

Ghana

Policies as of **1 July 2024**. Updated via a country survey and desk review.

Currency: Ghana cedi (GHS)

Profile structure

The profiles are organized in **six branches**:

- Old age, disability and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview and notes
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Old age, disability and survivors

Branch overview

Type of programme	Programme name
Social insurance	Basic national social security scheme
Occupational pension	Mandatory occupational pension

Branch notes

Special systems	A special system exists for military personnel and high-ranking government officials.
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Regulatory framework

Year	Law name and number	Amendments
2008 implemented in 2010	National Pensions Act no. 766	2014.

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Basic national social security scheme	Employees, including public-sector employees not covered by a special system.	Self-employed persons and previously insured unemployed persons.	No exclusions.	All legal residents are covered.
Mandatory occupational pension	Employees, including public-sector employees not covered by a special system.	Self-employed persons and previously insured unemployed persons.	No exclusions.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Basic national social security scheme				
Employees (+)	Covered person: 5.5% (in general). Note: 18.5% (voluntarily insured). Employer: 13% (in general). Note: None (voluntarily insured).	Gross monthly covered earnings (in general); monthly covered declared income (voluntarily insured). Minimum: The national legal monthly minimum wage (see Annex). Maximum: 52,000 cedi a month.	None; contributes as an employer.	Of the combined insured person and employer contributions, 11% of earnings finances the social insurance benefits under Old age, disability, and survivors; 5% finances mandatory occupational pensions; and 2.5% finances medical benefits.
Self-employed	18.5%.	Monthly covered declared income. Minimum: The national legal monthly minimum wage (see Annex). Maximum: Is 52,000 cedi a month.	None.	Of the total self-employed person's contributions, 11% of earnings finances the social insurance benefits under Old age, disability, and survivors; 5% finances mandatory occupational pensions; and 2.5% finances medical benefits.
Mandatory occupational pension				
Employees (+)				Financing is reported under "Social insurance" above.
Self-employed				Financing is reported under "Social insurance" above.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Old-age benefits

Old-age pension - Basic national social security scheme

Qualifying conditions		
Age requirements	60	Legislated increase: No information.

Minimum qualifying period	With at least 180 months of contributions.	Legislated increase: No information.
Employment conditions	Employment may continue but no further contributions can be made.	
Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Retirement is possible at age 55, if working under hazardous conditions.	
Payment of benefit abroad	Paid only under reciprocal agreement.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	37.5% of the reference earnings plus 0.09375% of average annual earnings for each month of contributions exceeding 180 months is paid a month.	
Minimum benefit	300 cedi a month.	
Maximum benefit	60% of the insured's average annual earnings in the highest 3 years of earnings (a month).	
Reference earnings for benefit calculation	The insured's average annual earnings in the 3 highest years of earnings.	
Minimum reference earnings	National minimum wage.	
Maximum reference earnings	52,000 cedi.	
Benefit adjustments	Legally mandated annually. Reviewed annually and may be adjusted based on the average increase in the wages of the contributors to the programme or another rate determined by the Social Security and National Insurance Trust in consultation with the National Pensions Regulatory Authority.	
Schedule of payments	Monthly.	
Early pension		
Name	Qualifying conditions	Amount
Early old-age pension	Age: 55 Other qualifying conditions: With at least 180 months of contributions. Employment conditions: A pensioner may continue or resume work but no further contributions can be made.	From 60% (age 55) to 90% (age 59) of the old-age pension (7.5% increase per year).
Deferred retirement		
Name	Qualifying conditions	Amount
Deferred benefit	The pension may be deferred.	No information.
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Old-age grant	Age 60 (age 55 if working under hazardous conditions) with less than 180 months of contributions.	A lump sum of total contributions plus accrued interest. The interest rate is set at 75% of the prevailing 91-day Treasury bill rate.
Old-age benefit - Mandatory occupational pension		
Qualifying conditions		
Age requirements	60	Legislated increase: No information.

Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Retirement is possible at age 55, if working under hazardous conditions.	
Benefit details		
Benefit calculation rules	Defined-contribution (DC) benefit	
Amount	A lump sum of total employee and employer contributions plus accrued interest.	
Early (complete) withdrawal		
Name	Qualifying conditions	Amount
Early old-age benefit	Age: (A) 50; (B) at any age. Other qualifying conditions: (A) unemployed or self-employed; (B) if retired before age 50 according to the terms and conditions of employment. Employment conditions: Only self-employment may continue.	Calculated in the same way as the old-age benefit.
Deferred retirement		
Name	Qualifying conditions	Amount
Deferred benefit	The pension may be deferred.	No information.

