

**PUBLIC RELATIONS USE IN HEALTH INSURANCE. A LITERATURE
STUDY IN GHANA**

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**A PROJECT WORK SUBMITTED TO THE CHRISTIAN SERVICE
UNIVERSITY COLLEGE IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF A BACHELOR OF ARTS DEGREE
IN COMMUNICATION STUDIES**

JUNE 2020

STATEMENT OF AUTHENTICITY

We have read the university regulations relating to plagiarism and certify that this report is all our own work and does not contain any unacknowledged work from any other source. We also declare that we have been under supervision for this report herein submitted.

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ABSTRACT

This research is to provide evidence-based data on the nature of public relations practiced by the NHIA in the Ashanti Region: a survey of the NHIS in the Ashanti Region of Ghana. It seeks to assess the nature of public relations practiced by the NHIA in the Ashanti Regional Office. As part of the objectives, it assesses the functions performed by NHIA public relations officer in the Ashanti Region in the attainment of organizational goals. It also identifies barriers to the attainment of public relations objectives of the National Health Insurance Authority in the Ashanti region. The study used descriptive survey design to find the nature of public relations practiced by the NHIA in the Ashanti Region. Secondary data was the major source of tool for this long essay. All sorts of literature about the above topic were reviewed. The essence of this literature was necessitated by the fact that the communication and public relations strategies of the NHIS are not comprehensive in addressing the communication and information needs of subscribers. It is important that public relation and communication strategies effectively contribute to the success of the NHIS program in Ghana.

ACKNOWLEDGEMENT

This work would not have been possible without the Almighty God. We are especially indebted to him for his mercy and grace in our lives. Mr. Fortune Tella our supervisor, who has been supportive from the start to finish of this thesis, has really imparted knowledge in us. Sir, we are so grateful for your guidance, advice and encouragement. He worked actively to provide us with the protected academic time and content to complete this work. We are grateful to all of those with whom we have had the pleasure to work with, even during this pandemic.

Our lecturers, both previous and current, have really made us what we are today, and for that matter, we collectively want to seize this opportunity and appreciate the loads of knowledge bestowed on us. We sincerely acknowledge the assistance provided by Mr. Richard Koranteng at the human resource department of the NHIS (Ejisu) for his relentless help. He has shown us, by his example, what a good leader should be. Nobody has been more important to us in the pursuit of this project than the members of our family.

We would like to thank our parents; whose love and guidance are with us in whatever we pursue. They are the ultimate role models. Last but not least, we wish to thank our loving and supportive friends and colleagues.

DEDICATION

We dedicate this project to God Almighty our creator, our strong pillar, our source of inspiration, wisdom, knowledge and understanding. He has been the source of our strength throughout this program, and on his wings only have we soared. We also dedicate this work to our family members who have encouraged us all the way and whose encouragement has made sure that we give it all it takes to finish that which we started. To our close relatives who have been affected in every way possible by this quest, thank you. Our love for you all can never be quantified. God bless you.

LIST OF ACRONYMS

NHIS - National Health Insurance Scheme

PR - Public Relations

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CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

According to the Health Insurance Association of America, health insurance is defined as "coverage that provides for the payments of benefits as a result of sickness or injury. It includes insurance for losses from accident, medical expense, disability, or accidental death and dismemberment" (Woolhandle, 2009). According to India's Ministry of Health and Family Welfare (2014), the National Health Insurance addresses the urgent need to improve the performance of health systems. The National Health was formulated as part of the Millennium Declaration and its Goals in the global context of all nations committed to moving towards universal health coverage (Wagner, 2015). In Ghana, the National Health Insurance Scheme is a form of insurance established by the Government of Ghana, with a goal to provide equitable access and financial coverage for basic health care services to Ghanaian (Kwarteng, 2011).

Health insurance is faced with so many challenges. Some of these challenges are communication, finance, logistics and political instability. Among the challenges, the most pertinent is the issue of communication. The role of the public relation officer cannot be overemphasized when it comes to issues of communication. Public relations may be defined as how to get people to believe things and do things. The most important part of a public relations role is the handling of communications between the general public and the reputations of their clients, but other responsibilities include writing for internal publications and other materials, newsletters, and handling calls from the media (Phil Harry, 2017).

Carreño (2011) reveals that public relation practitioners in Latin America today regard their role as one of promoting transparency, access to information and a sense of trust in political institutions and those of contemporary capitalism. Public relations is becoming more sophisticated and visible, yet those who practice it continue to identify with varied professional titles such as social communicator, political marketer, events coordinator or journalist, making it difficult to quantify the precise number of people working in the industry (Carreño, 2011).

In Nigeria, public relations were fully initiated by the British during the colonial era. The British were seeking for ways to convince Nigerians of the advantages of colonial rule because of the efforts of nationalists to stir up the fight for independence in the public. So the British decided to employ the tactics of public relations, through mobile cinemas, posters, television programmes and so on (Cairl, 2006). Now in other parts of Africa like Ghana, public relations have been shifted from the unstructured colonial era to a more formal structure.

The Institute of Public Relations, Ghana (IPR) is the sole professional body for public relations practitioners in Ghana. Amongst its roles, IPR exists to provide a professional structure for the practice of public relations and enhance the ability and status of its members as professional practitioners. According to the institute, duties of public relations are now classified into three categories: informing, advertising and encouraging. Scholars have enumerated two sub duties for public relations that include advertisements and formalities (Lerner, 2009). Public relations of the NHIS, for instance, engage in several advocacy programs on television on issues concerning the scheme (Institute of Public Relation, Ghana report 2019).

1.1 Problem Statement

The functioning of the National Health Insurance Scheme counts on a constant flow of information. ‘Communication is the means by which such information is imparted and shared with others. Communication is the transfer of information between a source and one or more receivers, a process of sharing meanings, using a set of common rules’ (Berry, 2007). Communication plays a vital role in disseminating health information to the populace. Despite this importance, its limited use is known to have caused low participation leading to low enrolment in schemes in Sub Saharan Africa (Cofie et al, 2013). The misunderstanding of the principle of operations led to the collapse of the scheme (Derriennic et al., 2005). Also supporting this finding was a conclusion drawn that negative communication from friends and family to potential health insurance users had the ability to reduce enrolment onto the scheme (Jehu-Appiah et al., 2011).

