

A2ii-IAIS Public Dialogue Closing the Health Financial Protection Gap: Expanding Access to Health Insurance in Times of Crisis and Beyond

30 September 2021

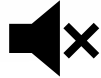


Dialogues

Housekeeping rules



This Dialogue will be **RECORDED**



Please stay **MUTED** during the session



Please use the **CHAT** function to ask questions or share your thoughts or comments



“RAISE HAND” when wishing to speak or ask a question



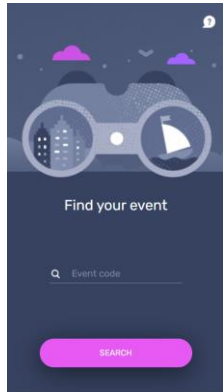
For any technical issues or if you have any questions, contact A2ii Secretariat via the chat function or via e-mail at (dialogues@a2ii.org)

Audio Translation / Traduction Audio/ Traducción Audio

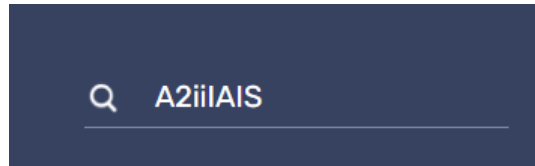
1. Download “Interactio” Application / Télécharger l’Application “Interactio”/ Descargue la aplicación “Interactio”



Or stream online / Ou diffusé en ligne <http://app.interactio.io/> streaming en línea <http://app.interactio.io/>



- ## 2. Enter the event code: **A2iiIAIS**
- Entrez le code de l'événement: **A2iiIAIS**
Introduzca el código del evento: **A2iiIAIS**



- ## 3. Select your language
- Choisissez votre langue
Selecione su idioma

Welcome Remarks



Manuela Zweimueller
Head of Implementation
IAIS



Moderator:
Lukas Keller
Policy Advisor, A2ii

Panel Discussion



Lisa Morgan

Technical Specialist, ILO
Impact Insurance Facility



Asitha Rodrigo

Chief Technology & Product
Officer, (MILVIK), BIMA



**Moderated by:
Lukas Keller**

Policy Advisor, A2ii



Randip Singh Jagpal

Head of Intermediaries
Department, IRDAI India



International
Labour
Organization



A2ii-IAIS Public Dialogue

Closing the Health Financial Protection Gap:
Expanding Access to Health Insurance in Times
of Crisis and Beyond

