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Ghana

NHIS & health insurance guide

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NHIS & health insurance guide 2026

For anyone in Ghana who must register with the NHIS, renew it by phone, use the card, or add private health insurance on top.

This guide puts together 4 pages of Tulinde Ghana (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 7 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

NHIS Ghana: how to register, get your card and what it covers

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/nhis/

Short answer Checked 31 October 2026

Every resident of Ghana **must belong to the National Health Insurance Scheme** (National Health Insurance Act, 2012, Act 852, section 27). You register at an **NHIS district office** or on the **MyNHIS app** with your **Ghana Card**; the card is issued instantly. Children, pregnant women, people over 70, SSNIT contributors and pensioners, indigents and some other groups pay **no contribution** (section 29). A new member waits **one month** before using the scheme, except pregnant women, children under five and people over 70. Membership lasts **12 months** and must be renewed every year — by phone on *929#, see NHIS renewal.

Who must register, and who pays

Section 27 of Act 852: "A resident of Ghana shall belong to the National Health Insurance Scheme", and may also belong to a private health insurance scheme. An employer must make sure each employee is registered (section 27(12)); an employer who does not is liable to a fine of up to 200 penalty units for each employee not registered (section 27(13)).

Members pay the contribution the NHIA Board prescribes with the Minister (section 28), plus a processing fee where applicable (NHIA membership). The Act exempts these groups from the contribution:

Exempt from the NHIS contribution (Act 852, s. 29)	What NHIA asks for at enrolment
Children	Not specified on NHIA's membership page
Pregnant women (ante-natal, delivery and post-natal care)	Proof of pregnancy: antenatal card, signed note from a doctor or midwife, endorsed test result or scan report
Persons with mental disorders	Not specified on NHIA's membership page
Indigents classified by the Minister for Social Welfare	Enrolment at a district office (NHIA: indigents cannot use the digital platforms)
Categories of differently-abled persons set by the Minister for Social Welfare	Not specified on NHIA's membership page
SSNIT pensioners	SSNIT number (pensioners under 70)
SSNIT contributors	Proof of active SSNIT membership
Persons above 70 years	Not specified on NHIA's membership page

The table combines section 29 of the Act with the proof NHIA lists on its membership page. NHIA also notes that pregnant women and indigents cannot use its digital platforms, because those platforms require a payment.

How to register: district office or MyNHIS app

1. **At a district office**: an officer interviews you to decide whether you are a contributing member or exempt, takes your personal details (full name, date of birth, marital status, phone number, residential address, Ghana Card details), your photograph and biometrics, and your payment if you pay.
2. **On the MyNHIS app** (Google Play Store and iOS App Store): download it and follow the enrolment steps (NHIA membership).
3. You receive your membership number at once: NHIA says the card is issued "instantly" after registration (NHIA FAQ).
4. Wait one month before using the scheme, unless you are pregnant, under five or over 70 (same FAQ).

A newborn can be treated on the mother's NHIS card until three months of age, and should be registered by then (NHIA FAQ).

What NHIS covers

NHIA says over 95% of the disease conditions that afflict Ghanaians are covered (benefits package). The package includes:

- **Outpatient care**: consultations, investigations (laboratory, X-ray, ultrasound), outpatient surgery such as hernia repair, physiotherapy, and medicines on the NHIS Medicines List.
- **Inpatient care**: general and specialist admissions, surgery, general-ward accommodation, blood and blood products, cervical and breast cancer treatment.
- **Maternity care**: antenatal care, normal and assisted deliveries, caesarean section, postnatal care.
- **Emergencies**: all emergencies, including road traffic and workplace accidents.
- **Oral and eye care**: pain relief, extractions and simple fillings; refraction, cataract removal.

What NHIS does not cover

From NHIA's exclusion list (benefits package): appliances and prostheses (spectacles, hearing aids, dentures), cosmetic surgery, HIV antiretroviral medicines, assisted reproduction, dialysis for chronic kidney failure, heart and brain surgery other than after accidents, cancer treatment other than cervical and breast cancer, organ transplants, medicines not on the NHIS Medicines List, treatment abroad, medical examinations for jobs, school, visas or driving licences, VIP wards and mortuary services.

> Those gaps are what private health insurance is sold for. A private scheme comes on top of NHIS, never instead of it (Act 852, section 27(2)).

NHIS in figures

From the NHIA 2024 Annual Report: 18.47 million active members at the end of 2024, 56.3% of Ghana's population; 11.25 million renewals in 2024, 69% of them by mobile phone; 5,483 credentialed health facilities; claims expenditure of GH¢2,292.39 million, GH¢124.11 per member.

Frequently asked questions

Is NHIS compulsory in Ghana?

Yes. Section 27(1) of the National Health Insurance Act, 2012 (Act 852): a resident of Ghana shall belong to the National Health Insurance Scheme. Employers must make sure their employees are registered.

Who does not pay for NHIS?

