**DECLARATION**

I declare that this dissertation was carried out by Agyemang Eric (FMS/0670/11) in the Department of Statistics, University for Development Studies, Ghana, under the supervision of Mr. Richard Anang Clottey and that no previous submission for a degree of this university or elsewhere has been made. Related work by others which serves as sources of knowledge has been duly acknowledged and referenced.

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AGYEMANG ERIC Date

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MR. RICHARD ANANG CLOTTEY Date

(Supervisor)

**CERTIFICATION**

We certify that this dissertation was carried out independently by Agyemang Eric (FMS/0670/11) in the Department of Statistics at the faculty of Mathematical Science of the University for Development Studies as part of the requirement for the award of Bachelor of Science degree in Mathematical Science (Option: Actuarial Science).

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MR. Date

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**ABSTRACT.**

The increasing cost of healthcare delivery has become a major issue in both the developed and developing countries. Resultantly, health policy makers are faced with competing alternatives for the systems of healthcare financing. Health Insurance scheme is seen as viable alternative to providing a more sustainable and equitable health delivery system in countries. This study examined the influence of National Health Insurance Scheme on the quality of healthcare delivery in the Wenchi municipality in the Brong-Ahafo Region of Ghana.

The study adopted quantitative and qualitative techniques through structured questionnaires and in-depth interviews for respondents who are insured on the NHIS and those who had not in four (two urban and two rural) selected communities in the Wenchi Municipality. A total of 330 structured questionnaires were administered to respondents. A binary logit model and a Mann Whitney *U* test were used to analyse the data using SPSS version 16 and Minitab.

Findings from the study showed that socio-economic and demographic characteristics of the people such as; age, sex, educational status, employment status, income status, health status, distance to NHIS accredited health facilities and type of health facility mostly attended, negatively influenced enrollment of the people on to the scheme with sex and educational status significant at 5% level while health status, distance to NHIS accredited health facilities, type of health facility mostly attended, were highly significant at 1% level. However, age, employment status, and income status were not significant. All these had a negative influence on the enrollment of people regarding the scheme.

On the other hand, marital status highly significant at 1% and premium of the scheme not significant at 5% level influenced the people positively to be enrolled.

Furthermore, there was a significant difference in the perceptions of the insured and uninsured about the quality of healthcare they received. Therefore, the study recommends among other things that the NHIA should intensify their regular monitoring accredited health centres to assess their services under the scheme to ensure an optimal operation of the scheme. In this regard, regular workshops should be organized for hospital information officers to update them on any changes in the scheme. Also, the NHIA should ensure a decentralization of the National Health Insurance Scheme in the municipality and should ensure an improvement in the quality of healthcare services for Insured People in other to avoid it subscribers from switching to the hitherto obnoxious ‘‘Cash and Carry’’ System.

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**DEDICATION**

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**LIST OF ABBREVIATIONS**

GDP…………………………………………………..Gross Domestic Product

MoH…………………………………………………..Ministry of Health

NHIS……….…………………………………………National Health Insurance Scheme

NHIA……….…………………………………………National Health Insurance Authority

HI……………………………………………………..Health Insurance

UNICEF……………………… …….United Nations International Children’s Education Fund

WHO………………………..……………………….World Health Organization

USAID………………………………United States Agency for International Development DMHIS………………………………District Mutual Health Insurance Scheme MLE

ORs…………………………………………………..Odd Ratios

ES……………………………………………………..Effect Size

GLSS…………………………………………………..Ghana Living Standards Survey

MDG…………………………………………………..Millennium Development Goal

ILO…………………………………..International Labour Organization

EU…………………………………………………….European Union

PCMHIS……………………………..Private Commercial Health Insurance Scheme

DMHIS……………………………….District Mutual Health Insurance Scheme