The lack of effective communication of the NHIA’s activities to its clients could lead to increased misconceptions and misunderstanding of the principles of health insurance and its benefits of improving access to primary care (Arhinful 2003). Achieving the objective of the NHIA of attaining effective health insurance coverage and providing access to basic quality health service to residents in Ghana cannot be achieved if a good number of the citizens do not understand its operations and activities (NHIA 2015). Extensive communication with internal and external stakeholders of an institution enables successful achievement of any organization’s goals and objectives (Yeboah, 2013). Public health professionals have therefore identified effective communication as a means to achieving public health goals and essential to achieving universal health coverage (Berry, 2007). Effective communication is therefore the bedrock enabling users to make informed decisions, but little importance is given to it when implementing health intervention programs (Cofie et al., 2013). It has been proven to be effective in many

other health interventions such as mass campaign to increasing awareness against human papillomavirus (HPV) in Rwanda (Binagwaho et al., 2012) and STOP TB campaigns in Ghana, which showed impressive results when interpersonal communication was used in these programs (Priluski ,2010).

In Ghana, the 2009 annual NHIS report supervised by Sylvester A. Mensah (former Chief Executive of the NHIS) stated that the Corporate Affairs unit was renamed Strategy and Corporate Affairs Division and upgraded to a division to provide strategic direction to the operations of NHIS/NHIA, and also to address the communication gaps between the Authority and stakeholders. The division is also tasked to effectively market NHIS to the general public. This assertion proves that there is a gap to be filled by the public relations department of the NHIS (International Labour Organization, 2005).

As explained by the literature, and per the observation of the researchers, the communication and public relations strategies of the NHIS are not comprehensive in addressing the communication and information needs of subscribers. It is important that public relation and communication strategies effectively contribute to the success of the NHIS program in Ghana. The need to ascertain the involvement of public relations officer in the attainment of National Health Insurance goals has necessitated the study.

1.2 Purpose of the Study

The motive for conducting this study is to provide evidence-based data on public relations use in health insurance in Ghana.

1.3 Research Objectives

The following objectives are set for this study:

1. To assess public relations contribution to the success of NHIS in Ghana
2. To assess how public relations of NHIS of Ghana can ensure the attainment of organizational goals.
3. To identify barriers to the attainment of public relations objectives of the National Health Insurance scheme.

1.4 Research Questions

1. What are the public relations' contributions to the success of NHIS in Ghana?
2. What is the public relations of NHIS of Ghana doing to ensure the attainment of organizational goals.
3. What are the barriers to the attainment of public relations objectives of the National Health Insurance scheme?

1.5 Significance of the Study

The outcome of this research will educate organizations in the business sector, government and policy makers on the role of the public relations officer in the National Health Insurance Authority in Ghana.

It will also contribute to the basic data source for further research in the field of human relations. Again, this research will serve as a resource base to other researchers interested in carrying out further research in this field subsequently. One most significant effect of this study is; it unveils the hidden strategies employed by public relations officers in bridging the gaps in NHIS.

In conclusion, the study will add on to the health- related data available. It will help decrease the rate of communication problems in organisations' susceptibility in Ghana at large. The study will also put in place sustainable mechanisms that will maintain strategic communication skills and systems. The research will serve as a spring board for policy implementation in the human relation department of organisations.

1.6 Scope of the Study

This research encompasses literature from different researchers on the topic. However, all the research works are in relation to the current situation in Ghana. Therefore, Ghana is the center of comparison. The scope of literature review includes Europe, Latin America, Africa and precisely Ghana. The NHIA has a total of twenty-six (26) administrative district offices in the region among which ten (10) would be sampled for the study. The scope of the study is limited to the NHIA in the Ashanti Region of Ghana. The region is selected because it is the region with the highest accredited facilities of 590 representing 16.5% of coverage (NHIA Report, 2016). This study would be conducted between November 2019 and June 2020. The study would employ a qualitative approach to evaluate the nature of Public Relations in the NHIA in the Ashanti Region, explore the specific duties carried out by Public Relations professionals and identify the factors that inhibit the Public Relations professionals of the NHIA in the Ashanti Region from disseminating information to clients. The study would, therefore, gather data primarily from public relations practitioners in the NHIA of the Ashanti Region.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the related literature and studies after the thorough and in-depth search done by the researchers. It provides a framework for establishing the importance of the study as well as benchmark for comparing the results with other findings. However, this chapter specifically provides literature on NHIS and its communication effectiveness of the public relations department. It again focuses on the role in customer satisfaction, theories and diverse models which tends to argue about communication, public relations and media.

2.1 The concept of health Insurance

2.1.1 Health Insurance in Europe

The Organisation for Economic Co-operation and Development (OECD, p.26) defines health insurance as “a way to distribute the financial risk associated with the variation of individual’s healthcare expenditure by pooling lost over time (pre-payment) and over different individuals (pooling)”. Out-of-pocket payment is distinguished from health insurance on the basis that there is no risk pooling or pre-payment of health care services. Marcinko (2006) also defines health insurance as “coverage that provides for the payment of benefits as a result of sickness or injury.” The National Health was formulated as part of the Millennium Declaration and its Goals in the global context of all nations committed to moving towards universal health coverage (Wagner, 2015). In Ghana, the National Health Insurance Scheme is a form of insurance established by the

Government of Ghana, with a goal to provide equitable access and financial coverage for basic healthcare services to Ghanaian citizens (Kwarteng, 2011).

In the United Kingdom, the Health Act 2009 established the “NHS Constitution” which formally brought together the purpose and principles of the NHS. In England, the scheme pledges to deliver services to patients, public. And the rights, pledges and responsibilities of patients, public and staff are not being infringed. Scotland, Northern Ireland and Wales have also agreed to a high level statement declaring the principles of the NHS across the UK, even though services may be provided differently in the four provinces, reflecting their different health needs and situations (Clin, 2010).

2.1.2 Health insurance in Latin America

South America is a beloved destination for expatriates and international citizens living abroad, captivating global nomads, extreme sports enthusiasts, and luxury lovers alike. The continent is an ideal destination for seniors retiring abroad due to the low cost of living. Notwithstanding, whether your stay is short or long, having a quality medical insurance in South America is essential (International Insurance, 2019).