Lisa Morgan, FIA
30 September 2021

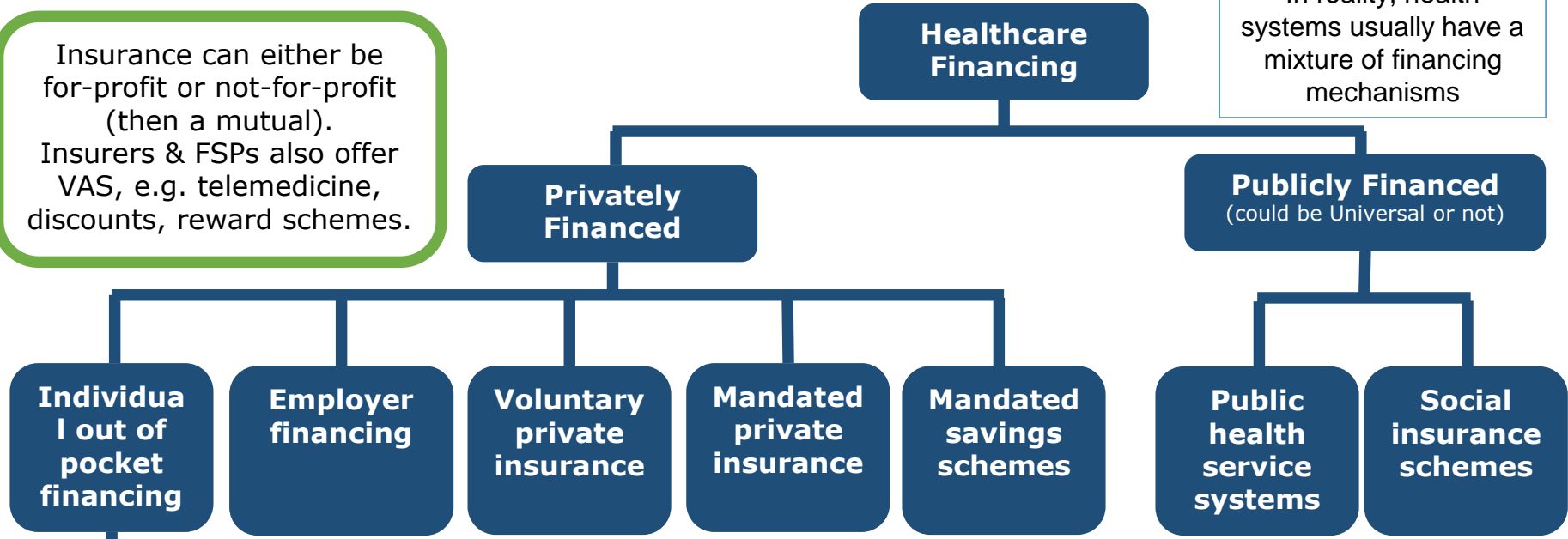


Different types of healthcare financing observed



In reality, health systems usually have a mixture of financing mechanisms

