



Osei–Akoto, Isaac

The Economics of Rural Health Insurance

The Effects of Formal and Informal Risk–Sharing Schemes in Ghana

Frankfurt am Main, Berlin, Bern, Bruxelles, New York, Oxford, Wien, 2004. XVIII, 158 pp., 8 fig., num. tables
Development Economics and Policy . Bd. 40

Herausgegeben von Heidhues Franz / von Braun Joachim

ISBN 3–631–52584–2 / US–ISBN 0–8204–7305–7 pb.

SFR 57.00 / €* 39.00 / €** 36.40 / £ 26.00 / US–\$ 43.95

Many households in Ghana are exposed to risks from preventable diseases, poor weather, and economic mismanagement but they have limited access to quality health care because of existing ineffective financing options, especially for the poor and people who live in rural areas. This study uses data from the two oldest community–based health insurance schemes in Ghana to investigate the role of this type of schemes on access to health care and health care expenditures. It also examined how the schemes cover the people who need the advantages of insurance most; poor people and high risk individuals, who would find it difficult to pay for health care in the absence of insurance. The findings reveal strong positive effects on access to quality health care but portray remarkable exclusion of the poorest of the poor. The study highlights the need for improved rural health infrastructure and stronger linkages between modern and traditional means of risk sharing to make the newly introduced national health insurance scheme in Ghana more effective and equitable.

Contents: Overview of the health care system in Ghana and major financing issues on curative care – Concepts and economic theory of health insurance – Demand for rural health insurance – Effects of rural health insurance on health care expenditures and access to health care – Prospects for expanding coverage of rural health insurance schemes.

The Author: Isaac Osei–Akoto studied Statistics, Economics and Mathematics at the University of Ghana, Legon. He holds a B.A. degree in Economics and Statistics and an MPhil degree in Economics from Legon. He obtained his PhD in Agricultural Economics at the Center for Development Research (ZEF), University of Bonn in 2004.

Ich bestelle

Ex.:

Osei-Akoto, Isaac: **The Economics of Rural Health Insurance**

ISBN 3-631-52584-2

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Europäischer Verlag der Wissenschaften
Moosstrasse 1
Postfach 350
CH-2542 Pieterlen
Schweiz