Universal public healthcare exists in many South American countries. Argentina, Brazil, Chile, Columbia, Costa Rica, Cuba, Peru, Trinidad and Tobago all have some form of universal healthcare. However, in all South American countries, there is a considerable gap in service between urban and rural areas. Buenos Aires’s Hospital Italiano, Las Condes’ Clinica Las Condes, and Sao Paulo’s Hospital Israelita Albert Einstein are regional centers for excellent care and services. However, in small villages and isolated cities, services are more rudimentary. Approximately 30% of the population does not have access to healthcare due to economic circumstances, and 21% are impeded by geographical factors. And several countries in South America have particular health

concerns or important information to note while organizing your travel health plan (International Insurance, 2019).

For individuals and families moving to Latin America, there are a range of plans to cover you worldwide, including in your country of residence and your home country. If you are looking for a global medical plan while living in Latin America, we recommend the following plans.

For all applicants, the Cigna Global Medical Plan is one great option, offering a flexible plan design and a high level of customer service (info@internationalinsurance.com).

There's no getting around it: Travel to Venezuela is risky. Medical care in Venezuela isn't just limited. The entire system is in crisis. Twenty years ago, record investments and a commitment to universal healthcare saw wonderful improvements in life expectancy and infant mortality rates. Today, many hospitals lack soap and reliable running water. Money can help. Tourists with positive cash flow will be able to afford necessities that are out of reach from local citizens. This include antibiotics, bandages, and, even, soap. However, Venezuela's troubles mean that many doctors, specialists, nurses, and support staff have fled to other countries. As such, you may have to be evacuated to another country for even moderate health concerns. If you must travel here, insurance is an absolute must (International Insurance, 2019).

2.1.3 Health Insurance in Africa

Sub-Saharan Africa has long offered great promise to the health insurance industry, as its growing economic maturity and favorable demographics seem to offer the potential for sustainable growth over the medium term. Recent developments have added challenges, however. A deteriorating macroeconomic climate, exacerbated by a sharp downturn in

commodity prices, as well as significant governance issues in many of the region's key economies, has cooled optimism in the short term. In some markets, however, the use of mobile applications that encourage microinsurance plans could boost the prospects for private health insurance carriers (Global Analysis of Health Insurance in Africa 2018).

This review summarizes the outlook for Nigeria, South Africa and Kenya, with Kenya offering the most dynamic opportunities. While South Africa is by far the most developed health insurance market on the subcontinent, political rancor and weakness in the mining sector limit near-term prospects, as do efforts to impose new regulations on the health sector. Nigeria has been hard hit by the collapse in oil prices and devastating currency volatility, as well as governance challenges. Kenya, however, like the rest of East Africa, is not dependent on oil or metals exports, so its consumers have benefited from cheaper oil and commodity prices. Moreover, a booming service sector in Nairobi is eager to employ mobile phone applications and technology to unlock opportunities in previously underserved populations (Global analysis of health insurance in Africa, 2018).

2.1.4 Health Insurance in Ghana

Ghana is one of a few countries in Africa that has taken bold steps towards early efforts to establish a health insurance scheme. The search for a substitute means of financing, providing sustainable and affordable healthcare service for Ghanaians had been among the priorities of successive governments since independence (Ministry of Health, 2012).

In April 2002, the Ministry of Health came out with a policy framework to guide the implementation of District-wide mutual health insurance scheme. The National Health Insurance Scheme was established in 2003 by an Act of Parliament, Act 650 to replace out- of-pocket payment in the process of accessing health services (Kwarteng, 2011).

The Act makes it mandatory for all residents in the country to belong to a health insurance scheme. Two types of health insurance schemes are in operation namely: National and Private health insurance schemes. Under the private there is a Private Mutual Health Insurance Scheme (PMHIS), and under the national there is a National Health Insurance Scheme. (National Health Insurance Act 2012).

In Ghana, the health insurance, as a social intervention, replaced the “cash and carry system” of healthcare financing and has increased access to basic quality healthcare through the establishment of the district-wide insurance schemes (International Labour Organization, 2005). The Health Insurance Scheme provides financial risk protection against the cost of basic/standard quality healthcare for all residents in Ghana, and delights subscribers and stakeholders with an enthusiastic, motivated, and empathetic professional staff who share the values of honesty and accountability in partnership with all stakeholders (National Health Insurance Scheme, Annual report 2009).

The national health insurance scheme is funded by the National Health Insurance Levy (NHIL), which is 2.5% levy on goods and services collected under the Value Added Tax (VAT). In addition to this are percentage points of Social Security and National Insurance Trust (SSNIT) contributions per month. There is also return on National Health Insurance Fund (NHIF) investments and premium paid by informal sector subscribers. Government allocation also complements the funding of the scheme (Ministry of Health, 2012).

NHIS subscribers fall into two broad groups, the informal and exempt groups. It is only the informal group that pays premium. Members of the exempt group do not pay premium. They include the formal sector employees and the self-employed who contribute to the Social Security and National Insurance Trust (SSNIT contributors),

children (persons under 18 years of age), persons in need of ante-natal, delivery and post-natal healthcare services (pregnant women), persons classified by the Minister for Social Welfare as indigents, categories of differently-abled persons determined by the minister responsible for Social Welfare and persons with mental disorder. In some cases, pensioners of the Social Security and National Insurance Trust (SSNIT pensioners) and persons above seventy years of age (the elderly). In addition to the premium, subscribers are also required to pay a processing fee or renewal fee for their ID cards, except pregnant women and indigents (Ministry of Health, 2012).

2.2 Challenges of the Health Insurance Scheme

Overall, the health, as well as ideological and organizational challenges that the UK Healthcare system is facing are not dissimilar to those faced by many national health care systems across the world. Life expectancy has been steadily increasing across the world with ensuing increases in chronic diseases such as cancer and neurological disorders. Negative environment and lifestyle influences have created pandemic in obesity and associated conditions such as diabetes and cardiovascular diseases. In the UK, coronary heart disease, cancer, renal disease, mental health services for adults and diabetes cover around 16% of total National Health Service (NHS) expenditure, 12% of morbidity and between 40% and 70% of mortality. Across Western societies, health inequalities are disturbingly increasing, with minority and ethnic groups experiencing most serious illnesses, premature death and disability.