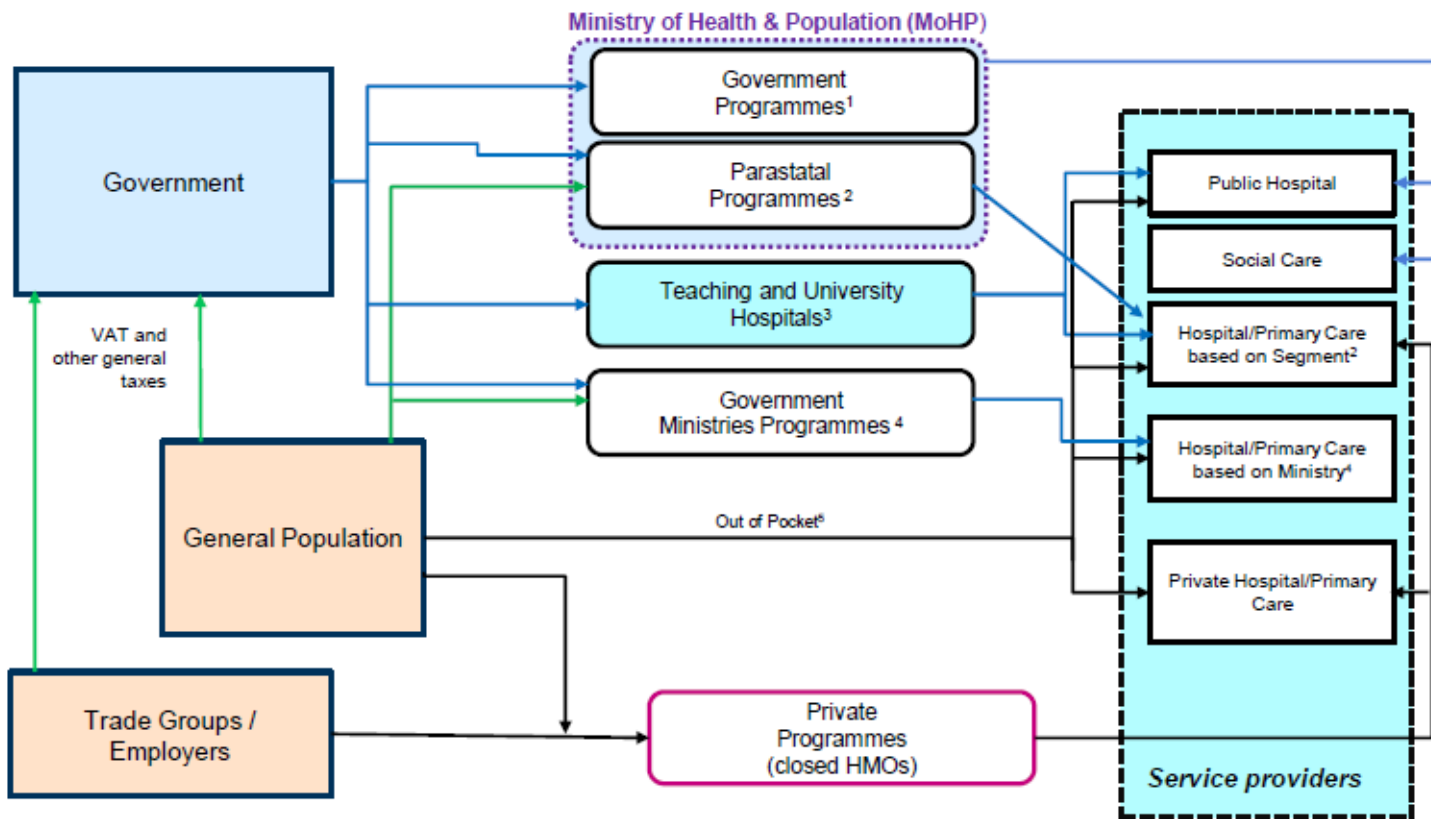
Insurance can either be for-profit or not-for-profit (then a mutual). Insurers & FSPs also offer VAS, e.g. telemedicine, discounts, reward schemes.



