

Universal Health Insurance an overview

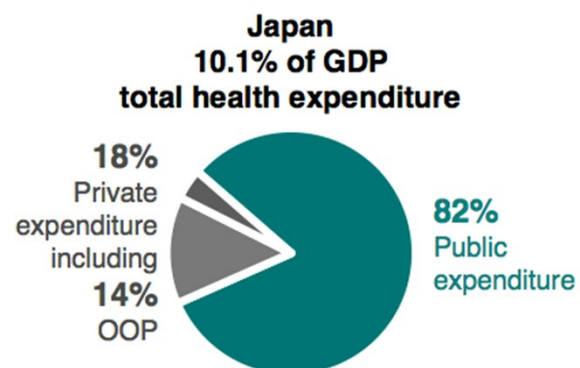
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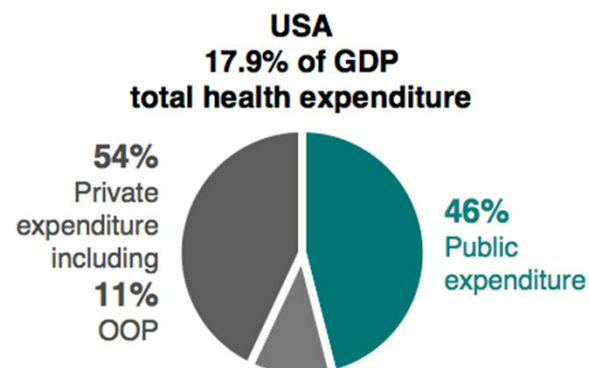
Lima Peru November 8, 2017

What should the goal be of a Health System in a country?

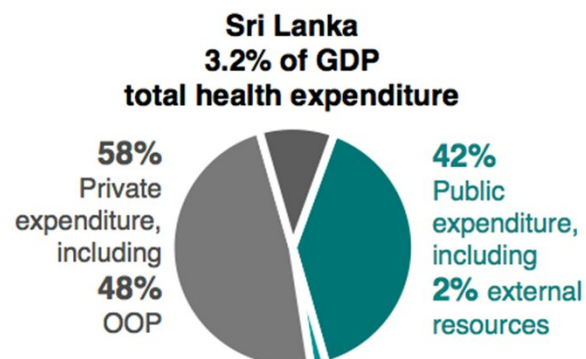
- My Answer
 - **A healthy population via the most cost effective methods**
 - This provides all sorts of benefits to society, if done by lower cost methods
- Universal health coverage is often proposed by WHO and others
 - Focus is on collecting more revenue, **rarely is there a focus on cost effectiveness**



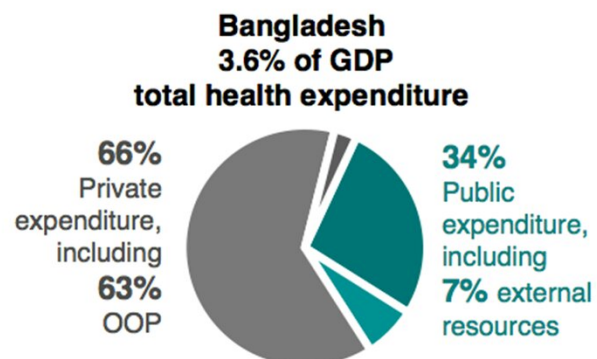
Life Expectancy	83.4
Under 5 Mortality rate	3
Maternal Mortality rate	6



