



**MOBILE FACILITATED INSURANCE PRODUCTS
AND SERVICES**

Ghana NHIS Initiatives

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Introduction

- 1 Billion Mobile Phones in Africa
- Phenomenal Penetration/Acceptance
- Catalysing ACCESS to:
 - Information (Market Prices)
 - Finance (Mobile Money)
 - Health (Life Saving Advice)
 - Infotainment (Radio)
- Mobile Phone Technologies
Vehicle for Social Transformation



NHIS Mobile Tech Initiatives



The Objective:

To provide Financial **ACCESS** by **REACHING OUT** to the People, providing **INSTANT** Subscription Services and **EMPOWERING** them with Information while **AUTHENTICATING** encounters

The Context:

- 160 District Offices
- 500 VSAT locations
- 3,500 Health Facilities
- 25 Million People
- 42% Coverage
- 11% Indigent

MOBILITY

Initiatives

- **Mobile Registration**
- NHIS Authentication System
- NHIS ePayment Architecture
- Enrolment of the Poor
- BeamUp Application
- Outlook 2016→



Online Mobile Registration



NHIS Mobile Registration Outreach

NHIS Mobile Registration Kit

Initiatives

- Mobile Registration
- **NHIS Authentication System**
- NHIS ePayment Architecture
- Enrolment For Poor – Mobile Application
- BeamUp Application
- Outlook 2016→

