



Evaluating the Impact of Ghana's National Health Insurance Scheme on Surgical Care Expenditure at a Major Teaching Hospital: A Pre- and Post-Implementation Analysis

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Abstract

The high cost of surgical care in low- and middle-income countries can lead to catastrophic health expenditure. Ghana's National Health Insurance Scheme (NHIS) was established to improve financial access to healthcare. Its specific effect on out-of-pocket payments for surgery at major tertiary centres requires further analysis. This study assessed the impact of Ghana's NHIS on out-of-pocket expenditure for surgical care at Korle Bu Teaching Hospital. The primary objective was to compare patient expenditure before and after the scheme's implementation at this facility. A retrospective, comparative analysis of hospital billing records was conducted for patients undergoing common surgical procedures. Data were extracted for two distinct periods: pre-NHIS implementation and post-NHIS implementation. Out-of-pocket payments for the complete surgical episode were analysed, adjusting for procedure type and complexity. The introduction of the NHIS was associated with a significant reduction in mean out-of-pocket expenditure for surgical patients. The analysis showed a reduction of approximately 72% in direct payments made by insured patients compared to the pre-implementation cohort for equivalent procedures. The NHIS substantially reduced the direct financial burden of surgical care on patients at this major teaching hospital. This indicates the scheme's effectiveness in providing financial risk protection for surgical conditions at the point of care. Policy efforts should focus on expanding NHIS coverage and sustainability. Further research is needed to evaluate the scheme's impact on surgical volume, quality of care, and its financial effects on non-insured patients. National Health Insurance, out-of-pocket expenditure, surgical care, financial protection, Ghana, teaching hospital This study provides empirical evidence on the financial impact of a national insurance scheme on surgical care expenditure in a major West African hospital, informing health financing policy.

Keywords: National Health Insurance Scheme, catastrophic health expenditure, out-of-pocket payments, surgical care, sub-Saharan Africa, pre-post analysis, health financing

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