Disability benefits

Disability pension - Basic national social security scheme

Qualifying conditions	
Qualifying conditions	Must be assessed by a medical board and confirmed to be permanently incapable of engaging in any gainful employment. Must have at least 12 months of contributions in the last 36 months before the disability began.
Employment conditions	Employment must cease.
Payment of benefit abroad	Paid only under reciprocal agreement.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	37.5% of the reference earnings plus 0.09375% of average annual earnings for each month of contributions exceeding 180 months.
Minimum benefit	300 cedi a month.
Maximum benefit	60% of the insured's average annual earnings in the highest 3 years of earnings (a month).
Reference earnings for benefit calculation	The insured's average annual earnings before the disability began.
Minimum reference earnings	National minimum wage.
Maximum reference earnings	52,000 cedi.
Benefit adjustments	Legally mandated annually. Reviewed annually and may be adjusted based on the average increase in the wages of contributors to the programme or another rate determined by the Social Security and National Insurance Trust in consultation with the National Pensions Regulatory Authority.
Benefit duration	As long as qualifying conditions are fulfilled.

Disability benefit - Mandatory occupational pension

Qualifying conditions	
Qualifying conditions	Must be assessed with a total or permanent disability.
Employment conditions	Employment must cease.
Benefit details	
Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum of total employee and employer contributions plus accrued interest.

Survivor benefits

Survivor grant - Basic national social security scheme

Qualifying conditions		
Qualifying conditions	Paid to named survivors if the deceased was younger than age 75 at the time of death.	
Eligible survivors	A widow(er), orphans, parents, and certain other family members named by the deceased. The survivors must have been partially or fully dependent on the deceased.	
Payment of benefit abroad	Paid only under reciprocal agreement.	
Benefit details		
Amount	If the deceased was receiving an old-age or disability pension at the time of death, the benefit is a lump sum of the present value of the pension that would have been paid from the date of death until age 75. If the deceased was not a pensioner, a lump sum of the present value of 15 years of the pension. The present value of the pension is calculated using the prevailing 91-day Treasury bill interest rate or 10%, whichever is lower.	
Reference earnings for benefit calculation	37.5% of the reference earnings plus 0.09375% of average annual earnings for each month of contributions exceeding 180 months.	
Minimum reference earnings	National minimum wage.	
Maximum reference earnings	52,000 cedi.	
Benefit adjustments	Ad hoc adjustments.	
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Survivor grant	Paid if the deceased did not meet the contribution requirements for a survivor pension at the time of death.	A lump sum of total contributions plus accrued interest at a rate of 75% of the prevailing 91-day Treasury bill interest rate.

Survivor benefit - Mandatory occupational pension

Qualifying conditions	
Qualifying conditions	Paid if the insured dies before reaching the standard retirement age.
Eligible survivors	Eligible survivors are named by the deceased; if there are no named beneficiaries, eligible survivors include persons specified in the rules of the scheme.
Payment of benefit abroad	Paid only under reciprocal agreement.
Benefit details	
Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum of total employee and employer contributions plus accrued interest.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programmes	Additional information
National Pensions Regulatory Authority	General supervision and regulation.	Basic national social security scheme, Mandatory occupational pension	
Social Security and National Insurance Trust	Programme administration and delivery; Collection of contributions.	Basic national social security scheme	Through a tripartite management board.
Private trustees approved by the National Pensions Regulatory Authority	Programme administration and delivery; Collection of contributions. Note: Administers the mandatory occupational pension programme.	Mandatory occupational pension	With the assistance of registered pension fund managers and custodians.

Health and long-term care benefits

Branch overview

Type of programme	Programme name
Social insurance	National health insurance scheme

Branch notes

Branch notes	Long-term care benefits: A constant attendance allowance is paid as a supplement to the Permanent disability benefit (see details under Accidents at work and occupational diseases).
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Regulatory framework

Year	Law name and number
2012	National Health Insurance Act no. 852

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
National health insurance scheme	Residents of Ghana and visitors.	Military and police personnel.	All legal residents are covered.

Source of funds

Programme name	Persons covered [1]	Notes
National health insurance scheme	Employees (+)	Financing is reported under "Old age, disability and survivors" (see "Social insurance").

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Health benefits

Medical benefits - National health insurance scheme

Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period. If the insured loses and then regains coverage, there is one-month waiting period before benefits can be claimed again.
Eligible dependents	Children aged 0 to 3 months receive benefits as dependents of their mothers. Older children must register as members.
Benefit details	
Services covered	Inpatient and outpatient services, emergency care, eye treatment, and dental and maternity care. The programme does not cover costs for rehabilitation (other than physiotherapy), prostheses, certain surgeries (including organ transplants and cosmetic surgeries), antiretroviral treatment for HIV, dialysis, and cancer treatment (other than cervical or breast cancer).
Approved service providers and service conditions	Public healthcare providers that are recognized by Ghana Health Service/Ministry of Health; mission healthcare providers registered with the Christian Health Association of Ghana (CHAG)/Ahmadiyya Health Services; and registered private healthcare providers.
Cost sharing	No patient charges for covered services.
Services covered for dependents	The same as those for the primary beneficiary.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programme (s)	Additional information
Social Security and National Insurance Trust	Collection of contributions. Note: Transfers contributions to the National Health Insurance Authority.	National health insurance scheme	Through a tripartite management board.
National Health Insurance Authority	General supervision and regulation; Programme administration and delivery; Collection of contributions. Note: Receives contributions from Social Security and National Insurance Trust. Receive 2.5% levy of goods and services from Ghana Revenue Authority (GRA).	National health insurance scheme	
Ministry of Employment and Labour Relations	General supervision and regulation.	National health insurance scheme	

Sickness and maternity

Branch overview

Type of programme	Programme name
Employer-liability system	Cash maternity benefits

Branch notes

Special systems	A special system exists for certain civil servants, military, police, and correctional personnel.
Other branch notes	No statutory cash sickness benefits.

