

Cerrando la brecha de protección financiera en salud: ampliando el acceso al seguro médico en tiempos de crisis y más allá - Diálogo Público A2ii-IAIS

30 Septiembre 2021



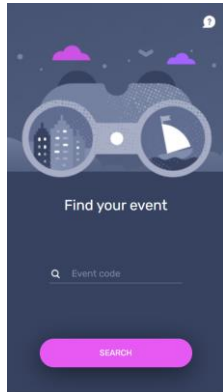
Dialogues

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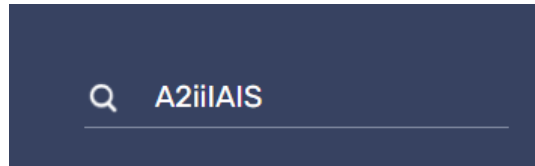
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Welcome Remarks



Manuela Zweimueller
Jefe de implementación
IAIS



Moderador:
Lukas Keller
Asesor, A2ii

Panel Discussion



Lisa Morgan

Oficial técnico, Impact
Insurance Facility de la OIT



Asitha Rodrigo

director de tecnología y
productos, (MILVIK), BIMA



Moderador:
Lukas Keller

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Randip Singh Jagpal

director general, departamento de
intermediarios, Insurance Regulatory and
Development Authority of India (IRDAI)



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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.

Healthcare Financing

Privately Financed

Publicly Financed (could be Universal or not)