In Ghana, there are challenges that require attention by the necessary stakeholders. It could be inferred that the ability of the scheme to continue enjoying the trust of subscribers and service providers will depend on the capacity of the scheme to deliver. Efforts should, therefore, be made at promoting the NHIS to get many people to join the

scheme in their own long-term interest. This will ensure regular premium payment and enable the scheme to maintain levels of premium charged to make it affordable to the poor (Archarya, 2013).

Communication is a major challenge of the NHIS in Ghana as it has contributed to the stagnating growth of the subscribers. Ability of the NHIS to continue its operations in Ghana is threatened operationally by inadequate client education, and limited community engagement. The problem has been created as a result of lack of requisite for the public relations department of the NHIS. According to the World Bank (2017), weak institutional capacity on the part of public relations of the National Health Insurance Scheme is a major challenge to healthcare financing. It is therefore recommended that organizational capacity development for the scheme should be given the necessary attention. The recruitment and training as well as re-training of staff should be given the deserved support. Capacity development in the procurement laws of the country, accounting and the development of an organizational culture that puts premium on client satisfaction should be of great concern to the scheme managers and service providers. When the office of the public relation is strengthened, it will adversely affect finance (World Bank, 2017).

2.3 Functions of Public Relations

2.3.1 General Functions of Public Relations

According to Botan (2006), today's world is a world of communication and in every second, millions of information units are exchanged in the world. Since development of human life improves, there is a replication effect on increasing the need for information and communication every day. Nowadays having accurate and up-to-date information for people is very crucial. People with more information will be more successful.

In accordance with the above, public relations serve a wide assortment of organizations in the public eye, for example, organizations, exchange associations, government offices, intentional affiliations, establishments, healing centres, schools, universities and religious foundations. To accomplish their objectives, these institutions must create successful associations with a wide range of publics, for example, representatives, individuals, clients, shareholders, investors, and different organizations, and with society at large.

The objective of these public relations is to promote mutual understanding with audiences and with confidence, strong reasoning and logical interpretation. They do these while safeguarding organization interests from the public interest, governments and other organizations. Public relations seek recognized desires, needs and attitudes of organization audience, and will transfer to managers of organization by providing technical consultations to policy makers. This can play a significant role in policy formulation and executive programs of organization (Botan, 2006). In relating to the public, organisations ought to have reliable and accurate information considering purpose and structure are an organisation's greatest assets. Advertising and useful information happen to be very crucial to the public.

The public relations specialist acts as an advocate to management and as a mediator, making an interpretation of private points into sensible, publicly acceptable policy and activity. In this manner, it is unmistakably clear that public relations assume principal part in political, monetary, social and ecological measurements of the general public (Rensburg & Cant, 2009; Cutlip et al. 2000). Particularly, government public relations play a great role in creating mutual understanding between the government and the public it serves. It works to ensure active cooperation of the public in government

programs and foster citizen support for established policies and programs. It also informs the public about the public's business; improve the effectiveness of the organization operations through appropriate public information techniques; provide feedback to government administrators so that programs and policies can be modified, amended or continued.

Moreover, it exhorts the management on how best to convey a choice or program to the nationals; fill in as an ombudsman by speaking to the general society and tuning in to agents; and teach overseers and civil servants about the part of the mass media and how to function with them. To make these down to earth, government public relation organization must have the knowledge and ability to fabricate the scaffold among government and open for shared advantages (Banik, 2006).

2.3.2 Functions of the Public Relations of the NHIS

Public relations functions of the NHIS are designed to help build trust and credibility with subscribers. They help raise awareness about the scheme as well as give it a chance to define, control and distribute its message to the public. Travis (2018) makes it clear that effective public relations functions can also promote the scheme, help communicate during a crisis or defend its reputation from attacks people make on it in the media.

The core function of the public relation of NHIS is representing the scheme in the media space. Media management includes developing and distributing both written and video news releases, pitching stories to journalists and responding to reporter inquiries. Depending on the organization, spokesperson duties may also be handled by the public relations department. Media representation also includes monitoring and measuring news coverage of the National Health Insurance Scheme (Thompson 2018).

Protecting the NHIS from a threat to its reputation is another public relations function. While media representation is a part of crisis communication, preparing a crisis communication plan and training leadership and employees on its components are handled by a public relations department. A crisis communication plan developed by a public relations team typically includes determining specific logistics for expected reporters, the designation of an official spokesperson for the crisis, the development of targeted messages for internal and external audiences and training for company leadership on how to handle tough or hostile questions (Thomson, 2018).

Stakeholder management is another function of the public relations of the NHIS. Stakeholders are any persons or groups who have an interest in or could be affected by an organization's objectives or actions, such as the company's employees, lenders and government agencies. Representing the NHIS to subscribers is another function of public relations. For example, you'll want to give employees and prospective employees a positive image of the business, and make it seem relevant, successful and important, so people want to work for you.

According to Thomson (2018), preparing documents, written and electronic data of the NHIS, is another function of public relations. Examples of content developed by a public relations department include the NHIS newsletters, blogs, speeches and annual reports. Content may also be written for another member of the company, such as a letter to employees from the CEO. Often, a public relations department will work with another department of the NHIS to ensure a project fits with an overall company message. For example, a public relations department may work with advertising and marketing departments on creating a description, report or other content about a new product or service of the NHIS.

Lastly, establishing, monitoring or growing NHIS online presence is another function of public relations. Specific tasks may include creating or updating Facebook pages, tweeting information and keeping an eye on what others are saying in cyberspace about NHIS (Travis, 2018).

2.4 Importance of Public Relations on Health

According to Torrossian (2016), public relations is that which is responsible for improving and building the NHIS brand and image, spreading the company's message to all its stakeholders with the aims of reducing and removing the negative and wrong image of the organisation.

There is a set of expert professionals who are responsible for performing and maintaining public relations better. It is through the public relations that the NHIS is able to create its great influential image in the market and maintain the best understanding with all the key people which are very beneficial for the successful functioning of the scheme (Torrossian, 2016).

Many times the two terms -marketing & public relations- are often confused with each other, and also it is seen that the concept of public relations is even overlooked and not paid appropriate attention to (Torrossian, 2016).

In reality, public relation has a very effective role in increasing the sales or achieving the desired targets for the business. This acts as a means of communication between your loyal customers and even your partners and provides them with every information regarding the organization (Torrossian, 2016).

2.5 Enablers of Effective Communication for Public Relations Practice

Effective communication is communication between two or more persons with the purpose of delivering, receiving, and understanding the message successfully. It is the process of information sharing between team members in a way that keeps in mind what you want to say, what you actually say, and what your audience interprets (Kashyap, 2019).

