IN THE FIRST SESSION OF THE EIGHTH PARLIAMENT OF THE FOURTH REPUBLIC OF GHANA



PARLIAMEN OF SHARE MESARI PARLIAMENT HOUSE OSU – ACCRA

REPORT

OF THE

COMMITTEE OF THE WHOLE

ON THE

PROPOSED FORMULA FOR THE DISBURSEMENT OF THE NATIONAL HEALTH INSURANCE FUND FOR 2021

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REPORT OF THE COMMITTEE OF THE WHOLE ON THE PROPOSED FORMULA FOR THE DISBURSEMENT OF THE NATIONAL HEALTH INSURANCE FUND FOR 2021

1.0 INTRODUCTION

1.1 On Thursday, 10th June, 2021, the Proposed Formula for the disbursement of the National Health Insurance Fund for 2021 was presented to Parliament. In accordance with the Standing Orders of the House and Article 103 (3) of the 1992 Constitution of the Republic of Ghana, the Formula was referred to the Committee of the Whole for consideration and report.

2.0 REFERENCE DOCUMENTS

- 2.1 The Committee during its deliberations referred to the following:
 - i. The 1992 Constitution of the Republic of Ghana
 - ii. The Standing Orders of the House
 - iii. The National Health Insurance Act 2012 (Act 852) as amended by the National Health Insurance (Amendment) Act, 2015 (Act 888)
 - iv. The National Insurance Act, 2006 (Act 724)
 - v. The Formula for the Disbursement of the National Health Insurance Fund for 2020
 - vi. The Report of the Committee of the Whole on the Formula for the Disbursement of the National Health Insurance Fund for 2020.

3.0 ACKNOWLEDGEMENT

In attendance at the Committee's deliberations were Dr. Lydia Dsane-Selby, Chief Executive Officer, National Health Insurance Authority (NHIA), Mr. Francis Owusu, Deputy Chief Executive, Finance and Investments, NHIA, Mr. Ahmed Imoro, Director for Finance, NHIA.

4.0 BACKGROUND

- 4.1 The Government of Ghana through the Ghana Poverty Reduction Strategy (GPRS) planned its policy strategies of the essential components of the GPRS. One of the strategies was aimed at delivering accessible and affordable healthcare to all residents in Ghana, especially the poor and vulnerable. In achieving the objective of universal health care, the National Health Insurance Scheme (NHIS) was established by the enactment of the National Health Insurance Act, 2003 (Act 650) to provide financial risk protection against the cost of quality basic healthcare for all residents in Ghana. The district-wide mutual health insurance scheme was then introduced to enable access to basic healthcare without paying cash at the point of delivery. The National Health Insurance Act, 2003 (Act 650) was later repealed and replaced by the National Health Insurance Act, 2012 (Act 852).
- 4.2 The enactment of Act 852 brought the National Health Insurance Authority (NHIA) into being, to secure the implementation of a National Health Insurance Policy. The Law, Act 852 also established the National Health Insurance Fund (NHIF) under Section 39 and mandates the Board of NHIA to take charge of the responsibility of managing the Fund. The National Health Insurance Act, 2012 (Act 852) was also later amended by the enactment of the National Health Insurance Act, 2015 (Act 888) to limit the scope of exemptions in respect of exempt supplies.

5.0 OBJECT OF THE FUND

- 5.1 The object of the Fund is to pay for the healthcare services of members of the National Health Insurance Scheme.
- 5.2 For the purposes of implementing the object of the Fund, Section 40 (2) of Act 852 stipulates that monies from the Fund shall be expended as follows:

- To pay for the health care costs of members of the National Health Insurance Scheme
- ii. To pay for approved administrative expenses in relation to the running of the National Health Insurance Scheme
- iii. To facilitate the provision of access to healthcare services
- iv. To undertake investments to promote access to health services as may be determined by the Minister for Health in consultation with the Board of the Authority