Regulatory framework

Year	Law name and number
2003	Labour Act no. 651

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Cash maternity benefit (employer liability)	Employees, including public-sector employees not covered by a special system.	Self-employed persons.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Government contributions
Cash maternity benefit (employer liability)		
Employees (+)	Covered person: None. Employer: The total cost.	None; contributes as an employer.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Maternity benefits

Maternity benefit - Cash maternity benefit (employer liability)

Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period. Must provide a medical certificate.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The employee's daily earnings.
Benefit duration	For 12 weeks; 14 weeks for multiple births or serious complications.
Additional information	Upon returning to work, the employee is also entitled to up to 1 hour a day for nursing breaks.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programmes
Ministry of Employment and Labour Relations	General supervision and regulation.	Cash maternity benefit (employer liability)
Employers	Payment/delivery of benefits. Note: Pay cash maternity benefits directly to employees.	Cash maternity benefit (employer liability)

Accidents at work and occupational diseases

Branch overview

Type of programme	Additional information
Employer-liability system	Provided through a private carrier.

Regulatory framework

Year	Law name and number	Amendments
1987	Workmen's Compensation Law no. 187	1988 and 1994.

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Employer liability	Employees.	Self-employed persons, military personnel, casual workers, family labour, and agricultural employees working in firms with fewer than 5 workers.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Government contributions
Employer liability		
Employees (+)	Covered person: None. Employer: The total cost (pays insurance premiums or provides benefits directly to employees).	None; contributes as an employer.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Temporary work-injury benefits

Temporary disability benefit - Employer liability

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease. Occupational diseases are covered for certain occupations, according to a schedule in law. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after ceasing employment.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.

Reference earnings for benefit calculation	The difference between the employee's earnings before the incapacity began and his or her actual or potential earnings after the incapacity began.
Extension	May be extended for up to 6 months.
Waiting period	A five-day waiting period.

Permanent work-injury benefits

Permanent disability benefit - Employer liability

Qualifying conditions		
Qualifying conditions	Must be assessed with a work injury or occupational disease. Occupational diseases are covered for certain occupations, according to a schedule in law. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after ceasing employment.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	For a total (100%) disability, a lump sum of 96 months of the reference earnings.	
Reference earnings for benefit calculation	The employee's earnings before the disability began.	
Constant-attendance allowance		
Name	Qualifying conditions	Amount
Constant-attendance allowance	Paid if the insured requires the constant attendance of others to perform daily functions.	25% of the permanent disability benefit.
Reduced benefit for a partial disability		
Name	Qualifying conditions	Amount
Partial disability benefit	Paid for an assessed degree of disability of less than 100%.	A percentage of the full permanent disability benefit based on the assessed degree of disability and a schedule in law.

Medical work-injury benefits

Medical benefits - Employer liability

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease. Occupational diseases are covered for certain occupations, according to a schedule in law. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after ceasing employment.
Benefit details	
Services covered	Benefits include medical, surgical, hospital, and nursing care and the cost of medicine and appliances up to specified amounts.

Survivor's work-injury benefits

Survivor benefit - Employer liability

Qualifying conditions	
Qualifying conditions	The deceased had been assessed with a work injury or occupational disease. Occupational diseases are covered for certain occupations, according to a schedule in law. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after ceasing employment.
Eligible survivors	Paid to the employee's dependents as determined by a court.
Benefit details	

Benefit calculation rules	Wage replacement
Amount	A lump sum of 60 months of the reference earnings is paid, minus the value of any disability benefits paid for the same work injury or occupational disease before the deceased's death. A reduced benefit is paid if the survivor was only partially dependent.
Reference earnings for benefit calculation	The employee's earnings when the work injury occurred or occupational disease began.

Funeral grant - Employer liability

Qualifying conditions	
Qualifying conditions	The deceased had been assessed with a work injury or occupational disease. Occupational diseases are covered for certain occupations, according to a schedule in law. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after ceasing employment.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	If there are no dependents, the employer pays the total cost of the funeral; if there are dependents, the employer pays for the cost of the funeral, up to a maximum.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programmes
Ministry of Employment and Labour Relations	General supervision and regulation. Note: Enforces the law.	Employer liability
Employers	Payment/delivery of benefits. Note: Insure work injury liability through private carriers or pay compensation directly to employees or dependent survivors.	Employer liability

Unemployment

Branch notes	Severance pay only: Under the 2003 Labour Act, the employer pays any remuneration earned by the worker before termination, any deferred pay due to the worker before termination, and any compensation due to the worker related to a sickness or an accident.
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Family and household benefits

Branch notes	No statutory benefits.
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Annex: Reference values (e.g. minimum wages, etc.)

Full description	Periodicity	Amount (on 1 July 2024)	Additional information
National monthly minimum wage	Monthly	490.05 cedi	