Individual out of pocket financing

Employer financing

Voluntary private insurance

Mandated private insurance

Mandated savings schemes

Public health service systems

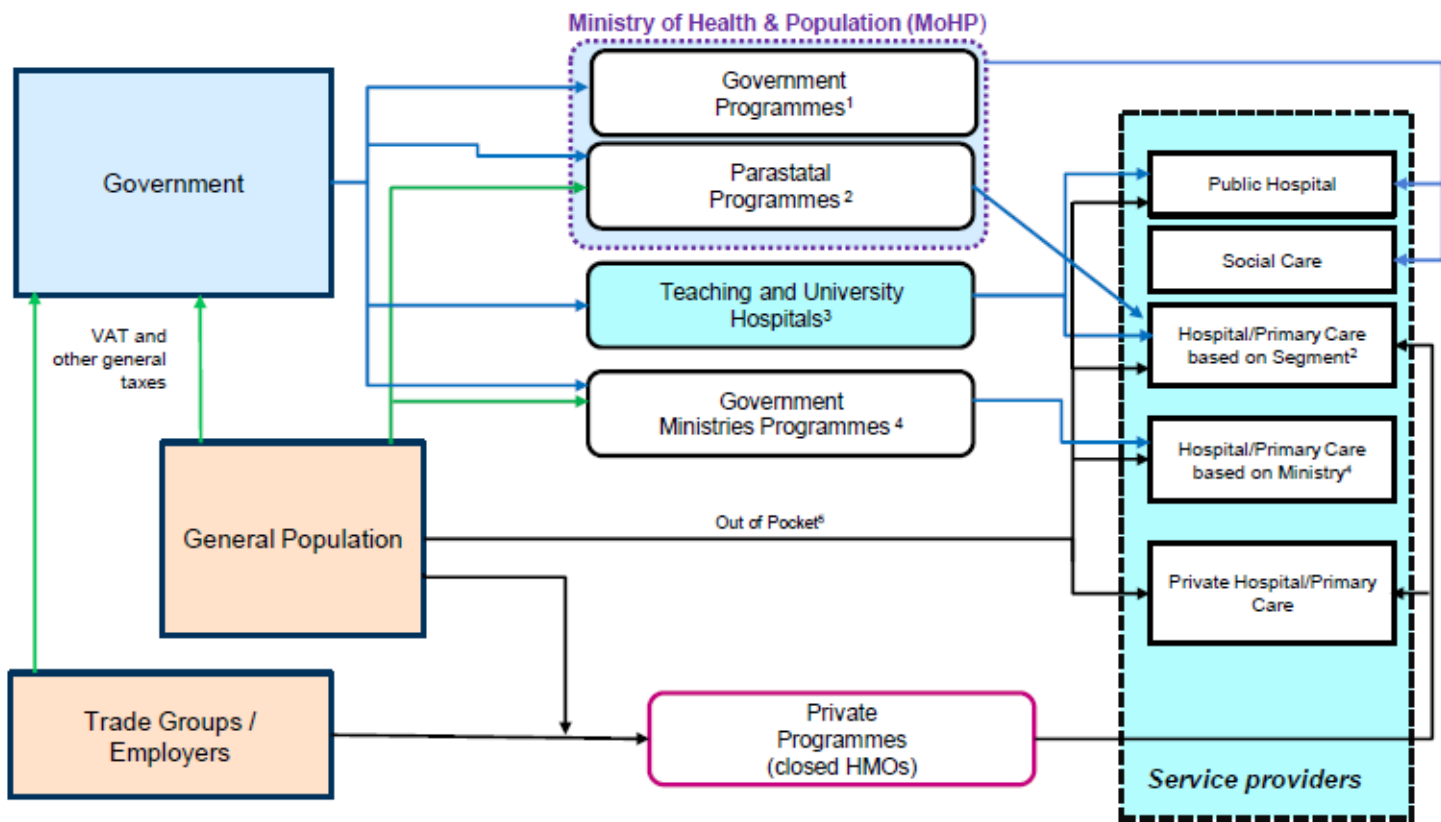
Social insurance schemes

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



¹ Open to all citizens

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

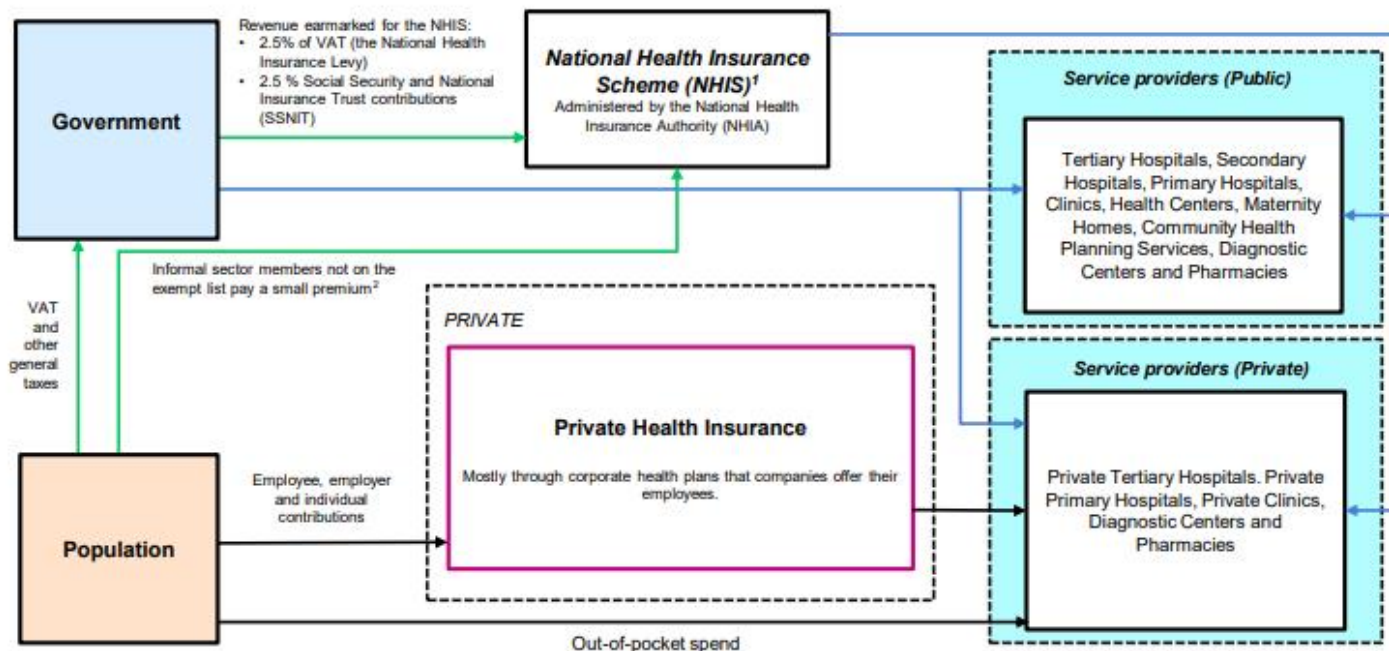
³ One of the targeted hospitals for the poor people and also for the workers and employees in the public sector

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](#)



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

[Link](#)