Children, pregnant women, persons with mental disorders, indigents, categories of differently-abled persons, SSNIT pensioners and contributors, and persons above 70 (Act 852, section 29). A processing fee may still apply.

How long before I can use my new NHIS card?

One month, except for pregnant women, children under five and persons above 70, who have no waiting period (NHIA FAQ).

Can I register for NHIS online?

Yes, on the MyNHIS app. Pregnant women and indigents use a district office: NHIA says they are exempted from its digital platforms, which require a payment.

I lost my NHIS card. What do I do?

Go to the nearest NHIS district office with your Ghana Card, fill in a replacement form and pay the processing fee if one applies (NHIA FAQ; Act 852, section 27(7)).

Chapter 2

NHIS renewal: renew by phone with *929# or the MyNHIS app

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/nhis-renewal/

Short answer Checked 31 October 2026

To renew NHIS by phone, dial *929# on any network, choose **option 2**, select **NHIS Card**, enter your **8-digit membership number** and follow the payment instructions. To check whether your membership is still valid, dial *929# and choose **option 1**. Membership lasts **12 months**; renew within **three months** of expiry, or you become a defaulter and wait **one month** before you can use NHIS again (except pregnant women, children under five and people over 70). Pregnant women and indigents renew at a district office.

Renew with *929#, step by step

1. Dial *929# from any phone network.
2. Select option 2 (renew).
3. Select NHIS Card.
4. Enter your 8-digit membership number (it is printed on your NHIS card) and press Send.
5. Follow the instructions for payment.

Steps as published on NHIA's mobile renewal page. To **check your validity**, dial *929#, choose option 1, select NHIS Card and enter your membership number (same page).

Help: NHIS Call Centre on 054 444 6447 or 030 274 6447, or the short code 6447 on MTN and Vodafone (NHIA).

Renew on the MyNHIS app or at a district office

NHIA lists three ways to renew: any NHIS district office, the USSD code *929#, or the MyNHIS app (NHIA membership). The digital channels are for fee-paying members; NHIA says pregnant women and indigents are exempted from using them and renew at a district office (NHIA FAQ).

Renewal is instant: you can use health care straight away, unless your membership expired more than 90 days earlier (NHIA FAQ).

Renewing late: the three-month rule

Situation	What NHIA applies
Membership	Valid for 12 months, to be renewed every year
Not renewed after 12 months	Membership deactivated
Renewed within three months of expiry	Access straight away
Not renewed three months after expiry	Treated as a defaulter: one-month waiting period before access to health care
Defaulter who is pregnant, under five or over 70	No waiting period
Not used the scheme all year	The premium and processing fee are still due at renewal

Rules from NHIA's membership page and FAQ. In 2024, 69% of the 11.25 million NHIS renewals were made by mobile phone (NHIA 2024 Annual Report).

Frequently asked questions

What is the NHIS renewal code?

*929#, on any network. Option 2 renews (NHIS Card, then your 8-digit membership number, then the payment instructions); option 1 checks whether your membership is valid.

How do I check if my NHIS is active?

Dial *929#, choose option 1, select NHIS Card and enter your membership number.

What happens if I renew NHIS late?

If you renew within three months of expiry, you can use the scheme at once. After three months you are a defaulter and wait one month, except pregnant women, children under five and persons above 70.

Do I pay to renew if I never went to hospital?

Yes. NHIA says the premium and the processing fee, where applicable, are due every year whether or not you used the scheme.

Can pregnant women renew with *929#?

No. NHIA says pregnant women and indigents are exempted from its digital platforms, which require a payment; they renew at a district office.

Chapter 3

The National Health Insurance Authority (NHIA): what it does and how to reach it

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/nhia/

Short answer Checked 31 October 2026

The **National Health Insurance Authority (NHIA)** is the body set up by the **National Health Insurance Act, 2012 (Act 852)** to attain universal health insurance coverage in Ghana. It registers NHIS members, grants credentials to hospitals and clinics, pays their claims from the National Health Insurance Fund, and **licenses and supervises private health insurance schemes and health insurance brokers**. Head office: No. 36, 6th Avenue, Ridge Residential Area, Accra; info@nhia.gov.gh; call centre 054 444 6447 or 030 274 6447.

What NHIA does

- **Runs the National Health Insurance Scheme**: membership by registration, a card with a unique permanent number for each member (Act 852, section 27).
- **Credentials health facilities**: only facilities certified by the relevant agency and holding an agreement with NHIA may treat members under the scheme (section 32). 5,483 facilities were credentialed at the end of 2024 (NHIA 2024 Annual Report).
- **Pays claims**: providers submit claims; NHIA must tell a provider within one month why a claim with a material error is rejected (section 36(2)).
- **Sets the medicines and service lists** and their tariffs, reviewed each year (sections 33 and 34).
- **Regulates private health insurance**: no one may provide private health insurance or run a scheme without NHIA registration and licence (section 63). See private health insurance.