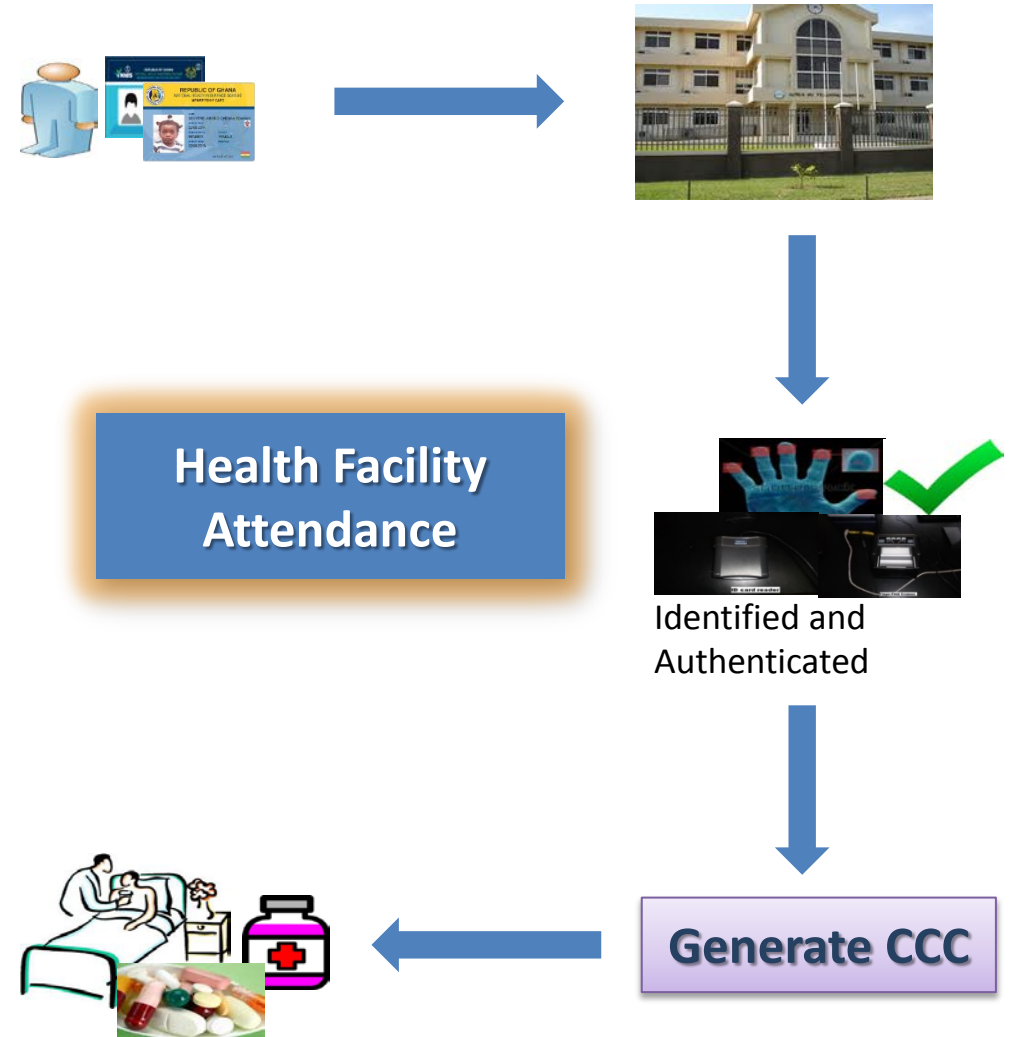


BMS Authentication Device
(Tablet, Fingerprint reader, card reader)

NHIS Authentication System



- NHIS subscribers are verified by a BMS Authentication Device at the Provider Site
- Claims Check Codes (CCC) are generated for successful authentications
- NHIS subscribers access healthcare using the CCC

