana.**

a. Ghana National Health Insurance Scheme for the Diaspora:

The main beneficiaries of the National Health insurance scheme for the Diaspora are Ghanaian migrants, their children, as well as relatives of migrant’s back home.

The objective for introducing this health insurance package is to promote the health insurance product through educating, informing and registering Ghanaians residents in Europe by 2015 to enhance their access to quality health care service delivery while in Ghana.

Our aim is also to encourage Ghanaian migrant’s parents to support with the provision of basic health care for their children and families back home, those unable to pay for their health insurance.

The premium contribution charged each client is €25 per year, renewable on yearly basis. Children under 18 whose parents’ are contributors can be registered for free.

We encourage all Ghana residence abroad to who have intention of travelling to Ghana either for business, holiday or for visit to relatives to insure their basic health care before they visit Ghana for a sound peace of mind. We also encourage parents to register to cover their children and to support with the registration of their needy relatives unable to pay for themselves back home. We believe that a good health is indicates life. We believe that our package is cheap, affordable and accessible to all Ghanaians. This health insurance may contribute to the: reduction of child mortality; improve maternal health; provide basic health care for Ghanaian migrants upon visit to their home countries; guarantees a good health care system for family members and children on Ghanaian migrants back home; support with the provision of health care delivery for the disabled persons unable to pay for the health insurance scheme.

b. Insurance for Disabled persons in Ghana

As part of its corporate social responsibility AfroEuro has also introduced the disability insurance package. This package aims to promote basic health care for the most disabled persons in Ghana through the support of Ghanaian migrants’ support of key stakeholders. The idea is that

people with disabilities continue to suffer marginalisation and discrimination in many aspects of life. Disabled persons are often vulnerable because of physical impairment. They often lack adequate financial means to provide for their basic needs. Disabled persons may be often neglected; some face social isolation, discrimination and stigmatization. Others end up as side street beggars with no means of survival or social assistance. In most cases, the stigmatization disabled persons face is transferred to their children. Due to the enormous problems that confront people with disabilities in Ghana, AfroEuro Foundation has begun a campaign to support with the provision of health care services for disabled persons and their children. We seek to support with funding of health promotions for the disabled persons in Ghana and to facilitate their access to basic health care for disabled persons and their children. We believe that health promotions can play a key role in the education of patients, professionals and the general public about the health needs of those with disabilities. AfroEuro Foundation aims to make use of existing social networks and partnerships to create funding that helps to provide basic health care service delivery for disabled persons and their children in Ghana.

Diseases Covered

Both health insurance packages cover 95 % of diseases that afflict Ghanaians e.g. Malaria, Cervical and breast cancer, HIV / AIDS symptomatic treatment for opportunistic infection, surgical operations, physiotherapy, Maternity care (antenatal, post natal, deliveries), dental care, eye care etc. It does not cover minor ailments or other basic health care such as mortuary expenses, cosmetic surgery VIP ward, artificial insemination, etc.

Social Goals

The National Health Insurance Scheme is an intervention to achieve the Millennium Development Goals through the promotion of quality health service delivery at affordable cost to Ghanaian migrants and persons with disabilities. The MDGs are stated as Eradication of extreme poverty and hunger, promote gender equality and empower women, reduce child mortality, improve maternal health and combat HIV/AIDS, malaria among others. This health insurance may contribute to the: reduction of child mortality; improve maternal health; provide basic health care for Ghanaian migrants upon visit to their home countries; guarantees a good health care system for family members and children on Ghanaian migrants back home; support with the provision of health care delivery for the disabled persons unable to pay for the health insurance scheme.

Key Partners and Stakeholders

The major stakeholders in this Project are AfroEuro Foundation (Netherlands) Bantama Mutual Health Insurance Scheme (Ghana), Ghana Federation of the Disabled (Ghana) and Ghana Association of the Deaf (Ghana). We need funds to launch the project in, do promotional campaigns, organise disabled persons in Ghana, organise project team in Europe, train sales representatives in Europe, conduct information meetings and pay logistics and administrative cost. We continue to appeal and seek support from donor organisations, insurance companies, local and international organisations (in Europe and beyond) to partner and support us with funding and all other means possible for successful implementation of the project.