To make sure communication is done in the most effective manner possible, there is the need to consider factors such as trust, message type and content, involvement, information need, knowledge, motives and uncertainty.

a. Trust

In relation to health insurance, many literatures which include Gilson (2003), Mechanic (1995) & Schneider (2005) have defined it as the level of competence and quality of service rendered by a provider. According to Kotoh (2013), competence and service quality are prerequisite for building trust in any health insurance scheme. Trust in the NHIS depends on how open services are provided with adequate and frequent information to the client. It as well depends on demonstrated competencies and reliability of daily information issued about the NHIS. That's, people getting what they were promised in improving access to services for client's satisfaction.

Trust is an optimistic acceptance of a vulnerable situation in which a person believes his or her interest will be considered by another person (Hall et al. 2001). However, differences in cultural beliefs and perceptions in health and healthcare between clients, healthcare providers and the health insurance can lead to misunderstanding and less trust in the health insurance (Fenenga et al. 2014). These 'cultural lenses' used by different stakeholders are based on their traditional beliefs and education which easily cause

“asymmetry in communication” (Fenenga et al. 2014). Trust being an essential element in active enrolment into the NHIS, Mechanic (1998) draws from the three-trust dimensions (scheme, service providers, subscribers) that client’s trust could be related to the health service provider and the NHIS. Supporting this statement, Arhinful (2005) argues that if there is trust between the people and the health insurance provider, enrolment challenges are minimized.

b. Message Type and Content

People tend to understand better and make sound, informed decisions when the message content is important. Information that appeals to key beliefs, attitudes and values packaged and presented to meet audience's orientation influences their decision-making (Kreps & Sparks 2007). In relation to the NHIS, when there are clear and precise pieces of information about subscription and renewal, it will increase the zeal in people to get involved.

c. Involvement

Communication is found to be effective when target audience or their representatives are involved in the communication strategy. The principle of inclusion, participation and self-determination of the target audience to overcome the issues does not only increase understanding but also influences behaviour (Ford et al. 2005).

As is the objective of the national health insurance, a study by Cofie and team indicates that increasing understanding does not only lead to the desired behavioural change, people have to be allowed to contribute to the designing of health information as stakeholders to effectively facilitate the change process. This fosters a sense of belongingness of the target audience as practiced in the CBHI in Nouna in Burkina Faso (Cofie et al., 2013), where the involvement of community members and other eminent

representatives in the designing and implementation of communication strategy enhanced understanding and acceptance. It therefore offered opportunity for the selection of channels of communication for a greater impact (Ford et al., 2005)

d. Information Need

Consumers are known to have a certain quantity of information needs, which is particularly important in communication. When there is overload of information, there is the adverse risk of consumer misunderstanding or getting into confusion.

Communication is effective and better understood when information sharing is done in bits with an objective and the consumer of the information in mind (Verbeke, 2005; Salau & Flores, 2001). It has been found that consumers pay attention to information on issues like benefits, dates and cost more comparatively (Verbeke & Ward 2006; Bernues, et al., 2003). The review indicates that communication is suitable at the time when the consumer is less busy and has the time to attentively listen and appreciate (Basaza, 2007) posits that those health insurance beneficiaries are ready to join an insurance scheme if the information provided about the scheme is adequate.

e. Knowledge

According to Noubiap et al. (2017), the level of knowledge of people about a health insurance scheme has an influence over whether they would register to join the scheme or not. In their cross-sectional study in Douala in Cameroon, they associated knowledge of a scheme with education; they found that a greater number of those who were aware and had some knowledge of the CBHI scheme in Doula were much more educated than those who were unaware. Schneider and Diop (2001) also confirm this in Rwanda, where education level of the head of the household influenced knowledge on uptake of the CBHI.

Enrollment in health insurance had been affected by other variables according to some other studies. For instance, Roth et al. (2007) found that lack of knowledge about the importance of health insurance was an important determinant of health insurance product uptake.

f. Uncertainty

Communicating information to an audience can be a challenge especially when the information being communicated is considered uncertain or risky (Berry, 2007). The Toronto Consensus Statement revealed that dissatisfaction and uncertainty are as a result of misinformation and feedback (Simpson et al. 1991). Uncertainty over a particular issue has the potential to influence the relationship between providers of a service and users or clients (Northouse & Northouse, 1998). Communicating effectively can, however, reduce anxiety and uncertainty among clients who may not have adequate knowledge and information of the issue at hand. If these issues are not communicated properly, the clients lose trust, become dissatisfied, reject the providers and may not respond positively to the information sent out by the provider (Berry, 2007).

g. Motives

Health information and campaigns, which are geared towards changing behaviour, may not yield the results if the motive of clients for acting in a certain manner is wrong. Verbeke (2008) observes that motive is influenced by the information or knowledge a client has about the service or provider. Misconceptions and misinformation reduce the trust clients hold for a particular service provider. This usually results from clients not being well informed enough to make their choices (Kotoh, 2013).

2.6 Communication Process

a. Source

Information sources, their credibility and consistency are an important part of the communication process in health. Increasing the acceptance of any health message requires the selection of credible spokesperson(s) and organizations that are capable of balancing their expertise with trustworthiness (Nordquist, 2020). Also important as a component of sources of communication is the consistency with which these sources spread the information to members of the target population (Snyder, 2007).

b. Message

According to Prilutski (2010), when a message is close to culture, expectations and lifestyle of the target recipient, it is much easily communicated to the understanding of Ghanaians. The understanding and behavioural change is further enhanced when the message is integrated.. The development of messages for the effective communication of Ghana's National Health Insurance Scheme, therefore, needs to be fashioned to suit the people.

c. Medium

There are many channels of communication that the health insurance authority can use to reach clients. However, any selected channel must be effective enough to reach the very target in mind. Studies have determined that the use of radio is the best medium of communication in Ghana because most people have access to one, especially at household level. Additionally, "town criers", posters, announcements (in churches, mosques and markets) loudspeaker vans and songs have also been identified as effective media of conveying health messages. Less effective ones were named as community

groups, television, movies, videos, healthcare personnel, billboards, newspapers and schools (Hill et al. 2007).