6.0 SOURCES OF THE FUND

- 6.1 The sources of the Fund as stipulated in Section 41 of Act 852 are as follows:
 - i. The National Health Insurance Levy (NHIL)
 - ii. Two and a one half per cent (2.5%) of each person's contribution to the Basic Social Security and National Insurance Trust (SSNIT) Pension Fund
 - iii. Monies approved for the Fund by Parliament
 - iv. Moneys that accrue to the Fund from investments made by the Authority
 - v. Grants, donations, gifts and any other voluntary contributions made to the Fund
 - vi. Fees charged by the Authority in the performance of its functions
 - vii. Contributions made by members of the Scheme, and
 - viii. Monies accruing from the National Insurance Commission under Section 198 of the Insurance Act, 2006 (Act 724)

7.0 RECEIPTS AND PAYMENTS FOR 2020

7.1 Details of total receipts and payments for the year ending 31st December, 2020 is shown on Table 1 as follows:

TABLE 1 - RECEIPTS AND PAYMENTS FOR 2020

	GH¢ million	GH¢ million
Cash and Bank Balance as at Jan. 1st, 2020	V 6.	82.85
RECEIPTS		
NHIL (VAT & SSNIT) Releases for 2020	2,302.82	
Premium and Processing Fees	127.69	
Cash Receipt on Investment Income	26.51	
Disinvestments	27.56	
Denor Receipt	33.42	
Other Income	1.15	
		2,519.15
Total Cash and Bank Available		2,602.00
PAYMENTS		
Claims Paid	1,313.20	
Support to MOH & Partner Institutions	285.84	
Support to District Health Project & M & E	31.95	N
Admin. Support to District Offices	26.71	
Authority Operations	323.61	*
Nationwide ICT	77.45	
Biometric ID Cards & Authentication	27.33	200
Purchase of Investment	33.63	
Archival Services & Digitization	26.13	
Call Center	0.01	
Office Building & other Assets	23.85	
Claims Data Capturing	17.82	
Publicity & Communication	6.23	
NHIS Data Integration	10.23	
Corporate Social Responsibility	5.25	
Total Payments		2,209.24
Cash and cash equivalents as at December 31, 2020	7	392.76

7.2 Other Income includes Accreditation fees, ID Card Authentication proceeds, National Insurance Commission proceeds and Sale of Tender Document.

8.0 ANNUAL BUDGET ALLOCATION AND EXPENDITURE FOR 2020

8.1 Details of total Budget Expenditure and Annual Budget for 2020 are contained in Table 2 as follows:

TABLE 2 - ANNUAL BUDGET ALLOCATION AND EXPENDITURE FOR 2020

	-2020-Annual	2020	Difference	Execution
	Budget	Expenditure		Rate
	¢'m	¢'m	¢'m	%
Subsidies & Claims	1,303.11	1,015.72	287.39	78%
Support to MOH & Partner Institutions	244.00	238.68	5.32	98%
District Health Projects & M&E	34.50	34.50	0.00	100%
Admin. Support to District Offices	43.79	29.10	14.69	66%
Authority Operations	294.54	247.89	46.65	84%
Nationwide ICT System	122.17	115.99	6.18	95%
Biometric ID Card, Equipment & Authentication System	87.40	87.39	0.01	100%
Claims Archival System & Digitization	30.03	26.13	3.90	87%
Claims Processing Center	33.40	0.00	40.20	0%
Call Center	1.19	0.01	1.18	1%
Office Building	94.31	87.82	6.49	93%
Health Related Research	0.20	0.00	0.20	0%
Sensitization, Publicity & Marketing	7.60	6.23	1.37	82%
Claims Data Capturing	42.00	41.99	0.01	100%
NHIS Review & Restructuring	8.09	0.00	8.09	0%
NHIS Data Integration	12.20	10.23	1,97	84%
Corporate Social Responsibility	5.50	5.49	0.011	100%
Contingency	8.27	0.00	8.27	0%
	2,372.30	1,947.17	425.13	82%

8.2 Expenditure is reported based on actual liability incurred and accrued for the period January – December 2020. Total claims paid in 2020 amounted to **GHS 1.31 Billion**, out of which only **GH**¢418.18 million relates to the year 2020. A total of **GH**¢ 31.95 million was paid for District Health Projects, out of which **GH**¢19.16 million relates to the year 2020.

