NHIS Mobile Renewal

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1. What is NHIS Mobile Renewal?

The NHIS Mobile Renewal is a convenient method to renew NHIS policy by dialling dedicated NHIS short-code *929# (service is currently being piloted on *842*10# and is open in Asuogyaman and West Mamprusi districts). The mobile renewal service can be accessed from all networks. Accessing the service does not require data services or airtime balance.

On dialling the code, the user is presented with the following four choices:

- **Check Policy Expiry**: Using this option, members can check status of their NHIS policy. The service is free and does not require data services or airtime balance.
- **Renew**: Using this option, members can renew their membership. The membership number is required for entry. Members need to have sufficient balance in their mobile wallet to complete the transaction. An SMS confirmation is sent to the registered phone number after successful renewal.
- **Benefit Package**: This option gives a summary of the NHIS benefit package.
- **Medicine List**: This option gives a summary of the NHIS medicine list, with information regarding NHIS call-centre numbers for further information.

![Figure1: Snapshot of the NHIS Mobile Renewal USSD Menu](image)

2. How does the NHIS Mobile Renewal Service work?

On dialling the NHIS mobile renewal short-code, the user needs to choose option 2 ‘Renew’ to renew their policy. On selecting this option, the member is requested to enter their NHIS Membership Number (printed on their NHIS card). The system then prompts user to pay the required payment from their mobile wallet. NHIS imposes an additional convenience charge of 1.00 GHS to renew the NHIS policy via mobile. Needless to say, members need to have sufficient balance in their mobile wallet to successfully complete their transaction.
The service is open to all premium paying and exempt categories viz. children, elderly, SSNIT members. However, members who are fully exempted viz. pregnant women and indigents are unable to use the mobile channel for renewal and are requested to visit the district office to access their exemptions.

3. What are the benefits of NHIS mobile renewal service?

For members

- **Additional convenience**: Members can now renew membership from comfort of their home and are not required to travel far to district offices to renew membership.

- **Savings on time**: Travel to district offices, waiting in queues consume a lot of members’ time. Recent surveys have shown that, on average, members were spending up to 6 hours trying to renew their membership. This time has now been cut down to minutes.

- **Savings on travel expenses**: Recent survey has shown that, on average, members spend between 6.00 GHS to 9.00 GHS in travel costs to their nearest district office. Now they are able to renew without incurring these travel costs and this directly translates into monetary savings.

For NHIA

- **Lower operational burden**: Renewals account for 85% of the foot falls in our district office and consumes a lot of staff time. The pilots have shown that channelling a part of the renewals via the mobile channel has drastically cut down on queues at the district offices and enabled our staff to refocus efforts on new member registration.

- **Lower reliance on ICT consumables**: The standard process of renewal at district offices relies on ICT equipment (e.g. printers), services (e.g. network) and consumables (e.g. ribbons) in order to operate efficiently. Managing regular supply of these ICT requirements is expensive in terms of money and time. The mobile renewal service does not require any of these ICT components and has shown to significantly reduce the consumption of such ICT equipment and consumables.

- **Easier accounting of premium**: All collections via the mobile channel are reflected immediately on NHIA’s electronic receipting system and all monies are credited to NHIA district office accounts within 24 hours. These allows a transparent and reliable electronic method of accounting which is a significant step forward to the collection and paper accounting of cash based collections.

- **Increased revenue**: The NHIS mobile renewal service mobilises additional collections for NHIA as transactions are now possible away from the district office in the comfort of members’ homes.
4. How do members who renew membership via mobile access care at healthcare provider site?

One of the implications of renewing via mobile is that the NHIS card is not printed with membership expiry dates any more. This is exactly the reason why remote renewals are possible.

Figure 2: NHIS card does not get printed with expiry dates when renewed via mobile

Therefore, providers will not be able to read expiry dates from the NHIS card to determine whether or not membership is valid. To manage this, NHIA has built a digital method via which all providers can check the membership validity of NHIS members when they visit the healthcare facility to access care.