Life Expectancy	78.8
Under 5 Mortality rate	7
Maternal Mortality rate	28



Life Expectancy	74.1
Under 5 Mortality rate	10
Maternal Mortality rate	29



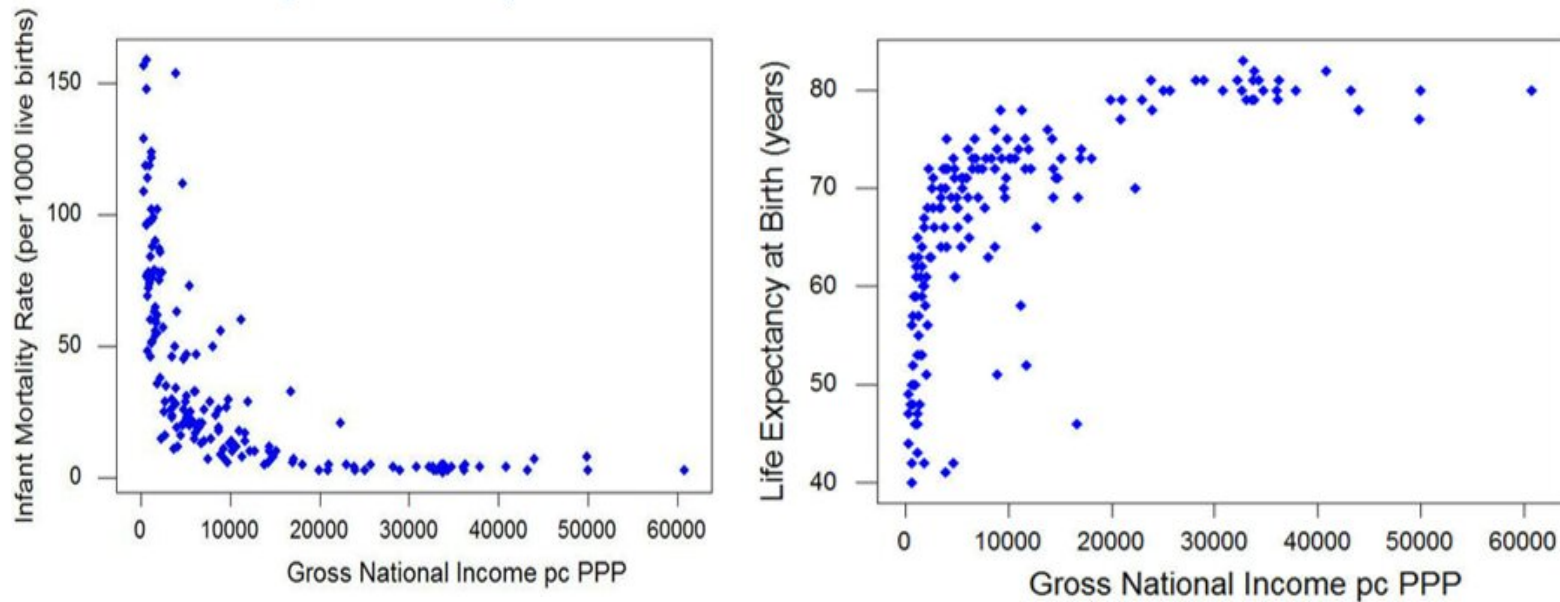
Life Expectancy	70.3
Under 5 Mortality rate	41
Maternal Mortality rate	170

Source for in country health expenditure by category Who Country profiles 2012

Universal Health Coverage

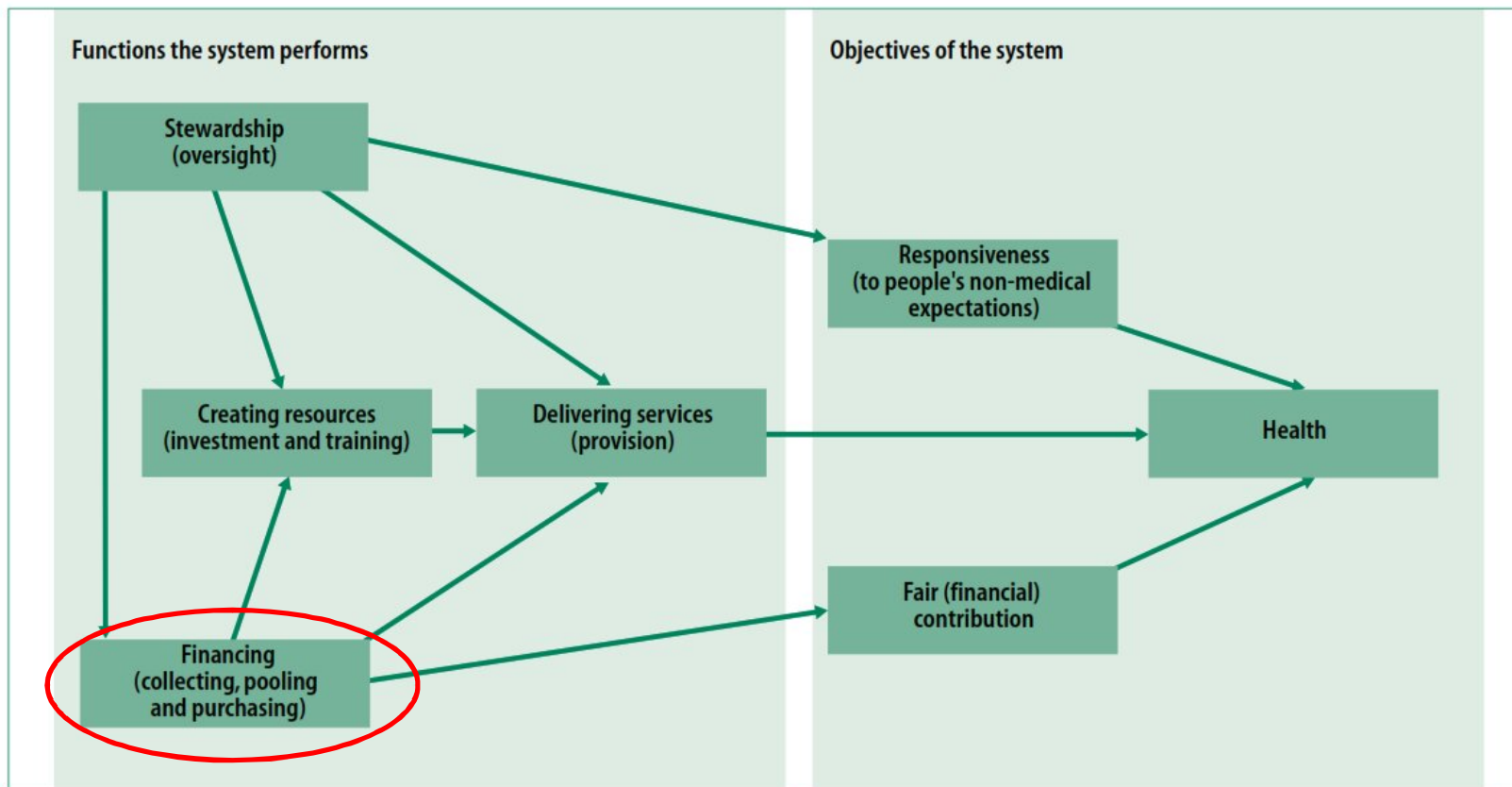
- Should be a comprehensive health system, which is managed with evidence based information to develop the correct structure towards an improved health of the population.
 - This requires management, governance and monitoring

