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The primacy of health protection schemes in health services utilization among older persons in sub-Saharan African context

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This study examines the relationships between National Health Insurance Scheme (NHIS) enrollment and health-seeking behavior of non-institutionalised older Ghanaians and whether the policy has led to equitable access to healthcare. Using data from an Aging, Health, Psychological Wellbeing and Health-seeking Behavior Study conducted in 2016/2017, generalised Poisson and logit models showed that older persons enrolled in the NHIS made frequent consultation at health facilities ($\beta=0.152$, $p<0.05$) and were more likely to use the facility earlier ($\beta=1.347$, $p<0.001$) compared with non-enrollees, regardless the sociodemographic and health-related covariates. However, even with NHIS enrollment, respondents in the richer wealth status ($e\beta=1.468$, $p<0.05$), living with others ($e\beta=2.149$, $p<0.005$) and received social support ($e\beta=2.699$, $p<0.001$) were more likely to consult compared with their respective counterparts. Ghana's NHIS policy is associated with increases in frequency and timing of healthcare use but at present lacks the capacity to improve equity in access to healthcare for older persons. This may hamper progress towards universal health coverage, and indicates the need for further refinements in the policy.

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