

Research Seminar in Health Sciences and Medicine, 12.10.2026

Location: Alpenquai 4, 6005 Luzern

Room: Break room

Time: 12.00-13.00h

Speaker: Assistant Professor Kathrin Durizzo, University of Göttingen

Project: Digitizing Health Insurance Claims: Evidence from Health Facilities and the Insurer in Ghana's CLAIM-it Rollout

Session Information

Digitizing public administration is high on the agenda of governments across low- and middle-income countries, many of which are simultaneously expanding national health insurance schemes whose financial sustainability depends on efficient administrative processes. Much of the existing evidence on digitizing tools in health care focuses on patient-level outcomes. However, how these tools affect the administrative side of these schemes — what changes for the health facilities and insurers that run them, and how these effects propagate downstream — remains poorly understood. We study CLAIM-it, a claims-processing software that Ghana's National Health Insurance Authority rolled out to health facilities between 2019 and 2023. We combine administrative claims data ($n \approx 140,000$) from around 2,007 facilities with a survey on the staff and time facilities devote to claims, as well as their use-continuance. Exploiting the staggered rollout, we find that CLAIM-it markedly improves the quality of submitted claims: the share of claims that require corrections during vetting drops sharply at adoption and stays low. Facilities also report needing fewer staff and substantially less time to prepare and submit claims. By contrast, we find no robust effect on timely submission, and — even though claims also reach the insurer electronically through the same software — no effect on how fast the insurer processes them. Our findings suggest that a technology's reach across a multi-actor process does not guarantee a detectable effect at every step it touches.

About the speaker

Kathrin Durizzo is an Assistant Professor at the Economics Department at the [University of Göttingen](#) and the [GIGA Hamburg](#). Her research lies at the intersection of development economics and health economics, with a focus on African countries. She studies diverse research questions related to the design of social protection schemes and the impact of public policies and programs.

She completed her PhD in Economics at ETH Zurich in 2023, where her thesis was awarded the ETH Medal. She held a postdoctoral position at Harvard University, funded by the Swiss National Science Foundation.