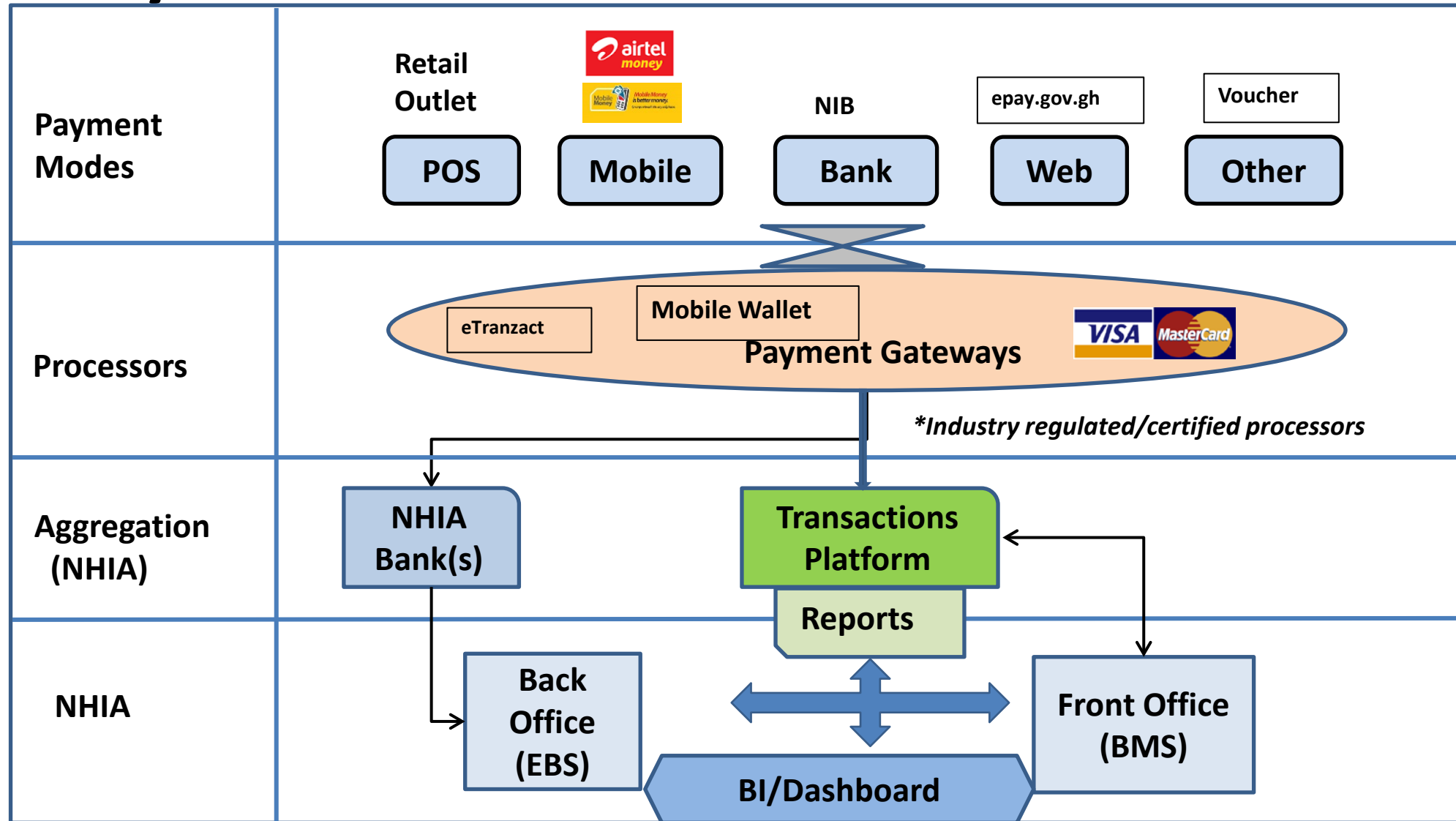


Initiatives

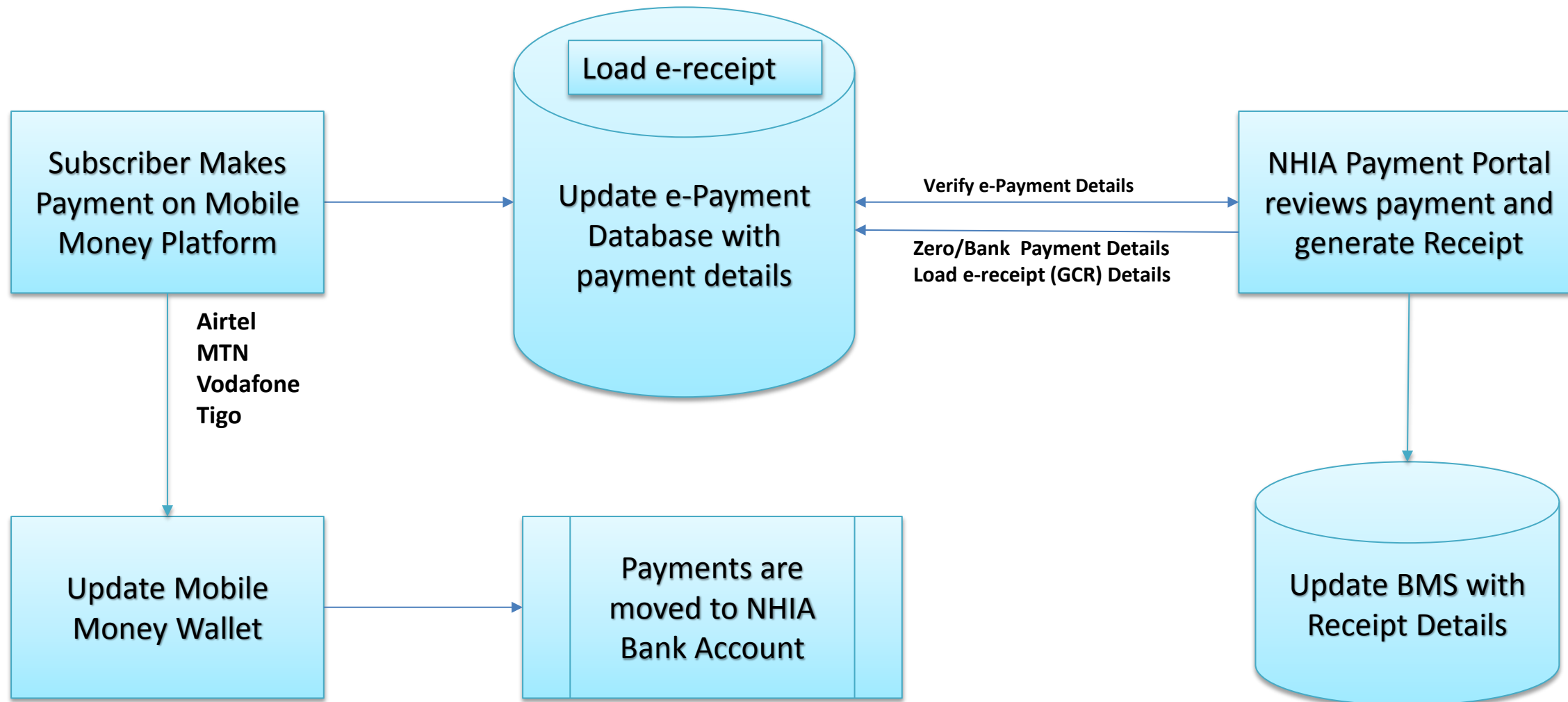
- Mobile Registration
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- **NHIS e-Payment Architecture**
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NHIS ePayment Architecture