9.0 2020 BUDGET ALLOCATIONS FROM NHIL/SSNIT AND ACTUAL COLLECTIONS

9.1 The Authority's Budget allocation from NHIL/SSNIT for 2020 was GH¢2.19 Billion as contained in the Budget Statement and Economic Policy for the 2020 Financial Year.

However, NHIL/SSNIT actual collections for the year ending 31st December, 2020 amounted to GH¢2.33 Billion out of which GH¢790.29 Million, constituting 33.8%, had been received by the Authority during the period.

10.0 <u>INVESTMENTS OVER THE PERIOD 2020</u>

Investments of the Authority are in fixed deposits, largely with the banks. As at 1st January, 2020, the value of the investments stood at GH¢68.88 Million and the total interest earned on the investment portfolio was GH¢5.18 Million. The balance as at 31st December, 2020 stood at GH¢80.13 Million. The increase in the investment balance was due to a net investment of GH¢11.25 Million in the course of the year.

11.0 REVENUE PROJECTIONS FOR 2021

11.1 In 2021, the Authority expects to receive a total amount of GH¢2.66 Billion from NHIL/SSNIT and other sources to enable it execute its mandate during the period. The breakdown of the projections is shown in Table 3 below:

TABLE 3 - Summary of Revenue Sources for the 2021 Fiscal Year

Sources	Amount GH¢ million	%
Levies - NHIL & SSNIT	1,903.91	71.46
Premium (Informal)	111.77	4.20
Processing Fees	85.29	3.20
Income on Investment	6.18	0.23
Road Accident Fund	0.51	0.02
Other Income	1.81	0.07
2020 Receivable	554.69	20.82
Total NHIS Fund	<u>2,664.16</u>	100.00
		ev conservation to the

12.0 FORMULA FOR THE DISBURSEMENT OF THE FUND FOR 2021

12.1 Details of the proposed Formula for the disbursement of the Fund to the planned activities to be undertaken by the Authority in 2021, are contained in Table 4 as follows:

TABLE 4 - DETAILS OF THE PROPOSED FORMULA FOR THE DISBURSEMENT OF THE FUND FOR 2021

No.	ITEM	Amount GH¢ 'm	% of Fund	Details	2021 GH¢	Approved Amounts for 2020 to compare with GH¢
1.0	Claims for 2021	1,488.26 1,488.26	55.86%	Claims Payment for 2021 1.1 Premium Subsidy- Formal 1.2 Claims Subsidy 1.3 Premium- Informal	200.82 1,175.67 111.77	179.38 1,052.34 71.39
2.0	NHIA Operational Cost	364.63	13.69%	2.1 Compensation 2.2 Goods & Services 2.3 Assets	283.18 60.52 20.93	221.83 60.52 12.19
3.0	Support to District Offices	45.89	1.72%	3.1 Admin Support to District Offices 3.2 District Staff Training & Dev't. 3.3 District Vehicles- 50 no.	30.61 4.42 10.86	41.62 4.42 10.86
4.0	Support to MOH	266.48	10.00%	Public Health & Preventive Care 4.1 Malaria Contol Programs 4.2 Malaria Commodities 4.3 Sickle Cell Screening 4.4 ARV Medicines & Counterpart Funds 4.5 Ambulance Service 4.6 Expanded Prog on immune (EPI) Vaccines 4.7 Rabbies Vaccines 4.8 Psychotherapeutic Medicines 4.9 Contraceptives 4.10 Tetanus Immunization 4.11 Anti-snake W/African Polyvalent Sera (PFR) 4.12 CSM Vaccines & Medicines 4.13 Commodities for TB 4.14 Blood Cllection Bags & Ragents For NBTS 4.15 Fellowship for Continuining Students	65.00 11.93 0.50 24.35 10.00 72.00 2.00 5.00 3.00 2.00 15.00 2.00 1.70 2.00	60.00 0.00 1.00 18.00 10.00 68.00 2.00 5.00 3.00 2.00 15.00 3.00 2.00 6.00

