



Impact Evaluation of School-Based Health Insurance Programmes for Student Chronic Illness Care in Ghana,

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Abstract

School-based health insurance programmes have been implemented in Ghana to provide financial protection for students with chronic illnesses, but their impact remains under-researched. A systematic literature review was conducted using databases such as PubMed, Scopus, and Web of Science to identify relevant studies. Studies published between and were included if they provided data on the impact of school-based health insurance programmes on student outcomes related to chronic illness care. The review identified several themes indicating that these programmes can improve access to healthcare, reduce out-of-pocket expenditures for students with chronic conditions, but there is limited evidence on their long-term effectiveness and cost-effectiveness. While school-based health insurance programmes appear beneficial in addressing immediate financial barriers for students with chronic illnesses, more rigorous evaluation methods are needed to assess their sustainability and broader impacts over time. Future research should focus on longitudinal studies examining the impact of these programmes beyond a single academic year and exploring cost-sharing mechanisms that balance affordability and coverage. Treatment effect was estimated with $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta_1 X_p$, and uncertainty reported using confidence-interval based inference.

Keywords: *Geographic, Health Economics, Chronic Illness, School-Based Interventions, Impact Assessment, Economic Evaluation, Policy Analysis*

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