



Unlocking the Power of Digital Identity:

The Ghana Card's impact on healthcare

A Presentation by

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The Identity Crisis



No Single Source of Truth

- Multiple, uncoordinated ID systems across agencies
- Siloed databases and lack of integration
- High costs due to redundant data collection processes

- Lack of legal confirmation of identity, high risk of impersonation, fraud and ghost records
- Inefficient public service delivery, leading to ineffective social interventions



A single, legally grounded biometric identity system, covering every citizen and every essential service from birth to death, is foundational for national development.



It enables seamless access to public and private services, online and offline, and forms the backbone for e-government, e-commerce, and Africa's role in the 4th and 5th Industrial Revolutions.



Healthcare, through NHIS, exemplifies this vision so critical that it holds a seat on the National Identification Authority (NIA) board.



NHIS System Before NIS & Ghana Card Integration

- ❖ Health and identity systems operated in silos
- ❖ Expensive infrastructure, separate cards, kits and systems
- ❖ No interoperability between agency databases
- ❖ High levels of fraud, impersonation and revenue leakages.

- ❖ Weak data integrity and poor tracking of patient histories .
- ❖ Reliance on manual, error-prone verification processes.
- ❖ Lack of a unified identity system made service planning and tracking difficult especially in remote or mobile populations.

Technology Follows the Law;

The Ghana Card operates within a Legal Framework

The Law: LI. 2111

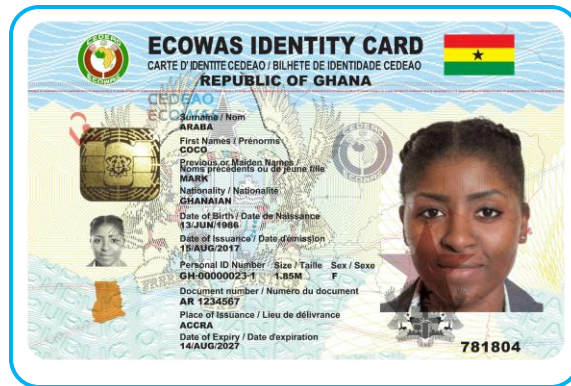
- ❖ The National Identity Register Regulations, 2012 (L.I. 2111) establishes the legal basis for the NIA to create, manage, and promote the use of the Ghana Card.
- ❖ Legal Use of ID for Access to Services.
- ❖ Integration Mandate with Other Public Institutions.
- ❖ Data Protection Compliance (Referencing Data Protection Act, 2012 – Act 843).

How the Ghana Card follows the Law

- ❖ Provides one legally recognized identity for accessing services.
- ❖ Used to access healthcare, financial services, education, immigration, and more.
- ❖ Interoperable with databases of institutions like DVLA, NHIA, GRA, SSNIT, financial institutions and Telcos.
- ❖ Consent-based registration process; multi-layered encryption, access logs and audit trails.



From Fragmentation to Integration: The Ghana Card Solution



Instant issuance of the Ghana Card

Biometric National ID: 10 fingerprints face and iris scan

Chip- based, dual interface (contact/contactless)

Enables real-time identity authentication and biometric verification (online & offline), card present or not.

Single source of truth across public services

Data Harmonization

Ghana Card at the Point of Care: The Patient's Journey

Card Presentation:
Patient presents Ghana Card at reception.

Identity Verification: Health provider verifies patient's identity using verification devices



NHIS Membership Status Check:
Eligibility for NHIS services instantly confirmed at point of service. System validates health insurance status to generate a Claims Check Code (CCC); renewal or enrolment offered if needed.

Data Sync: Transaction data is securely uploaded for national health monitoring and planning.

Billing & Claims: NHIS claims are processed automatically and tied to the CCC.

Service Access: Patient receives medical care after verification, with all records and audit codes traceably linked to Ghana Card number

Benefits of Ghana Card Integration with NHIS



- ✓ Removes need for separate NHIS card, biometric kits or card printers.
- ✓ Real-time claims processing reduces duplications and billing fraud by ensuring every claim is tied to a verified individual.
- ✓ Speeds up administrative tasks.
- ✓ Estimated savings: **\$30M** annually.
- ✓ Reduced overhead from enrollment verification & claim management.
- ✓ Biometric identity verification ensures only eligible patients access care. Digital audit trails increase transparency and accountability.
- ✓ **Millions** of verifications successfully completed since 2021.

A Lifetime Identity: From Birth to Death



At Birth

- Ghana Card Number issued and linked to parents' ID
- Early NHIS enrollment and health access
- Foundations for immunization and preventive care

Throughout Life

- Real-time verification at point of care
- Unified health records across providers
- Data-driven

At Death

- Accurate mortality data
- Prevents misuse of benefits and identity-related fraud
- Biometric verification for unclaimed bodies.

A vision for unified Health Records

- ✔ Ghana Card provides a safe anchor for a future National Electronic Health Record (NEHR)
- ✔ Linking hospital records; Real-time, secure access to full medical history (Prescriptions, referrals and diagnostics)
- ✔ My NHIS app ensures patient-controlled health access and data transparency.
- ✔ In emergencies, biometric ID gives providers instant access to critical patient data reducing risk and saving time when every second counts.



The Future of Healthcare in Ghana



- ✔ Secure remote consultations with biometric verification
- ✔ Personalised medicine and data-drive treatment
- ✔ Quicker access to crucial patient information in emergencies.
- ✔ Data-driven decisions for equity, funding & resilience
- ✔ Universal Digital Health ID from birth to end of life
- ✔ Seamless access across public & private health facilities and other government agencies
- ✔ Fully integrated national HER for all healthcare providers including EMT and Paramedics.
- ✔ Real-time, biometric, fraud-proof NHIS claims.

E-Health

Access to pharmacy services online, securely linked to unique Ghana Card numbers for verification and prescription management.



Key Role of Ghana Card:

Secure Identification: Verifies the identity of the person ordering medication.

Prescription Authentication: Potential to link digital prescriptions to the individual's Ghana Card for dispensing.

NHIS Linkage (future use case): Possibility of integrating with NHIS data for covered medications.

Benefits



Easy access to medications from home.



Ensures purchase from licensed pharmacies.



Beneficial for those in remote areas or with mobility issues.



Potential for better tracking of dispensed medications and interactions.



Building Africa's Capacity for Technological Innovation

AI, quantum computing, and cloud platforms offer powerful tools to transform sectors like health but also introduce serious risks that must be managed.

Africa must not only be consumers of technology, but creators of it, and owners of our own data to ensure national security and digital sovereignty.

Collaboration and strong policy frameworks are essential to balance innovation, control, and long-term resilience.

The Ghana Card has transformed health access and administration.

Key Impacts:

- ✔ Streamlined service delivery, reduced fraud and inefficiencies.
- ✔ Cost savings and smarter planning.
- ✔ Real-time verification enables a 360° digital health ecosystem.
- ✔ Supports secure, compliant, and future-ready health management aligned with global standards.

The success of any ID system goes beyond technology; it must serve society, deliver real value and provide assured, lasting solutions



Thank You