From formal and informal savings & loans

In addition, wealthy may have access to income protection insurance, critical illness, cash plans and long-term care insurance. Cheaper insurance products include hospital cash, other cash plans, personal accident & limited/gap packages also exist.

Equity | Cost
Quality
Access



Source:
International Health Care Funding Report
 Aug 27, 2020
 Society of Actuaries

[Link](#)

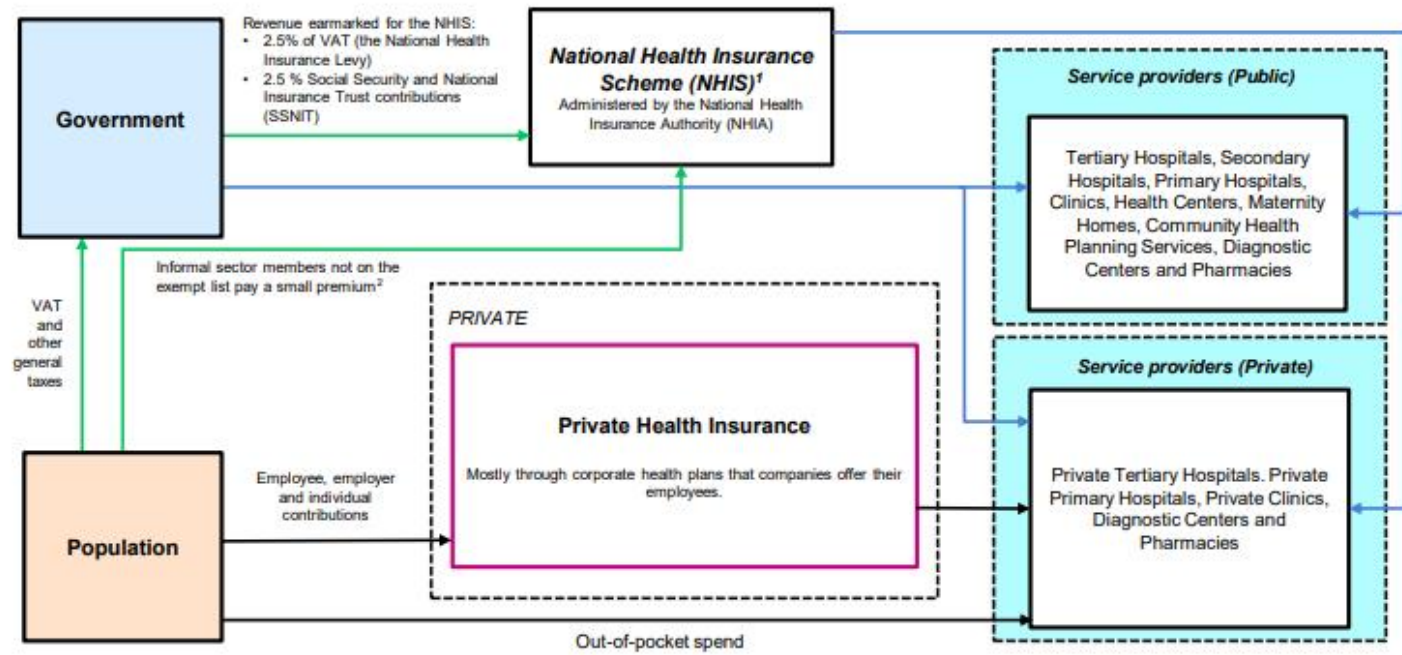
¹ Open to all citizens

² Semi-autonomous, gov't owned like National Insurance Organization (NIO), Curative Care Organization (CCO)

³ One of the targeted hospitals for the poor people and also for the workers and employees in the public sector

⁴ Separate risk pools and providers for each ministry (Interior, Transportation, Agriculture, Defense, Religious Affairs, etc.) some open to the public with higher OOP.

⁵ Citizen may pay OOP directly to providers



Source:
International Health Care Funding Report
 Aug 27, 2020
 Society of Actuaries

[Link](#)

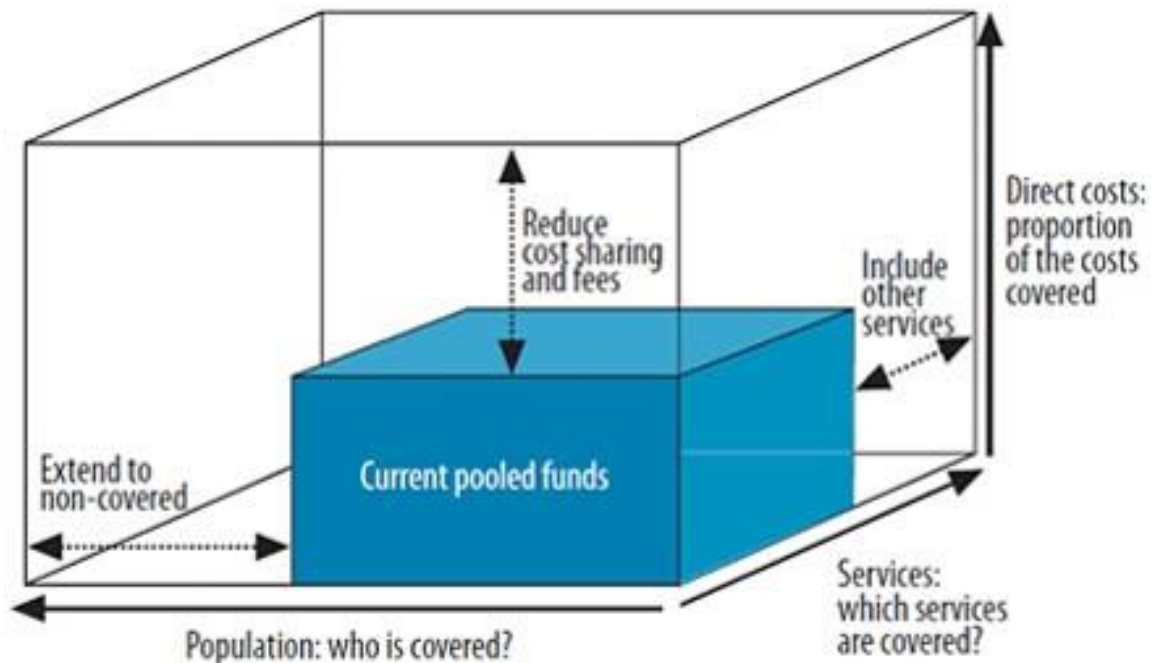
Health sector is administered by the Ministry of Health. Ghana Health Services is another agency that reports to the MOH and is a major player in service delivery.

¹ The NHIS was established in 2003. The National Health Insurance Authority which licenses, monitors and regulates the operation of health insurance schemes in Ghana. The NHIS covers about 95% of diseases in Ghana. The benefit package includes outpatient, inpatient, dental, optical, maternity and emergency services.