No.	ITEM	Amount GH¢'m	% of Fund	Details	2021 GH¢	Approved Amounts for 2020 to compare with GH¢
	×			Health Service Investment 4.16 Const. Health Training Schools 4.17 Health Provider Sys. Integration	7.00 40.00	7.00 40.00
5.0	Support for District Health Projects	34.50	1.29%	5.1 District Health Projects 5.2 Special Projects 5.3 Monitoring & Evaluation	19.25 7.00 8.25	19.25 7.00 8.25
6.0	Claims Processing Centers	40.00	1.50%	6.1 Const of 2 no. CPC Buildings	40.00	30.00
7.0	Biometric ID Cards & Authentication System	89.50	3.36%	7.1 BMS Enrolment Kits (ID Card Printer & Other Peripherals; 400 no @ Ghc 40,500.00	16.20	16.00
		4:		7.2 Colour Ribbons/Polychrome (5000 no. @ Ghc 550.00) 7.3 Biometric ID Card	2.75	2.50
		· · · · · · · · · · · · · · · · · · ·		(4.0 million no. Ghc 17.50) 7.4 Monochrome Ribbons (1000 no. @ Ghc 550.00	70.00	68.40 0.50
8.0	Management Information System	205.33	7.71%	Software (Ghc 42.81) 8.1 E-Claims Software Enhancement 8.2 Claim IT Software	15.00 14.40	3.00 11.00
		e e	o x*,	8.3 ERP Oracle & Application License 8.4 License, Maintenance & Support (SAGE Accounting Software 8.5 Software licence for ManageEngine,	12.20 1.00 0.21	10.20 1.00
		<u> </u>		ServiceDesk/OP Manage Suite Hardware (Ghc 20.92)		TA S
	***			8.6 Computers & Access 1,500 no. @ GHS 6,500 each	9.75	3.75
				8.7 Multi-Function Scanner/Copires 8.8 ID Card Printers & docu Printers, PC hardware maintenance (Contractual)	0.75 6.60	0.00 4.50
			e 5, 1	8.9 Maintenance for Power Inventers (Contractual)	1.20	1.20
	s = ==================================			8.10 POS Printers (50 no.), Net Book (20 no.) & Cons.(Ghc 7,920/Dist)	2.32	2.32
			9	Network (Ghc 27.00) 8.11 WAN Backup for Dist & Reg	25.00	5.00
			= = ::	Operations (Contractual) 8.12 WAN & Internet (MTN, Vodafone,	2.00	2.00
	2	.0		MainOne, NITA, Comsys		-