NHIS Mobile Payment Process Flow




Initiatives

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Dashboards Enumerated Households Enumerators Activity Download to Excel Refresh

#	Enumerator	Status	HHS	Submits	Eff. %	Qualified	QR %	Errors	Last Login	Last Submission	Last Location
1	Bernard Adjei Oppong	Inactive	22	23	95%	0		8	21-Jan-2016 09:32:46	16-Jan-2016 04:14:26	5.5846, -0.1277
2	Erica Afiadefa	Inactive	4	7	25%	0		0	06-Jan-2016 12:33:18	01-Dec-2015 09:33:48	0.0000, 0.0000
3	Philip Amoaning (AGENT1)	Inactive	26	27	96%	0		0	22-Dec-2015 09:39:58	23-Dec-2015 15:53:36	5.6060, -0.0803
4	Delight Ebedi (AGENT2)	Online	249	284	86%	21	8%	3	26-Jan-2016 08:40:47	27-Jan-2016 15:25:03	5.5791, -0.1028
5	Fatimah Mohammed (AGENT4)	Online	194	226	84%	36	19%	4	26-Jan-2016 07:43:36	27-Jan-2016 14:39:13	5.5781, -0.1028
6	John Lartey (AGENT3)	Online	210	237	87%	13	6%	7	27-Jan-2016 08:52:17	27-Jan-2016 15:18:48	5.5785, -0.1030
7	Elizabeth Djanie (AGENT6)	Online	159	706		10	6%	17	27-Jan-2016 09:59:44	27-Jan-2016 13:32:53	5.5773, -0.1066
8	Maud Amengor (AGENT8)	Online	288	355	77%	13	5%	10	26-Jan-2016 09:24:21	27-Jan-2016 14:03:13	5.5773, -0.1039
9	Bright Sodoke (AGENT5)	Online	217								
10	Rosamond Obeng (AGENT10)	Online	224								
11	Joseph Quansah (AGENT12)	Online	200								
12	Samuel Aculley (AGENT7)	Online	185								
13	Theophilus Dariwa (AGENT9)	Offline	253								
14	Bernard Budu (AGENT14)	Online	181								
15	Eugene Barfour (AGENT11)	Online	152								
16	Bridgette Agbolosu (AGENT16)	Online	120								
17	Ebenezer Acquah (AGENT13)	Offline	164								
18	Emmanuel Koby Mensah (AGE...)	Online	124								
19	Theodora Kunyegbe (AGENT15)	Online	139								
20	Stephen Bortsie (AGENT20)	Inactive	159								

Enumerator Locator: Fatimah Mohammed (AGENT4) was last @ 5.5781, -0.1028



Enrolment For Poor – Mobile Application



MINISTRY OF GENDER, CHILDREN & SOCIAL PROTECTION

NATIONAL HEALTH INSURANCE SCHEME

AFRICAN HEALTH MARKETS FOR EQUITY

william.sam@aqumenlabs.com Close All Tabs | Change Password | Friday, 29 Jan 2016 | 12:20:12 PM | Sign Out