Where the money comes from

Section 41 of Act 852 lists the sources of the National Health Insurance Fund, among them the National Health Insurance Levy, **two and one half percentage points** of each person's contribution to the basic national social security scheme (transferred by SSNIT each month), money approved by Parliament, and members' contributions.

In 2024 NHIA earned total revenue of GH¢7,551.39 million and spent GH¢2,292.39 million on claims (NHIA 2024 Annual Report).

Contacts

	NHIA
Head office	No. 36, 6th Avenue, opposite AU Suite, Ridge Residential Area, Accra
Telephone	(0) 302 238136 / 233255 / 216970 / 241690
Call centre	054 444 6447 or 030 274 6447; short code 6447 on MTN and Vodafone
Email	info@nhia.gov.gh
Renew or check membership	*929# (see NHIS renewal)

Contacts as published on NHIA's website and mobile renewal page. The official website, nhis.gov.gh, did not answer from outside Ghana when we checked; the links on this page go to its Web Archive copies.

Frequently asked questions

What is the difference between NHIA and NHIS?

NHIS is the scheme people join; NHIA is the authority, set up by Act 852, that runs it, pays the hospitals and licenses private health insurance schemes.

What is the NHIA call centre number?

054 444 6447 or 030 274 6447, or the short code 6447 on MTN and Vodafone.

Who regulates private health insurance in Ghana?

The NHIA, under section 63 of the National Health Insurance Act, 2012 (Act 852) — not the National Insurance Commission.

Chapter 4

Health insurance in Ghana: NHIS and the licensed private schemes

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/health-insurance/

Short answer Checked 31 October 2026

In Ghana every resident must belong to the **NHIS**; a **private health insurance scheme** can be added on top (National Health Insurance Act, 2012, Act 852, section 27). Private schemes are licensed by the **National Health Insurance Authority**, not by the NIC: no one may sell private health insurance without NHIA registration and licence (section 63). At the end of 2024 there were **16 private schemes** with **464,849 members**, 22 health insurance brokers and one third-party administrator (NHIA 2024 Annual Report).

NHIS and private cover: two layers

	NHIS	Private health insurance scheme
Required by law	Yes, for every resident (s. 27(1))	No, optional (s. 27(2))
Regulator	NHIA	NHIA (licence under s. 63)
Hospitals	NHIA-credentialed providers	Only NHIA-credentialed providers (s. 100(1))
What you buy	The benefits package and Medicines List set under the Act	The benefits and limits in your scheme's contract

A private scheme is a private contract governed by the law of contract (NHIA, private health insurance). Read its benefits, limits and exclusions before you pay; NHIS exclusions are listed on the NHIS page.

The private health insurance schemes licensed by NHIA

Table 4 of the NHIA 2024 Annual Report, status at December 2024, names as printed, in alphabetical order:

- Acacia Health Insurance
- Ace Medical Insurance
- Apex Mutual Health Insurance
- Cosmopolitan Health Insurance
- Dosh Health Insurance
- Equity Health Insurance
- GAB Health Insurance
- Glico Healthcare
- Metropolitan Health Insurance
- NMH Nationwide Medical Insurance
- Phoenix Health Insurance
- Premier Health Insurance
- RX Tech (Health Insure Africa)
- Spectra Health Mutual Insurance (a private mutual scheme)
- Star Health Insurance
- Vitality Health Insurance

NHIA's private health insurance page gives each scheme's address, email and phone, and says the licences listed there are valid from **1 July 2024 to 30 June 2026**. Ask the scheme for its current licence before you pay, and check the broker too: brokers are licensed by NHIA for health insurance.

> Tulinde does not rank these schemes. NHIA itself named "lack of minimum premium and benefit plan standards" among the challenges of the private sector in 2024, so compare the written benefits, limits and hospital list of at least two schemes.

What the law requires of a private scheme

- It must be registered and licensed by NHIA; operating without a licence is an offence punishable by a fine of up to 500 penalty units, up to three years in prison, or both (Act 852, section 63).
- It may only use a name such as "health insurance scheme" if it is licensed (section 65).
- It may only deal with NHIA-credentialed healthcare providers (section 100(1), quoted on NHIA's page).

- NHIA provides a bureau to which the public can bring complaints about private schemes (same page).

Frequently asked questions

Who regulates private health insurance in Ghana?

The National Health Insurance Authority, under section 63 of Act 852. A private scheme must be registered and licensed by NHIA.

How many private health insurance companies are there in Ghana?

16 private health insurance schemes at December 2024, with 464,849 members, plus 22 brokerages and one third-party administrator (NHIA 2024 Annual Report).

Can private health insurance replace NHIS?

No. Every resident must belong to the NHIS; private cover is in addition to it (Act 852, section 27).

Which private health insurance is the best in Ghana?

Tulinde does not rank schemes. Check the licence with NHIA, then compare the written benefits, annual limits, exclusions and hospital lists of at least two schemes.

Sources

Chapter 1: NHIS Ghana: how to register, get your card and what it covers

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Chapter 3: The National Health Insurance Authority (NHIA): what it does and how to reach it

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About this guide

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