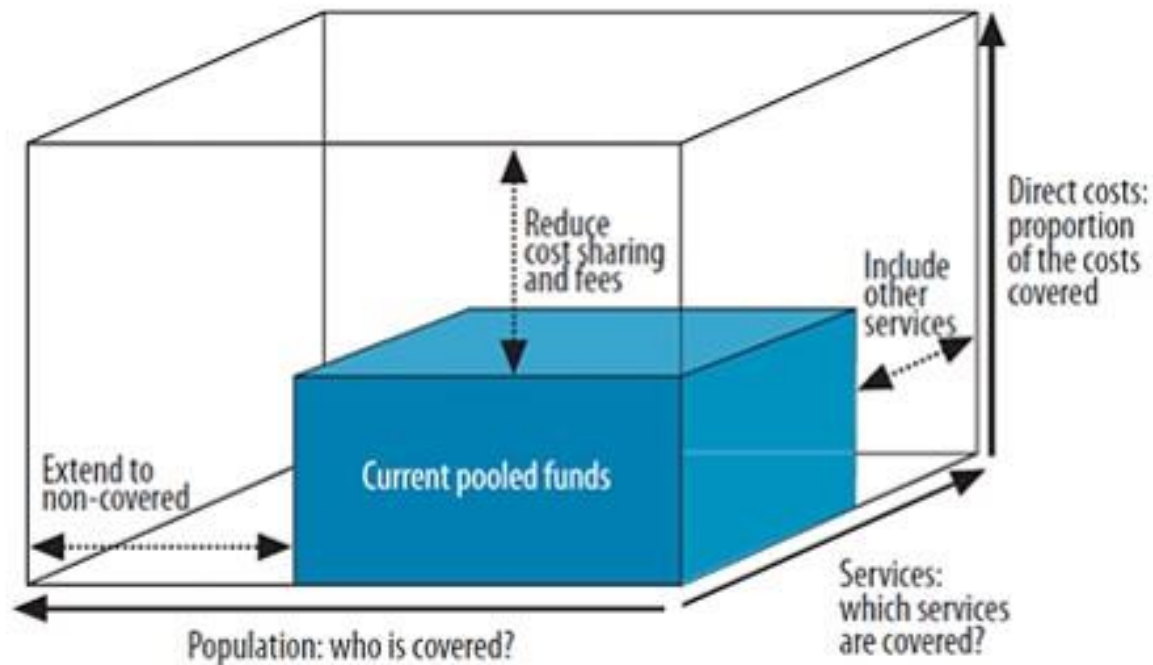
Health sector is administered by the Ministry of Health. Ghana Health Services is another agency that reports to the MOH and is a major player in service delivery.

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.

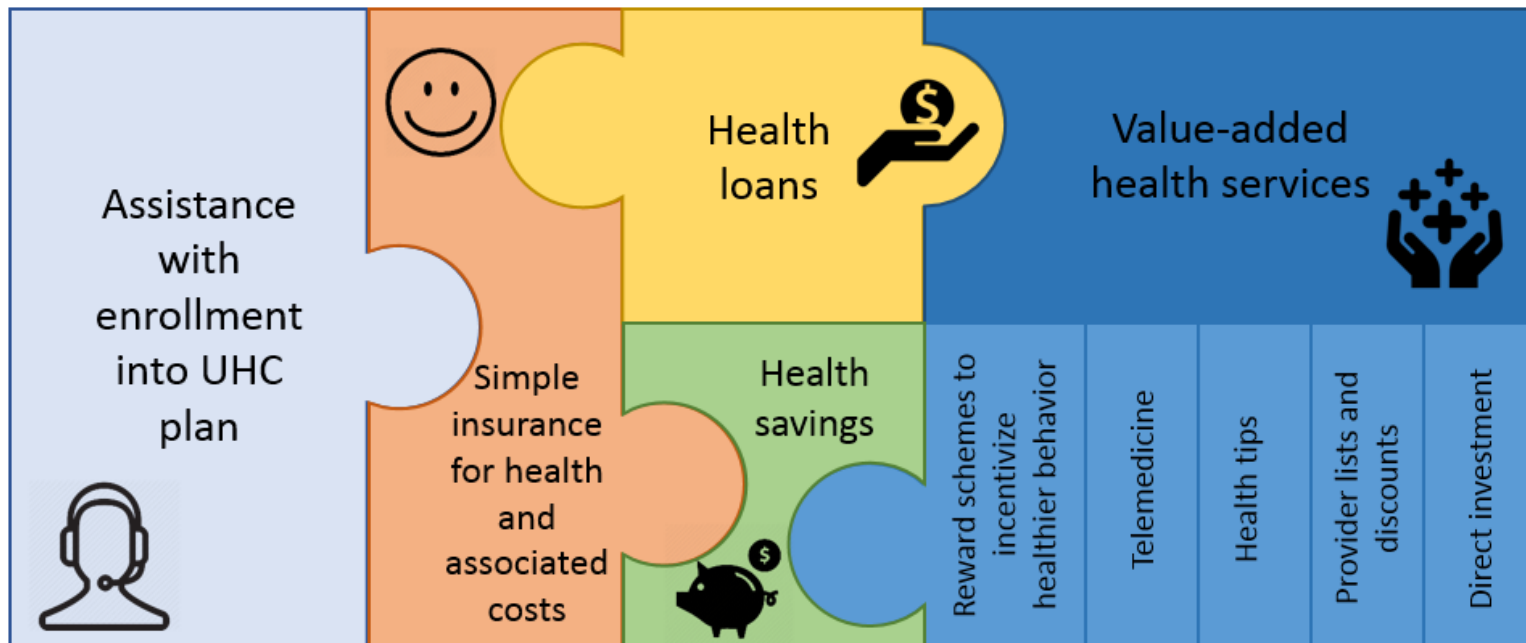
² Those exempt from premiums include: Pregnant women, Indigents, Categories of differently-abled persons determined by the Minister responsible for Social Welfare, Persons with mental disorder, SSNIT contributors, SSNIT pensioners, Persons above seventy years of age (the elderly), Other categories prescribed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

Muchas gracias.

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