Dashboards

Overall Targeting Progress

ENUMERATION GOAL: **320,654**

ENUMERATED HOUSEHOLDS: **7,291**

TARGETING PROGRESS: **2.27 %**

Overall Qualifying Rate

ENUMERATED HOUSEHOLDS: **7,291**

QUALIFIED HOUSEHOLDS: **619**

QUALIFYING RATE: **8.49 %**

Enumerated Members

TOTAL MEMBERS: **25,291**

FEMALE MEMBERS: **13,893 (55%)**

MALE MEMBERS: **11,398 (45%)**

Age/Gender in Enumerated Households

Qualified Members

TOTAL MEMBERS: **4,527**

FEMALE MEMBERS: **2,641 (58%)**

MALE MEMBERS: **1,886 (42%)**

Age/Gender in Qualified Households

Enumerator/Device Status

ONLINE: **33** OFFLINE: **2** INACTIVE: **10**

Targeting Progress by District

#	District	Goal	Actual	Progress	QR %
1	Ledzokuku-Krowor	44,583	7,274	16.32	8.51
2	Ashaiman	37,354	0	0.00	0.00
3	Adaklu	12,598	0	0.00	0.00
4	Ho	53,180	0	0.00	0.00
5	Fanteakwa	21,245	0	0.00	0.00
6	East Akim	32,840	0	0.00	0.00
7	Ejisu Juaben	28,120	0	0.00	0.00
8	Afigya Kwabre	26,629	0	0.00	0.00
9	Kasena Nankana East	21,505	0	0.00	0.00
10	Bolgatanga	42,600	0	0.00	0.00

Targeting Details for LEDZOKUKU-KROWOR

#	Community	Targeted	Qualified	QR %
1	AIRPORT CITY	1	0	0.00
2	AIRPORT HILLS	3	0	0.00
3	KPESHIE	70	18	25.71
4	NUNGUA	5,421	461	8.50
5	OKPOI GONNO	0	0	0.00
6	OTELE	0	0	0.00
7	OTINSHI	0	0	0.00
8	TESA	0	0	0.00
9	TESHIE	1,742	138	7.92