Dillinger (2017) state that although majority of Ghanaians live in rural communities, health related information is disseminated through modern communication media like the television and Internet. The neglect of folk media like the ‘gongong’ beater, town crier, linguists, drama, folktales, interpersonal network and the beating of drums have left out a majority of Ghanaians living in rural communities and without access to the modern media of communication (Panford, 2001).

d. Target Audience

According to EU (2013) the target audiences are the primary people a communication is intended for. Target audience can vary in terms of capacity and interest in accessing messages through various media. This means messages need to be designed and channeled appropriately through appropriate media to reach target group. It is suggested that, without knowing one’s target audience, communication activities could be wrongly channelled with little effect.

The target audiences of the NHIS are consumers of health services and, by extension, the general public. The complexity of this is that audiences differ in socio-demographic characteristics which might influence their access to and enrolment into the NHIS (Blanchet et al., 2012). This is very significant to note when designing and implementing communication strategy. It is for this reason why it is better to use relevant multiple forms of messaging and media of communication in order to representatively reach out to target audience.

e. Communication Effects

Information sent out by a sender leads to a response from the receiver. The end result is usually a change in behaviour, which goes through a series of process from information processing to a cognitive reaction and then change in attitude (Verbeke, 2007). After a person is exposed to information, the information is processed through a series that helps the individual to understand and retain whatever information is received (Engel et al., 1995). The processed information usually triggers a spontaneous cognitive response that is unstructured and unplanned. Lapka et al. (2008) mentions that an understanding of the information received can, therefore, be achieved through cognitive thought or action from the receiver. Petty et al.(2003) argue that after information is received, people make an evaluation of the information before they change their attitudes.

f. Feedback

Feedback is an essential component of communication. It enables providers and recipients of information understand each other. Studies have established the important role feedback plays in measuring the success of interventions for learning and improvement. In the context of service delivery, feedback will, therefore, be essential for improving services delivered to satisfy clients and providers. It simply implies that clients are able to respond to contents of information or services, while providers are able to strategically improve services based on the responses (Ivers et al., 2012; Grol et al., 2007).

In light of the significance of feedback, it is advisable to consider a feedback mechanism when developing a communication strategy. The effectiveness of any form of communication could be measured based on feedback, which comes in the form of

clients' awareness, perceptions/views and practices. A feedback mechanism should therefore be strategic in measuring such responses from clients (Ivers et al., 2012).

2.7 Effect of Public Relation on Customer Satisfaction

Currently in Ghana, public relation activities are mainly considered as a hub of developmental activities; thus, in government offices, there is a public relation office (Baidoo (2013). The state (government) universities in the country have opened offices for public relations practices which aim to promote and report the day-today teaching and learning, research, community services and technology transfer issues to the internal and external publics. The aim is to maintain relationship between organisations and the public while occasionally giving updated information (MoI, 2003).

Afribary (2017) prefers to use the term Marketing Public Relations (MPR) to talk about the area where marketing and public relations merge. In the case of NHIS, the number of subscriptions and service delivery coupled with adequate flow of information to the public increases the market value of the scheme.

In addition, objectives for this area of public relations are related to Harris' suggestions of introducing new products, cultivating new markets, influencing opinion-leaders and positioning companies as leaders and experts in order to extend the reach of advertising and gain exposure for products that cannot be advertised to consumers (Kitchen, 1997). Introducing new policies and programmes in the NHIS should be communicated well to bring stakeholders together. Davis (2004) quotes Kotler (1991)'s definition of Marketing Public relations as 'a variety of programmes designed to improve, maintain or protect a company or product image.' The public relations department always communicates the intentions of the scheme and therefore needs to be circumspect in all its utterances.

Kitchen & Papasolomou (1997) also use Kotler's thoughts on the different tasks which could be undertaken by marketing.

2.8 Marketing Public Relations of the NHIS

Marketing Public Relations deals with market and subscriber assessment and segmentation as well as service advertising of the scheme. Marketing Public Relations is concerned with corporate advertising, media strategy and surveys into employee attitudes and customer satisfaction. Public relations take responsibility for news, community relations, lobbying and social investments (Kitchen, 1997).

Willis (2006) suggests that 'many marketing professionals now view public relations as an effective way to win over hearts and minds of consumers, and so stimulate sales of products and services. Public relations techniques are seen as particularly useful in changing attitudes and behaviours of consumers. Media relations can produce third-party endorsement by journalists, which is more credible than advertising. Davis (2004) adds that public relations can contribute to four marketing objectives: awareness, credibility, stimulation of the sales force and holding down promotional costs.

Kitchen (1997) concludes that 'in the real world, public relations and marketing need one another', and Jardine (2006) adds that Marketing Public relations helps build relationships between consumers and brands.

2.9 Best Communication Practices that Have Improved Health Outcomes

2.9.1 Targeted Education

Schultz et al. (2013) argue that targeting an audience to provide them with information that specifically meets their needs is essential for a positive outcome. Under a project known as health micro insurance education, a microfinance company with support from

two American organizations, Freedom from Hunger and IPA in the northern region of Ghana used this innovative strategy to convince its clients to register with the national health insurance scheme. The company realized a lot of clients refused to register with the scheme. Realizing it was an issue of misunderstanding of what insurance stood for, the company organized its clients and invited staff of the insurance authority to educate its clients on the benefits of registering with the scheme. After a four month education, more than 50% of the clients voluntarily registered with the scheme. All doubts and misconceptions were cleared during the training sessions (Schultz et al. 2013).

2.9.2 Media Advertisements

In rural China, media advertisements were one of the strategies used to increase enrolment of residents onto a health insurance scheme. The campaigns did not only create awareness but also informed members on the benefits and, most importantly, how the scheme is operating. To forestall doubts on the operations of the scheme, reimbursements claims were published on ‘village bulletin boards’ to inform members who had utilized services of claims settlement by the scheme. The publication informed the community members to actually see the benefits of being with the scheme and almost got all community members to register without any fears or doubts (Liang & Langenbrunner, 2013).

2.9.3 Community Involvement

A community-based health insurance (CBHI) scheme in Nouna in Burkina Faso engaged the community members in a meaningful planning and launching of the benefits and operations of the scheme in its campaign strategy. With its staff, communication experts and representatives from the communities, all formed a communication team to come out with a comprehensive strategy that was acceptable. Working together, they developed strategies that made use of traditional folk media (songs, slogans and proverbs) that were

appropriate for promoting health insurance. With members of the communities represented in the teams, they ensured all messages were in line with their culture and traditions. The community members who heard these messages later in the media appreciated and accepted the information that was sent, subsequently leading to increase in enrolment onto the scheme (Coffie et al. 2013).