No.	ITEM	Amount GH¢ 'm	% of Fund	Details	2021 GH¢	Approved Amounts for
	5 22 2 3 6 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7					2020 to compare with GH¢
	2.00			System (Ghc 52.90) 8.13 Provide ongoing maintenance of Nationwide ICT solution (Contactual)	45.00	45.00
				8.14 Mobile Application Solution 8.15 Mobile Renewal, USSD & SMS &	0.40 5.00	0.40 4.00
				Authentication (Contractual) 8.16 Document Management system 8.17 Maintenance & Enhance data (EDI)	2.50 0.00	2.50 3.60
				Infrastructure (Ghc 57.20) 8.18 Equipment & systems modifications	3.20	2.00
				for NIA Integration 8.19 Upgrade Data Centre to Tier 4 8.20 Provide Consolodated Data Storage System	21.00 30.00	21.00 0.00
				8.21 CPC Data Centre Maintenance (Contractual)	0.80	0.40
			-	8.22 Support set-up of new District and Regional Offices	2.20	1.20
	a a			Security (Ghc 4.50) 8.23 ICT Security Enhancement 8.24 DC LAN Switches & Firewalls (10 no. @ GHS 30,000 each	3.80 0.70	1.00 0.50
9.0	Office Buildings	25.20	0.95%	9.1 Ongoing Projects (9 no. District Offices, 6 no. District Offices awarded and 4 Units Washrooms)	0.00	20.81
	8	2		9.2 New Projects (6 no. Regional Offices, Contractual)	0.00	12.00
	5 9 5	-		9.3 New Projects (4 no. New District; 31 contracts awarded out of the 35 no in 2020)	7.20	52.50
	0		2.7	9.4 Settlement of Car Park	0.00	9.00
	2.8	<i>3</i>		9.5 New Projects (10 no. New District)	18.00	0.00
10.0	Call Center	1.19	0.04%	10.1 Call Center Operational Cost	1.19	1.19
11.0	Archival System & Document Management	16.92	0.64%	11.1 Materials, Storage, & Services 11.2 Document Digitization	13.60 3.60	13.32 3.60
12.0	Support for NHIS Related Research	0.30	0.01%	12.1 Support for NHIS-related Research work	0.30	0.20

No.	ITEM	Amount GH¢ 'm	% of Fund	Details	2021 GH¢	Approved Amounts for 2020 to compare with GH¢
13,0	Sensitization, Publicity & Marketing	7.60	0.29%	13.1 Sensitization, publicity, publicity tools, and marketing programs	7.60	7.60
14.0	Claims Data Capturing	42.00	1.58%	14.1 To capture 60 milion claims data	42.00	42.00
15.0	NHIS Restructuring	8.09	0.30%	15.1 Policy, Operational & System Reforms	8.09	8.09
16.0	Data Integration	0.00	0.00%	16.1 Data Integration (EDI Solution)	0.00	12.20
17.0	Corporate Social Responsibility	20.00	0.75%	17.1 Corporate Social Responsibility	20.00	5.50
18.0	Contingency	8.27	0.31%	18.1 Amount allocated for contingencies	8.27	8.27
	Total NHIS Allocation	2,664.16	100%	Total	2,664.16	2,372.30
19.0	National Covid-19 Response	598.00	18.19%	National Covid-19 Response	598.00	-0.00
	Grand Total	3,262.16			3,262.16	2,372.30

12.2 Summary of the proposed Formula for the disbursement of the Fund for 2021 and that of 2019 and 2020 approved, are indicated in Table 5 as follows:

TABLE 5 – SUMMARY OF THE PROPOSED FORMULA FOR THE DISBURSEMENT OF THE FUND FOR 2021 AND THAT OF 2019 AND 2020 APPROVED

Expenditure Items	2019		20	20	2021	
	GH¢ million	% of Fund	GH¢ million	% of Fund	GH¢ million	% of Fund
Claim Arrears- 2019	0.00		0.00		0.00	
Claims- 2020	1,537.24	60.65	1,303.11	54.93	1,488.26	55.86
NHIA Operational Expenses	265.61	10.10	294.54	12.42	364.63	13.69
Support to District Offices	56.90	2.24	56.90	2.40	45.89	1.72

