



# Rethinking Health Insurance Systems -

achieving universal health insurance coverage through  
value-based care and public private collaboration

## **Raise...**

An initiative from KMD London to **raise** our people and make our communities more  
Resilient | Adaptive | Inclusive | Sustainable | Empowered

# Contradictory and multiple forces influence health care spending –

Need for an **“Universal”** health insurance scheme



- **Demographics** - While world population is growing at a fast pace, the ageing population is growing at a faster pace with more health needs and higher healthcare costs;
- **Social and lifestyle factors** - Rapid urbanization, sedentary lifestyles, obesity levels are giving rise to chronic diseases, and this is apart from communicable diseases
- **Technological innovation and advancement** - New technologies can improve treatment outcomes and patient satisfaction but add on tend to the cost more than existing ones

**Progressive Universalism** – expanding coverage ensuring that the poor and vulnerable are not left behind;

**Strategic purchasing** – expanding the statutory benefits package and developing incentives for its effective delivery by health-care providers;

Improving the availability and quality of health-care providers;

**Raising revenues** to finance health care in fiscally sustainable way

# Health coverage around the world

Who is covered and how?

Africa | Asia | Europe | Mediterranean & Middle East



## Universal coverage with single-payer system

Everyone is covered by a national health-care plan that is **fully funded by the Government**, the “single payer”



## Universal coverage with multiple payer system

Everyone is covered under a national health system that has competing insurers, with private options available for those who can afford them.



## Multi-payer system with no universal coverage

**Not everyone has coverage.** Those who do have insurance are covered either through specialized government programs or private insurers.



## No national health-care (fully out of pocket)

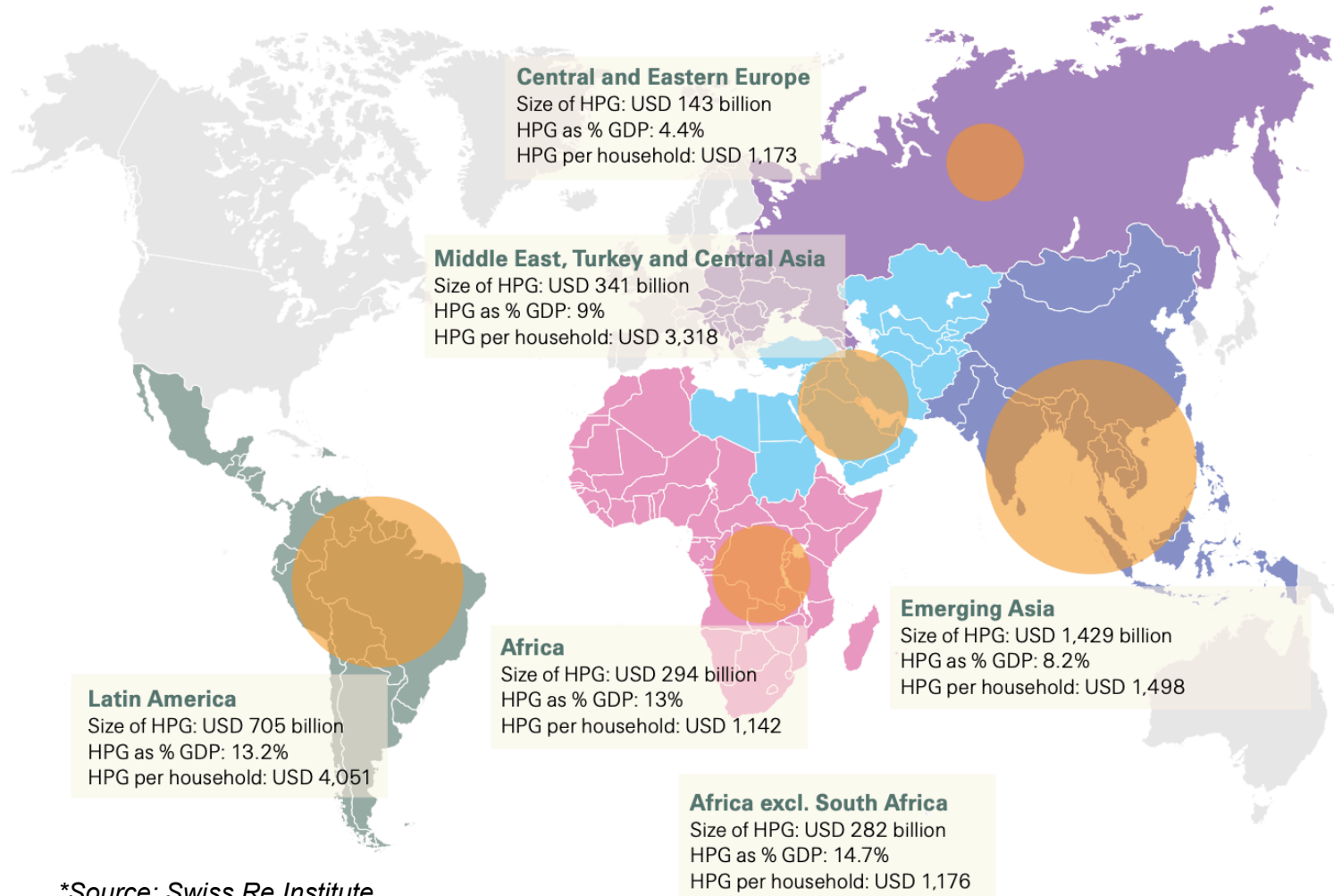
No government options exist to offer people coverage. Individual care providers and aid organizations offer specific health services, but access is limited.

# Health protection gap for emerging world estimated to be **USD 2.9 trillion\***



Africa | Asia | Europe | Mediterranean & Middle East

## Estimated health protection gap in emerging regions across the world



\*Source: Swiss Re Institute

# Build back stronger **universal health coverage systems** after the COVID-19 pandemic:

the need for better governance and linkage with universal social protection

- Moving towards and sustaining Universal Health Coverage (UHC) is critically important to build resilient health systems and to **promote more inclusive and fairer societies**;
- The progressive realization of UHC requires **good governance and linkages with social protection systems**;
- UHC policies should be **coordinated with social protection systems** providing social safety nets and coordinated governance is required across health and social sectors;
- This requires **system-wide social and health policies** breaking the boundaries of traditionally fragmented welfare systems and global health programmes



# Closing the gap... >>>



Africa | Asia | Europe | Mediterranean & Middle East

*\*WHO has been explicit that countries should prioritize four key actions to finance UHC: **reduce direct payments, maximize mandatory pre-payment, establish large risk pools and use of general government revenue to cover those who cannot afford to contribute***



- Develop financing systems based on the four ‘key ingredients’ outlined by WHO\*;
- Strengthen the existing scheme and raise revenues to finance health care in fiscally sustainable ways;
- Develop innovative, cost-effective ways to deliver consumer–centric, technology enabled “smart healthcare solutions”;
- Actively engage civil society in all stages of policy-making, implementation, and monitoring;
- Monitor the existing scheme in terms of **equity, universality** (reach); performance and **efficiency**;
- Insurers need to extend their role to make the society more resilient

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