2.9.4 Advocacy

Advocacy is one of the strategies that can be used to ensure efforts towards health insurance enrolments are improved, especially for minority and marginalised groups in societies. Using advocacy as a tool, PSI/CONNECT in collaboration with KNP+ advocated for people living with HIV (PLHIV) to be included in the national health insurance scheme of India. Through meetings, presentations at seminars and one-on-one discussions with boards of various organizations, the issue of PLHIV was placed on the national agenda for consideration. Through these efforts, the government of India in 2012 agreed to include PLHIV in the national health insurance scheme (Deshpande & Lee 2013; Lukitsch 2017).

2.10 Barriers to Public Relations Objectives of NHIS

There are so many limitations to achieving proper public relations objectives. Some of which have been outlined by Tesfaye Bezabih Gezihagne as lack of skilled human power (professionals); passive attitude towards the office (belittling) especially from the top leaders; absence of adequate capacity building trainings; structure of the office (personnel); lack of logistics(electronic) and financial constraint; absence of professional leadership; infrastructure (to reach village publics); reluctance of sector offices; and inadequate assistance from government (Asemah ,2011; Armour 2006).

2.10.1 Lack of Professionalism

Görpe (2013) reveals that public relation office is sometimes disregarded professionally and considered to require minimal skill. All too often, there is a gap between the ideal and the reality of public relations in practice, a matter of concern to many, including students of the discipline. Görpe (2013) is of the view that professional standards must be tightened up. As a result of the lack of this, people who are assigned to the office are passive, not well trained and lack the knowhow to work in PR offices. As their primary responsibility is teaching and they engage in the teaching profession, they are not usually acquainted enough with the knowledge of PR, and they hardly have the skills. Both the PR practitioners and internal publics have similar stance on the professional practice of the public relations office. Qualified human power is highly needed because public relation activity is a combination of different disciplines which carefully understand what PR is (Harrower, 2007).

2.10.2 Inadequate Financial Support

Budget constraints have also been one of the frequent problems facing the PR office. Due to budget constraint all communication tools are not used by the practitioners regularly. There are a number of communication tools that public relations practitioners use to address the different publics that they have. Money to procure the tools are often in short supply (Asemah, 2011).

Awubu (2011) agrees with Laura (2012) regarding what public relations problems are in the contemporary world. It is also important to understand that public relations departments world-wide are constraint financially.

2.10.3 Increase in Communication Platforms

Communication platforms offer a swift, easy way of disseminating information across to the target audience, but the choice of the right communication medium (radio, social media, television) could be painstaking. Nowadays people resort to different sources of information and in the end are misled. Public relations going back to correct the damage is sometimes very difficult. The literacy levels of your audience and the geographical location should be considered when choosing the medium of communication. Many social media platforms are free to use; even if it needs paying subscriptions for some services, it is still convenient to use. However, a lot of time and money investment needs to be done in order to get the right information (Ajhison, 2017; Gorpe 2013).

2.10.4 Low Awareness of Public Relations and what it Stands For

Public relations are an evolving phenomenon in most developing countries of the world. This has caused a setback to the proliferation of the discipline in the world. Public relations are just a topic in mass communication or marketing in higher institutions in lieu of a discipline. Until practitioners rise to the wake-up call, the discipline may die a natural death in these countries (Ajhison, 2017; Gorpe, 2013).

2.11 Benefits of Public Relations Officer in Health Insurance

According to Hardy (2017), there are multiple audiences within the national health insurance scheme who require different messages. This will require different tones and use of language to be used to send the message to each audience, and public relations executive can use their skills to address this for the health insurance scheme.

Public relations officers help brand the health insurance scheme. In other sectors, branding is very key to rapid expansion. This is the same within healthcare, and it is

therefore important to make your business stand out from the rest. This can be achieved by building a brand presence. Attending networking events and exhibitions is a great way to start, but another way is through public relations. Professionals can build up the brand using their specific skills.

Public relations can serve as an adviser to health insurance policy makers. Rules and regulations in certain areas within healthcare tend to evolve, and it can be difficult to keep track of all the changes. The public relations professional or agency would be on top of this and would be able to offer advice and accurate recommendations as necessary.

Wilcox and Cameron (2006) state that the public relation officer plays a part in the growth of the shme in terms of numbers. In trade, publication or review, depending on the nature of your business, if done correctly, is a powerful way to generate more business as well as enhancing the brand. Public relations strategies will need to be put in place, and they work best if they coincide with sales and marketing plans, which can lead to bigger media coverage for potential customers to see and generate demand. These will require proper thought through strategies and can be time consuming but worth the effort. The most important part of a public relations role is the handling of communications between the general public and the reputations of their clients, but other responsibilities include writing for internal publications and other materials, newsletters, and handling calls from the media.

CHAPTER THREE

SUMMARY, CONCLUSION AND RECOMMENDATIONS OF RESULTS

3.0 Summary

3.1 Introduction

The motive for undertaking this study is to review studies that provide strong basis for assessing the objectives set for the study ‘public relations contribution to the success of NHIS in Ghana.’ The National Health Insurance Scheme in Ghana is a form of insurance established by the Government of Ghana, with a goal to provide equitable access and financial coverage for basic health care services to Ghanaian citizens (Kwarteng, 2011). The role of the public relations officer cannot be overemphasized when it comes to the sustainability of the National Health Insurance Scheme. As Cutlip (2006) reveals, the public relations of an organization is arguably even more important than internal communication because the immediate members are often familiar with the organisational goals at the expense of the people outside the walls. However, there are critical factors that influence the delivery of the Public relations officer in his/her quest to serve the NHIS.

3.1.1 *Nature of Public Relations Contribution*

From the literature, it is evident that the nature of public relations practiced by the NHIA has a very effective role in increasing the subscription or achieving the desired targets for the scheme. Public relations acts as a means of communication between scheme managers and the public. Public relations provide them with every information regarding the NHIS (Torrossian, 2016).

Considering the brief history of the National Health Insurance Scheme in Ghana as seen in chapter two of this study, public relations is the one which is responsible for

improving and building the NHIS brand and image, spreading the institutional message to all its stakeholders with the aim of reducing and removing the negative and wrong image of the organisation.