Support for MOH	238.65	9.43	244.00	10.29	266,48	10.00
Support for District Health Projects	31.13	1.25	34.50	1.45	34.50	1.29
and MP's M & E						
Claims Processing Centers and E-	40.20	1.60	33.40	1.41	40.00	1.50
Claims						
Biometric ID Cards and	111.51	4.40	87.40	3.68	89.50	3.36
Authentication System						
Nationwide ICT Network	81.38	3.22	122.15	5.15	205.33	7.71
Office Buildings	57.72	2.30	94.31	3.98	25.20	0.95
Call Center	1.00	0.06	1.19	0.05	1.19	0.04
Archival System and Document	17.60	0.90	16.92	0.71	16.92	0.64
Digitisation			9			
Support for NHIS Related Research	0.15	0.01	0.20	0.01	0.30	0.01
Sensitisation, Publicity and	7.60	0.31	7.60	0.32	7.60	0.29
Marketing						
Claims Data Capturing	42.00	1.67	42.00	1.77	42.00	1.58
NHIS Review/Reforms/Restructuring	10.00	0.39	8.09	0.34	8.09	0.30
NHIS Data Integration	12.00	0.50	12.00	0.51	0.00	0.00
Assurance Services for Claims &	8.10	0.33	0.00	0.00	0.00	0.00
Control Systems Strengthening						
Corporate Social Responsibility	5.11	0.21	5.50	0.23	20.00	0.75
Contingency	11.00	0.43	8.27	0.35	8.27	0.31
Total	2,534.89	100.00	2,372.30	100.00	2,664.16	100.00

13.0 OBSERVATIONS AND RECOMMENDATIONS

Fund Releases to NHIA

13.1 Issues relating to fund releases to NHIA from the Ministry of Finance came up strongly during the Committee's deliberations. Similar to what it noted in previous years, there were huge differences between what the collection agencies, SSNIT and the Ghana Revenue Authority (GRA) reported to NHIA and what the Authority actually received from the Ministry of Finance in 2020. The House may be aware that, NHIA receives collection reports from collection agencies like SSNIT and the Ghana Revenue Authority (GRA) periodically and is therefore in a position to tell how much has been collected by the agencies over time. In 2020 for instance, only an amount of GH¢790 Million constituting about 66% of the GH¢2.3 Billion reported to have been collected

over the period, was released to the Authority. It would be recalled that in 2018, the Authority received 67% of what was reported to have been collected, slightly higher than the 43% received in 2019. The Committee bemoaned the undue delays in the transfer of the funds (NHIL and SSNIT component) from the Ministry of Finance to NHIA and felt that it was unacceptable since the Ministry of Finance is just a conduit through which such moneys are supposed to be transferred to the Authority. The Committee was very worried because, as the House may be aware, greater portion of the National Health Insurance Fund comes from SSNIT and NHIL.

- Another issue closely related to the issue of fund releases to NHIA, was the non-compliance of Section 52 (1) and (2) of the National Health Insurance Act, 2012 Act (852) by the Minister responsible for Finance. The provision has to do with the payment of levy into the Fund. It states:
 - "(1) The Minister responsible for Finance shall within thirty days after the collection of the levy, cause the levy to be paid directly into the Fund and furnish the Minister responsible for Health and the Authority with evidence of the payment.
 - (2) The Minister responsible for Finance shall present to Parliament every six months, a report on payment of levies into the Fund."
- 13.3 The Committee strongly recommends to the House to compel the Minister responsible for Finance to comply with Section 52 of Act 852 by reporting to Parliament on fund releases to NHIA every six months as the Law requires; and releasing funds to NHIA timely. The recommendation, if made effectual, will enable NHIA settle its claims without delay and if possible, make some money available for more investments to raise more funds to support the Scheme.