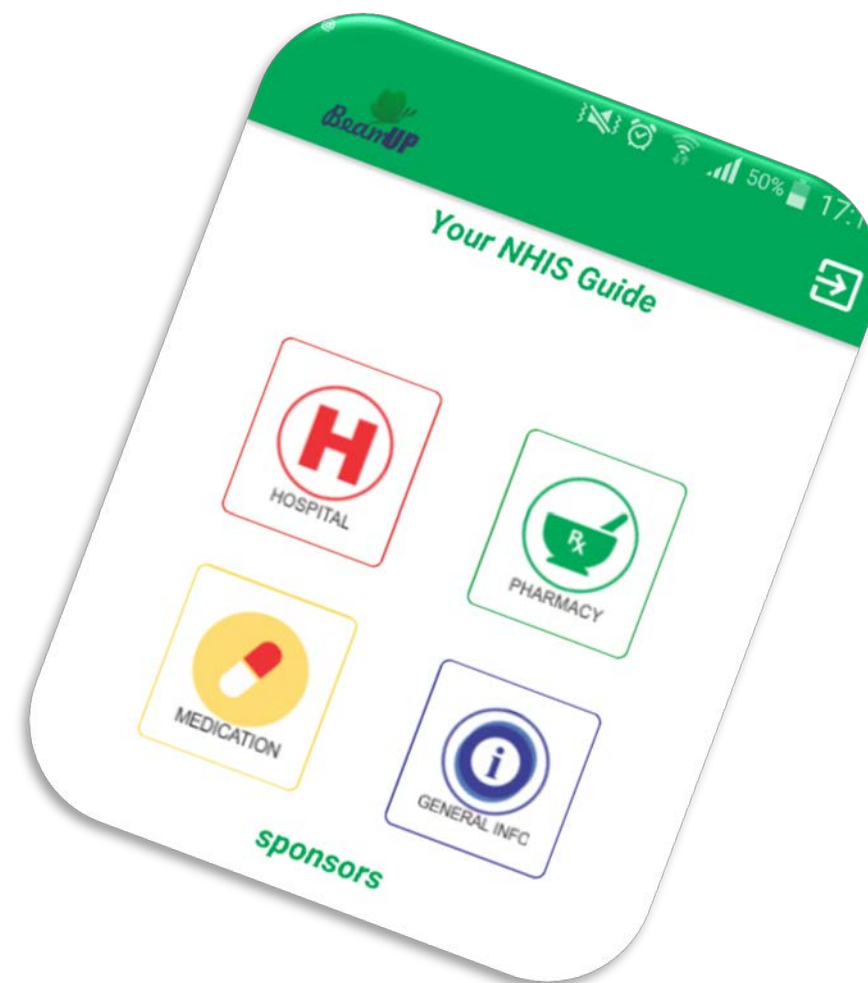
Qualifying Rate by DISTRICT

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Initiatives

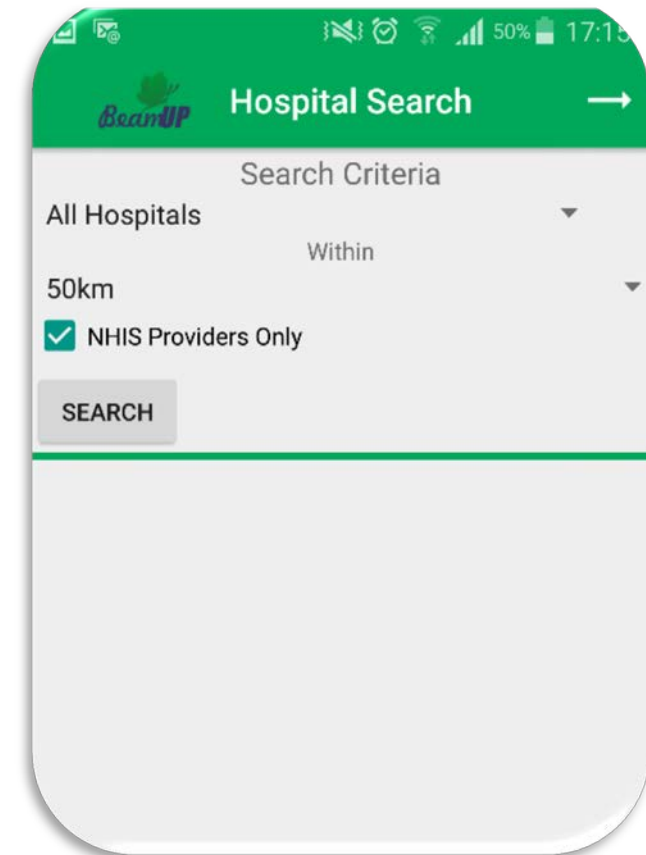
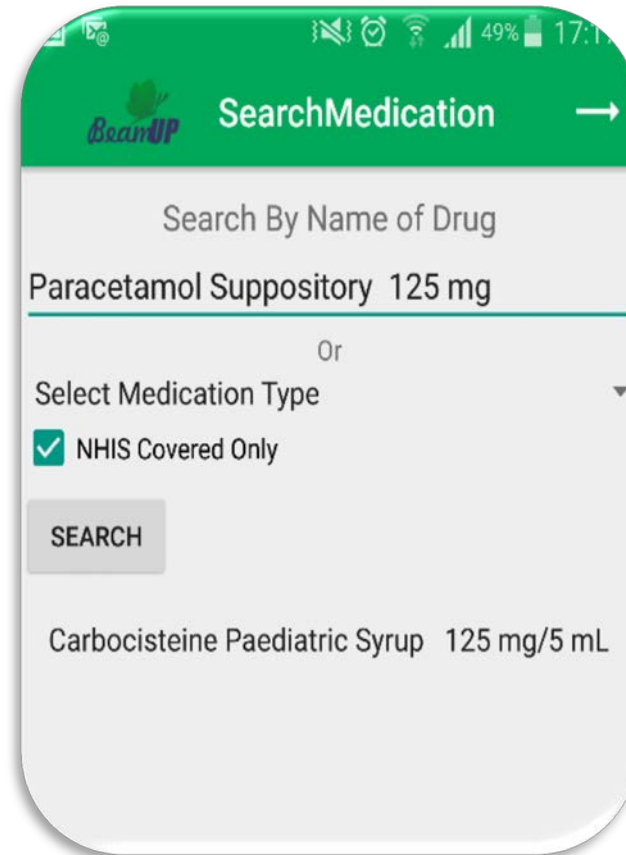
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- Outlook 2016 →



Beamup Application

Provides information on

- NHIS and Non-NHIS accredited Health providers within selected radius nationwide
- Medicines covered by NHIS
- General information on NHIS



Outline

- Mobile Registration
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- BeamUp Application
- **Outlook 2016→**

Outlook 2016 →



Challenges

- Weak Signal Coverage in remote areas
- Sustained Device Performance

Outlook 2016 →

Prospects

- **Focused** rollout of the Mobile services
- **Intuitive** Mobile Apps for everyone
- Ways to **Extend** services at minimal costs
- Thriving on continuous **Innovation**

Thank You