



Replication Study: Utilisation and Patient Satisfaction with the National Health Insurance Scheme among Informal Sector Workers in Kumasi Metropolis, Ghana

Kwame Asare^{1,2}, Ama Serwaa Mensah^{2,3}

¹ University of Ghana, Legon

² University of Professional Studies, Accra (UPSA)

³ Department of Surgery, University of Ghana, Legon

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Correspondence: kasare@gmail.com

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Author notes

*Kwame Asare is affiliated with University of Ghana, Legon and focuses on Medicine research in Africa.
Ama Serwaa Mensah is affiliated with University of Professional Studies, Accra (UPSA) and focuses on Medicine research in Africa.*

Abstract

The original study assessed the National Health Insurance Scheme (NHIS) uptake and perceived quality among informal sector workers in Kumasi, Ghana. Its findings have long informed policy. This replication assesses the scheme's current state and tests the temporal validity of the original conclusions within an evolving healthcare context. This study replicated the original research to determine whether levels of utilisation and patient satisfaction with the NHIS among informal sector workers in the Kumasi Metropolis have changed. It aimed to reassess enrolment rates, patterns of service utilisation, and key determinants of satisfaction. This was a cross-sectional replication study using a structured questionnaire, mirroring the original methodology. A multi-stage sampling technique recruited informal sector workers from major market centres in Kumasi. Data were collected on socio-demographics, NHIS enrolment, healthcare utilisation, and satisfaction levels. Quantitative data were analysed using descriptive and inferential statistics. While overall NHIS enrolment has increased, reported patient satisfaction has decreased significantly compared to the original study. Dissatisfaction with the range of medicines covered under the scheme was a predominant theme, cited by most dissatisfied respondents. Outpatient service utilisation remained high, but the perceived quality of care was lower. The replication confirms that broader NHIS coverage among informal workers in Kumasi has not sustained patient satisfaction. The scheme now faces distinct challenges relating to perceived service quality and medicine coverage, differing from the concerns highlighted in the original study. Policy review should focus on expanding the NHIS medicine list and improving drug availability at accredited facilities. Scheme managers should implement regular patient satisfaction audits. Further research should investigate the specific drivers of dissatisfaction. National Health Insurance Scheme, replication study, informal sector, utilisation, patient satisfaction, Ghana. This study provides an updated evidence base on NHIS performance for a key demographic, highlighting a critical divergence between enrolment and satisfaction to inform contemporary policy and management.

Keywords: *Health insurance, informal sector, patient satisfaction, Ghana, healthcare utilisation, replication study, National Health Insurance Scheme*

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