Higher income = Higher life expectancy and lower infant mortality

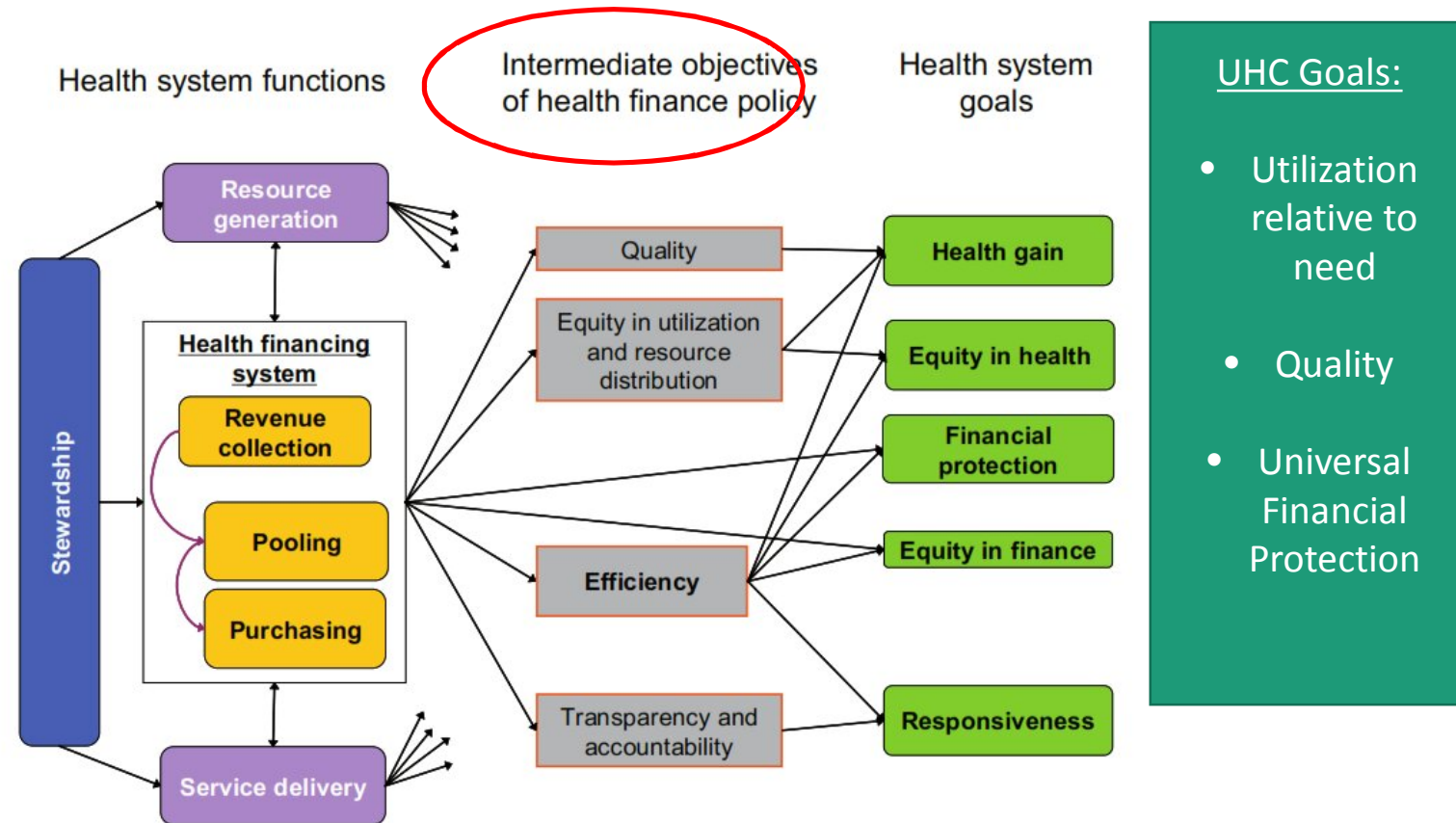


Fan V and Savedoff W (2014) The health financing transition: a conceptual framework and empirical