This is called Non-Biometric Authentication and can be accessed in a variety of ways by the healthcare provider. The simplest way is to dial *842# on any phone / mobile network to access the NHIS non-biometric authentication service. Additionally, the service is available as an Android app, a web portal and via dedicated authentication kits. These options are described in detail below.

5. What are the different NHIS Non-Biometric Authentication options available to healthcare providers?

All credentialed healthcare providers in Ghana can verify NHIS membership by using NHIA’s non-biometric authentication service. This service is available via five touch-points:

1. **USSD service on a Feature Phone (“Yam” Phone):** This is the simplest method of accessing the non-biometric authentication. All healthcare providers can access the service by dialling *842# from a basic feature phone (or “yam” phone) on any mobile network. On selecting option 1 “Generate Claims Code”, healthcare providers can verify status of membership and generated a Claims Check Code (CCC) that is a compulsory part of the claims submission process. This service is free to use, does not require any data services or airtime balance, but can only be accessed from phone numbers that are registered under the facility by NHIA. Details regarding the registration process is in Section 6 of this guide.

This the menu that is presented to providers on dialling the *842# code:
2. **USSD service on a computer using USB WiFi Dongle**: The USSD service is also available on computers by using a USB dongle with a SIM. The on-screen dialler can be used to dial *842# which leads to the screen as in Option 1 described above.

3. **Android Application**: The NHIS non-biometric authentication service can be accessed by downloading the NHIS authentication app from the Android play store. Healthcare providers will login to the application using login/password credentials provided to them via email. Providers will need to submit their email addresses to NHIA for this registration process. Details regarding the registration process is in Section 6 of this guide.

4. **Web Service**: The NHIS non-biometric authentication can also be accessed via a web portal hosted by NHIA. Healthcare providers will login to the application using login/password credentials provided to them via email. Providers will need to submit their email addresses to NHIA for this registration process. Details regarding the registration process is in Section 6 of this guide.
5. **HMIS Integration**: The NHIS non-biometric authentication service is being integrated directly with HMIS systems e.g. Lightwave so that healthcare providers can use their existing systems to perform the service.

An infographic showcasing all the authentication methods is shown below:

![Infographic of Non-Biometric Authentication Options](image)

**Figure 6**: Summary of all Non-Biometric Authentication Options available to Providers

6. **How do healthcare providers sign up to non-biometric authentication?**

Healthcare providers can access more information regarding NHIS non-biometric authentication by accessing the following [LINK](#). The on-boarding form is available for download at this [LINK](#). Providers are requested to liaise with their nearest NHIS district office to complete the registration process. NHIS district office staff are also requested to fill the form for all healthcare providers in their district.
7. What is the authentication and claims submission process for healthcare providers?

After the launch of NHIS mobile renewal, the authentication and claims submission process for healthcare providers will change to allow digital verification of membership. The CCC will become a compulsory part of the process. This claims submission process is as shown as below:

![Claims submission process under the new non-biometric authentication process](image)

8. What are the results from the pilot?

The NHIS mobile renewal service has been piloted in two districts in Ghana, Asuogyaman and West Mamprusi. These pilots have been a success and a comprehensive survey of 300 members who renewed via mobile has given encouraging results. Here are some key highlights from the pilots:

- In total, more than 21,500 members have renewed their membership via mobile in the pilot districts, which represents more than 50% of all renewals in the districts. This has led to direct saving of 50% on ribbon consumption in these districts.

- In the same period, more than 120,000 claims have been authentication digitally via the non-biometric authentication system from nearly 58 facilities in and around the pilot districts

- 100% of 300 members surveyed after the pilots have recommended the mobile renewal service to their friends and family

9. What is the status of roll-out in Ghana?

At present the non-biometric authentication is getting rolled out nationwide, and will be followed soon by launch of mobile renewals in all districts.