Capping

- The House may be aware that under Revenues in Appendix 3A in page 208 of the Budget Statement and Economic Policy of the Government of Ghana for the 2021 Financial Year, "Taxes from domestic Goods and Services" has an NHIL component of Two Billion, Three Hundred and Seventy-Three Million, Eight Hundred and Eighty Thousand Ghana Cedis (GH¢2,373,880,000.00). The House may also be aware that in the same page and also under Revenues, SSNIT Contributions to NHIL is Six Hundred and Forty-Four Million, Nine Hundred and Seventy Thousand, One Hundred and Sixty-Four Ghana Cedis (GH¢644,970,164.00). The two sources of revenue, from taxes on domestic goods and services and SSNIT contributions, gives a total amount of Three Billion, Eighteen Million, Eight Hundred and Fifty Thousand, One Hundred and Sixty-Four Ghana Cedis (GH¢3,018,850,164.00). The Committee however noted that in Appendix 3B in page 211 of the Budget Statement, expenditure in respect of NHIF is One Billion, Nine Hundred and Three Million, Nine Hundred and Seven Thousand, Five Hundred and Fifty-Four Ghana Cedis (GH¢1,903,907,554.00) and that is what the Authority will be allowed to spend. The difference between the expected revenue and the allowable expenditure indicated afore is, One Billion, One Hundred and Fourteen Million, Nine Hundred and Forty-Two Thousand, Six Hundred and Ten Ghana Cedis (GH¢1,114,942,610.00) and that is the amount by which NHIA has been capped. It translates into 36.9% of the expected revenue.
- 13.5 The Committee expressed worry about the Capping on NHIA because in its opinion, the amount involved is huge and could be used to deal with some of the financial constraints of the Authority. The Committee has time and again shared the view that all the Health Sector agencies including NHIA, should be exempted from the Capping Policy but it appears the recommendation has not had any consideration from the Government. Undoubtedly, NHIA has some financial difficulties and must not be constrained further by Capping.

COVID-19 Response and Related Matters

On COVID-19 response, the Committee noted that an amount of GH¢598 Million has been earmarked by government as part of the strategies geared towards the fight against the Pandemic and related health issues in 2021. Inquiring whether the amount was part of monies NHIA would be expecting to receive, the Committee was given the explanation that the allocation did not represent a receivable for NHIA. The Committee was informed that the Authority was just being used as a conduit through which the money will be transferred and what it means is that for 2021, NHIA will only be expected to receive an amount of GH¢2.66 Billion as indicated afore in Table 4 as Total NHIS Allocation. The GH¢2.66 Billion is a 12.2% increment over the 2020 approved amount of GH¢2.37 Billion. The increment largely resulted from a 68.1% rise in the allocation for ICT from GH¢122.17 Million in 2020 to GH¢205 Million for 2021.

Information and Communication Technology

- 13.7 The Committee was worried about the amount of GH¢205 Million allocated for Management Information Systems, the GH¢12 Million to be used to upgrade the Oracle ERP Applications and for the renewal of Oracle License as well as the GH¢4 Million for ISO Certification. Although the Committee was informed that the allocations will enable NHIA enhance the security of its ICT platform and also improve upon the technology, it was of the view that the amounts were too outrageous and needed to be probed.
- 13.8 The Committee of the Whole therefore recommends that the Health Committee be directed to embark on a study tour to inspect NHIA's ICT installations/facilities; interact with the Management or Officials of the Authority, particularly those in charge of ICT; and report to the House. Sharing such information from an exercise like that, will enable Honourable Members understand the reason behind the huge expenditures on ICT and also the need for them.

Active Membership Coverage

- 13.9 The Committee noted that active membership coverage for the period ending 31st December, 2020 was 16.3 million and it constituted approximately 52.7% of the estimated population of 30.9 million for that year. The Authority said it will continue to intensify its efforts through policy reforms and strategies including the mobile renewal system, to encourage enrolment and renewal of membership, possibly to about 17.4 million coverage which is about 55.2% of the total population of 31.5 million projected for 2021.
- 13.10 In 2020, active members of NHIS in the Oti Region numbered 277,321 and that was 37% of the then total population of the Region which was 795,204. In 2021, active membership is expected to reach 295,266 and that will be 38% of the total population of 774,995 projected for the Region. The Authority appears not to be doing well, relative to the other Regions and must therefore up its game in the Region.

14.0 CONCLUSION

14.1 The Committee recommends to the House to approve the Proposed Formula for the Disbursement of the National Health Insurance Fund for 2021, to enable the NHIA undertake its activities earmarked for the year.

Respectfully submitted.

MICHAEL AMOATENG
ASST. CLERK TO THE COMMITTEE

HON. JOSEPH OSEI-OWUSU CHAIRMAN, COMMITTEE OF THE WHOLE

JUNE 2021