evidence. Working Paper 358, Center for Global Development.

Health financing and health system goals (I)



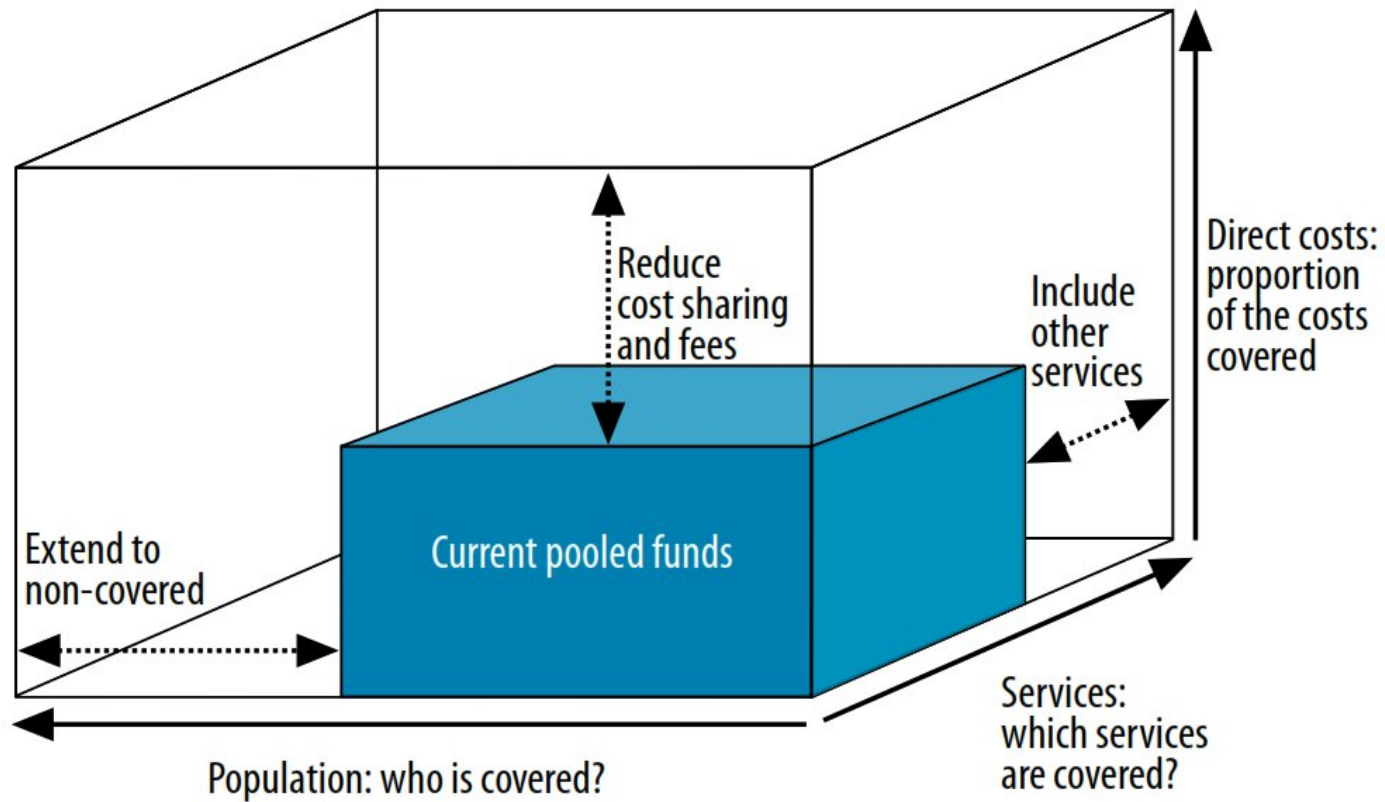
Health financing and health system goals (II)