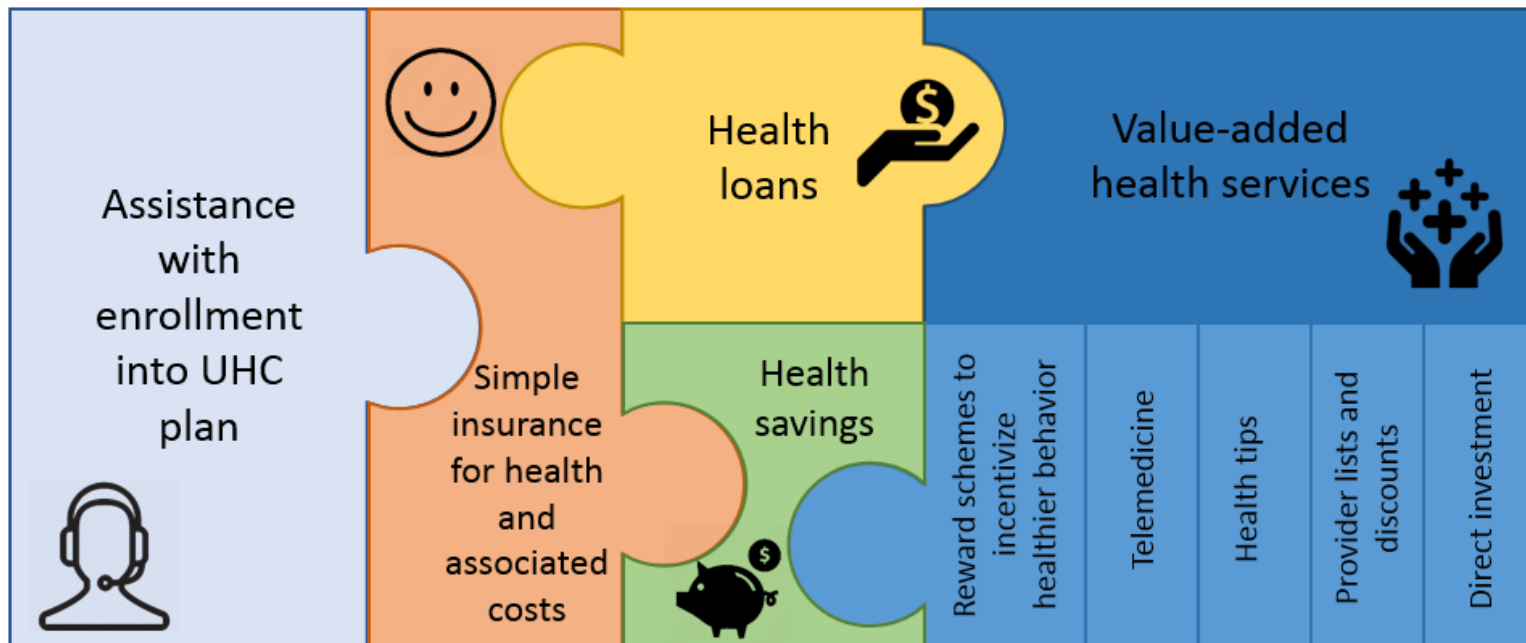
² Those exempt from premiums include: Pregnant women, Indigents, Categories of differently-abled persons determined by the Minister responsible for Social Welfare, Persons with mental disorder, SSNIT contributors, SSNIT pensioners, Persons above seventy years of age (the elderly), Other categories prescribed by the Minister

³ As of May 2020, the NHIS covered around 40% of Ghana's population. (roughly 12.3 million people).

UHC Health Cube (WHO)



Three dimensions to consider when moving towards universal coverage



From: *Paper on Financial inclusion and health*. The above “puzzle” shows the different pieces that together constitute an holistic approach to managing various tranches of health-related direct and indirect costs, and help with prevention and promotion of health-seeking behaviour. [Link](#)

Q&A Session

Thank you.

Follow us on Twitter [@a2ii_org](https://twitter.com/a2ii_org), [YouTube](#) and [LinkedIn](#)

Implementation Partner:



Supported by:



Hosted by:

