



**NATIONAL HEALTH INSURANCE  
(AMENDMENT) BILL, 2025**

**ARRANGEMENT OF SECTIONS**

*Section*

1. Section 42 of Act 852 amended
2. Section 47 of Act 852 amended
3. Section 48 of Act 852 amended
4. Section 49 of Act 852 amended
5. Section 50 of Act 852 amended
6. Section 51 of Act 852 amended
7. Section 109 of Act 852 amended
8. Consequential amendment



*National Health Insurance (Amendment) Bill, 2025*

A  
**BILL**  
ENTITLED

**NATIONAL HEALTH INSURANCE (AMENDMENT) ACT, 2025**

**AN ACT** to amend the National Health Insurance Act, 2012 (Act 852) to allocate twenty per cent of moneys of the National Health Insurance Fund to the Ghana Medical Trust Fund, to allow for the deduction of the National Health Insurance Levy and to provide for related matters.

**PASSED** by Parliament and assented to by the President:

**Section 42 of Act 852 amended**

**1.** The National Health Insurance Act, 2012 (Act 852), referred to in this Act as the “principal enactment”, is amended in section 42 by the insertion after subsection (1), of

“(1) Despite subsection (1), the Authority shall allocate twenty per cent of moneys allocated to the Fund to the Ghana Medical Trust Fund.”.

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**Section 47 of Act 852 amended**

2. The principal enactment is amended by the substitution for section 47, of

**“Imposition of National Health Insurance Levy**

47. (1) There is imposed by this Act, a National Health Insurance Levy on the

- (a) supply of goods or services made in the country, other than exempt goods or services; and
- (b) import of goods or services, other than exempt imports.

(2) The rate of the Levy is two and a half per cent.

(3) The Levy shall be paid at the time the goods or services are supplied or imported.

(4) Except as otherwise provided in this Act, the Levy is charged on the supply of goods or services where the supply is

- (a) a taxable supply; and
- (b) made by a taxable person in the course of the taxable activity of that person.”.

**Section 48 of Act 852 amended**

3. The principal enactment is amended by the substitution for section 48, of

**“Exempt supply**

48. A supply in respect of a matter specified in the First Schedule to the Value Added Tax Act, 2013 (Act 870) is exempt from the Levy imposed under section 47.”.

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**Section 49 of Act 852 amended**

4. The principal enactment is amended by the substitution for section 49, of

**“Zero-rated supply**

49. A supply in respect of a matter specified in the Second Schedule to the Value Added Tax Act, 2013 (Act 870) is subject to the Levy at a rate of zero per cent.”.

**Section 50 of Act 852 amended**

5. The principal enactment is amended by the substitution for section 50, of

**“Relief from Levy**

50. There is granted by this Act, relief from the Levy

(a) to the individuals and organisations, and

(b) in respect of the matters

specified in the Third Schedule to the Value Added Tax Act, 2013 (Act 870).”.

**Section 51 of Act 852 amended**

6. The principal enactment is amended by the substitution for section 51, of

**“Collection of the Levy**

51. (1) The Ghana Revenue Authority is responsible for the collection of the Levy.

(2) The Revenue Administration Act, 2016 (Act 915) applies for the administration of the Levy.

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(3) The Value Added Tax Act, 2013 (Act 870) applies with the necessary modifications to the collection of the Levy.”.

**Section 109 of Act 852 amended**

7. The principal enactment is amended in section 109 by the insertion after the definition for “generic name”, of

“Ghana Medical Trust Fund” means the Ghana Medical Trust Fund established under section 1 of the Ghana Medical Trust Fund Act, 2025 (Act 1144);”.

**Consequential amendment**

8. The Ghana Medical Trust Fund Act, 2025 (Act 1144) is amended by the repeal of section 47.

Date of *Gazette* notification: 21st November, 2025.



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**MEMORANDUM**

The object of the Bill is to amend the National Health Insurance Act, 2012 (Act 852) to allocate twenty per cent of moneys of the National Health Insurance Fund to the Ghana Medical Trust Fund and to allow for the deduction of the National Health Insurance Levy.

The Government imposed the National Health Insurance Levy to provide dedicated funding for the National Health Insurance Scheme. The Levy is charged on the supply of goods and services in the country, the importation of goods and the supply of an imported service other than exempt supplies and imports. The Levy is also applied in addition to the standard rate of the Value Added Tax. Currently, the Levy is not allowable as an input tax deduction, resulting in a cascading effect that increases the effective cost of goods and services for final consumers.

While the Levy has been a critical source of funding for the National Health Insurance Scheme, the non-deductibility of the Levy as an input tax has created compliance challenges for businesses and contributed to price distortions. These challenges have been highlighted as an impediment to the competitiveness of Ghana and have also increased the cost of doing business.

In the 2025 Budget Statement, the Government announced its intention to rationalise consumption taxes and streamline the Value Added Tax system by allowing input tax deductibility for earmarked levies. In line with this policy, the Bill seeks to amend the National Health Insurance Act, 2012 (Act 852) to make the National Health Insurance Levy fully input tax deductible.

The amendment will eliminate the cascading tax effect, enhance price transparency and reduce the tax burden on businesses.



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*Clause 1* of the Bill amends section 42 of Act 852 by introducing a new subsection which provides for the allocation of twenty per cent of moneys allocated to the Fund to the Ghana Medical Trust Fund.

*Clause 2* of the Bill amends section 47 of Act 852 by imposing a National Health Insurance Levy on the supply of goods or services made in the country, other than exempt goods or services and import of goods or services. This, however, does not cover exempt imports. The rate of the Levy is two and a half per cent and is to be charged on the supply of goods or services where the supply is a taxable supply and made by a taxable person in the course of the taxable activity of that person.

Act 852 is amended in section 48 by exempting from the Levy a supply in respect of a matter specified in the First Schedule to the Value Added Tax Act, 2013 (Act 870), *clause 3* of the Bill.

*Clause 4* of the Bill amends section 49 of Act 852 by providing for zero-rated supply. The *clause* is to the effect that a supply in respect of a matter specified in the Second Schedule to the Value Added Tax Act, 2013 (Act 870) is subject to the Levy at a rate of zero per cent.

*Clause 5* of the Bill amends section 50 of Act 852 to grant relief from the Levy to the individuals and organisations, and in respect of the matters specified in the Third Schedule to the Value Added Tax Act, 2013 (Act 870).

*Clause 6* of the Bill amends section 51 of Act 852 on the collection of the Levy. The *clause* places the responsibility for the collection of the Levy on the Ghana Revenue Authority and also applies the Revenue Administration Act, 2016 (Act 915) to the administration of the Levy. The Value Added Tax Act, 2013 (Act 870) also applies with the necessary modifications to the collection of the Levy.



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Finally, *clause 7* of the Bill amends section 109 of Act 852 by providing for the definition for new phrases used in the Bill whilst *clause 8* of the Bill provides for consequential amendment.

**KWABENA MINTAH AKANDOH (MP)**  
*Minister responsible for Health*

Date: 13<sup>th</sup> November, 2025.