Kutzin J (2008) Health financing policy: a guide for decision-makers. Health Financing Policy Paper 2008/1. WHO Europe.

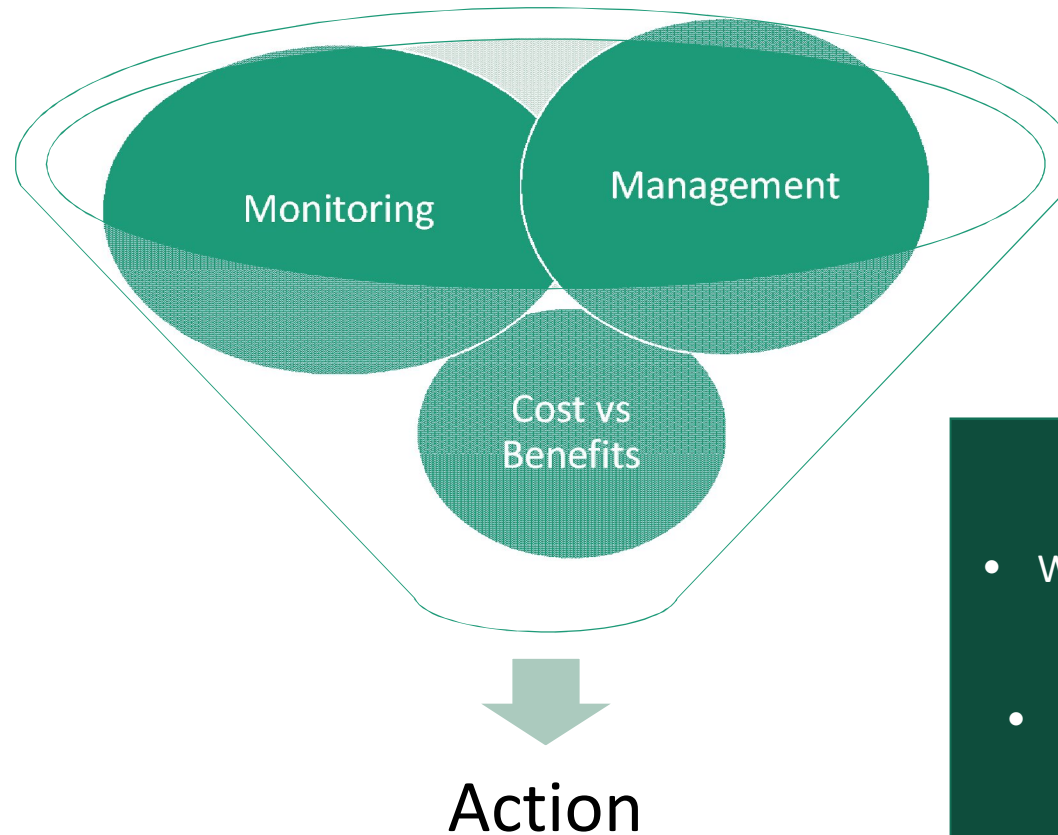
Kutzin J (2013) Health financing for universal coverage and health system performance: concepts and implications for policy. Bulletin of the World Health Organization, 91: 602-611.

Universal health coverage (UHC)



The World Health Report 2010. Health systems financing: the path towards universal health coverage. WHO.

The key to a successful framework.....



Cost vs Benefits

- What is the most efficient use of funds?
- Where do you get the biggest bang for your buck?

Where should priority be

- Prevention and health promotion
- Primary care
- Hospitalization

Addition thoughts

- Understand the current and evolving burden of disease
- Understand current and future health resources
- Revenue sources
 - Public
 - Private
- Governance
- Monitoring
- Communication with all stakeholders

- What is role of private sector insurance?