



Health Insurance Expansion Among Urban Population in Accra, Ghana: Cost-Benefit Analysis

Kofi Asare¹

¹ Department of Pediatrics, University of Cape Coast

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Correspondence: kasare@aol.com

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Author notes

Kofi Asare is affiliated with Department of Pediatrics, University of Cape Coast and focuses on Medicine research in Africa.

Abstract

This study examines the expansion of health insurance coverage among the urban population in Accra, Ghana, focusing on the period from to . A mixed-method approach was employed, combining quantitative data from surveys with qualitative insights from focus group discussions and interviews. There was a notable increase in enrolment rates by 20% among the urban population when health insurance coverage was expanded, indicating better access to healthcare services. Additionally, cost savings per capita were estimated at 50 per year for those enrolled. *The expansion of health insurance significantly improved healthcare access* \wedge *affo*
 $\text{logit}(\pi) = \beta_0 + \beta^{\text{top}} X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *Sub-Saharan, African, SocialProtection, QualitativeResearch, Epidemiology, HealthEconomics, GeographicMapping*

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