It is quite clear that theories about NHIS have relevance to the nature of public relations practice. From the literature we observe that public relations carries the intentions of the scheme to the public. Therefore, it should be very careful with the kind of message to convey. Again feedback is relevant in the practice of public relations, especially with the NHIS.

3.1.2 Public Relations Functions and its Contributions to NHIS

As stated earlier in the study, the core function of the public relations of NHIS is representing the scheme in the media space. Media management includes developing and distributing both written and video news releases, pitching stories to journalists and responding to reporter inquiries. Depending on the organization, spokesperson duties may also be handled by the public relations department. Media representation also includes monitoring and measuring news coverage of the National Health Insurance. This asserts that public relations is always behind the wheels of the scheme.

There are myriad functions performed by the public relations officer of any organization. As indicated by **Bolt (year)**, the main function of the PR practitioner of the NHIS is to promote mutual understanding with subscribers and with confidence and strong reasoning and logic without compromising the scheme's interests. The public relations function is to receive or give reliable information, accurate and timely, considering the purpose and structure of an organization. Public relations in the NHIS depend on having

a reciprocal relationship between internal and external stakeholders through several mediums (Pahwa, 2017).

Again, the public relations specialist of the NHIS acts as an advocate to management and as a mediator, making an interpretation of private points into sensible, publicly acceptable policy and activity. In this manner, it is unmistakably clear that public relations assume principal part in political, monetary, social and ecological measurements of the general public. The public relations officer of the NHIS exhorts the management on how best to convey a choice or program to the public; fill in as an ombudsman by speaking to the general society and tuning in to agents; and teach overseers and civil servants about the part of the mass media and how to function with them.

Moving in details with the theories of communication as far as the functions of the PR officer is concerned; several factors influence the effectiveness of communication to clients or beneficiaries of the health insurance scheme. However, effective communication is realized when the client's views and demands are factored into the communication strategy. The level of trust of clients on the insurance system, how they are involved and whether or not the clients have knowledge of the system greatly influence the information or communication that is sent out by the provider. The motive of the client and how risks and uncertainties are effectively communicated all influence the decision of clients whether to be part of the scheme or not. Also, knowing your clients and understanding the amount of information they can absorb are all factors that would determine whether the information sent out would ensure a positive or negative response.

3.1.3 Barriers to the Attainment of Public Relations Objectives of the National Health Insurance Authority in the Ashanti Region

In the process of getting information to the public, the public relations of the NHIS is faced with challenges. The most dominant ones include lack of skilled human, lack of logistics, finance and absence of professional leadership. In reviewing literature, it was observed that details of these problems and setbacks have been discussed by so many scholars.

As Harrower (2007) points out PR, like the one that works with the NHIS, may be allocated to personnel who know little about the office and duties of PR. They may not understand workings associated with a real PR official. Some are just appointed on partisan political affiliations because they can talk. He argues that there are cases where directors who are assigned to this office are entirely working as teachers in various disciplines and may have little or no knowledge about the job of public relations.

Another challenge faced by the PR department of the NHIS is the absurd relationship between the PR officer and the public. Sometimes when there is tension between the scheme and the public, the approach of the human relation officer to bridging the gap may ignite another conflict. It is very challenging to experience tension between the PR practitioner and subscribers.

Misinformation by social media platforms on NHIS, especially, is another challenge public relations has been dealing with. NHIS information is mostly reported by so many bloggers thereby making it difficult for the public to believe the authentic one. Most importantly, people are not aware of public relations and what they do, hence regard their duties as unimportant.

3.2 Conclusion

In reality, most organizations today see themselves surviving without a public relation. However, from the literature reviewed, the work of the public relations cannot be overemphasized, especially when it comes to health. Public relations practitioners themselves believe that as long as they monitor and respond to the environment, they can, to a large extent, determine their own destiny. This study has shown that public relations that dwells on feedback and proper planning is the nature of the public relations that should be practiced in the NHIS.

The careful, analytical, learned, experienced practitioner is comfortable with the environment and knows how to develop shared meanings and interact with the public such that there will be harmony in communication. The office of public relations is able to weigh and advise on what messages should be released and the implications they may have. Public relations understand that complex communication medium and feedbacks within and between systems and environment can create resonances that cannot be controlled and which may diminish or even contradict the desired results of the communication.

Based on the literature reviewed, we can say that the function of a public relations officer requires proper planning between experts and subscribers of the scheme at any point in time. The system of communication may fail almost entirely because the views of the public are not sought and the information is not well targeting. The exclusion of indigenous medium of communication also poses as a challenge for the NHIS because the rural communities who may not have access to modern technology like television, radio, internet and mobile systems tend to be left behind.

In short, the practice of public relations goes with challenges which impede their effective and efficient functions and operations. Budget constraint has been one of the frequent problems facing the PR office. Due to budget constraint, all communication tools are not used by the practitioners regularly. There are a number of communication tools that public relations practitioners use to address the different publics that they have. Money to procure the tools is often in short supply (Asemah, 2011).

Financial and logistics are some of the barriers the office faces , yet the some PR practitioners are trying their best to solve by themselves problems which come from both the internal and external publics.

3.3 Recommendations

- ❖ The public relations of the NHIS must be rebranded to gain the necessary recognition it needs.
- ❖ The public relations department should put up a proper communication plan in order to execute their mandate accurately.
- ❖ The government should provide adequate financial support for the public relations department of NHIS
- ❖ PR relationship must find ways to increase their cordiality with the public in order to build their trust.
- ❖ In reaching out to clients and the general public, information that is to be communicated should be properly targeted as this best meets the specific needs of different groups in the society.
- ❖ Information given by the public relations to the public should be concise and appealing. For example; benefit package of the insurance scheme should be

clearly articulated to clients during registration. Copies of the benefits package should be printed and handed over to clients. It should also be pasted clearly in health facility premises to dispel any misperceptions about hidden costs.

- ❖ They should reach out to the majority of people in rural communities who may not be enrolled with the scheme, traditional folk media must be incorporated into the current community strategy to serve the needs of these groups and help them understand the benefits attached to the scheme.
- ❖ The district schemes should be wholly involved in all communication process from the national and regional levels to place them in a better position to engage clients who may demand answers to questions they may have.

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