



Health, Education, Social Protection

Introduction and development of social health insurance schemes

The challenge

Worldwide, some 1.3 billion people do not have access to effective and affordable health care. As many as 178 million people could suffer financial disaster each year, as a result of out-of-pocket health payments. Most of them could be forced into poverty simply because of health payments or face an increased risk of disease: impoverished population groups have poorer nutritional status, live in insanitary conditions, and often lack access to clean water.

Our approach

To break this vicious circle, GIZ has in recent years developed a number of approaches to provide a safety net in the event of illness, such as the promotion and expansion of social and community-based health insurance schemes, micro-insurance products and social cash transfers. The solutions developed aim to achieve a high degree of participation and sustainability and respect the political and socio-economic context of the country concerned.

Our services

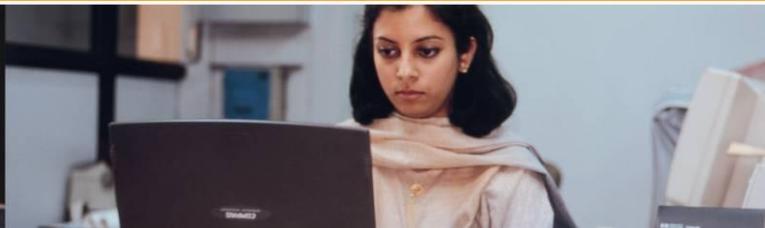
We advise governments, ministries and administrations on the introduction and reform of mechanisms to provide a safety net in the event of illness. We start by analysing existing health systems and thus identify the relevant needs. In developing our approaches, we attach particular importance to their appropriate integration into other health financing mechanisms. At the same time, we advise governments on how to create a stable regulatory framework, and support long-term financial planning.

In this context, we are assisted by various appropriate tools that we have developed:

Using a model known by its acronym, CHIC (Centre of Health Insurance Competence), GIZ primarily helps networks of small, community-based health insurance schemes to set up and operate competence centres for health insurers. The CHIC Management Seminars represent one product of these competence centres. These foster basic practical skills such as risk management, financial management and cost analysis, and thus promote an entrepreneurial approach to non-profit health insurance schemes.

InfoSure – Health Insurance Evaluation Methodology and Information System – is a user-friendly method for analysing and evaluating health insurance systems. The basis of InfoSure is a detailed list of questions aimed at the systematic recording of qualitative and quantitative data, which is available in English, French and Spanish as input software. Used in the context of process support, it enables previously disregarded aspects or functional processes with potential for improvement to be identified at an early stage of system development.

SimIns is a tool developed by the WHO and GIZ to simulate the financial development of a social or community-based health insurance scheme. It is intended to aid decision-making during the introduction and detailed implementation of this type of health insurance scheme. On the basis of different variables (e.g. population coverage by group, level of income, insurance contributions, co-payments, healthcare costs, usage rates, etc.), SimIns can calculate an insurance scheme's revenue and expenditure trends over a ten-year period.



The benefit

One of GIZ's strengths is its many years of experience and hence its expertise in this area, which we pass on to experts and managers via advanced training and networking. As GIZ's partner, you benefit from our international experience and our specific knowledge in the field of social protection and the equitable financing of health systems. We cooperate closely with German, European and international institutions in the fields of social policy and development cooperation.

In many developing countries and countries in transition, significant and positive results have already been achieved. They show that it is possible and useful to protect poor population groups from health risks, while contributing to the country's sustainable economic development.

An example from the field

In recent years, Tanzania has adopted significant legislation with a view to establishing a social health insurance system. Health insurance is divided into three separate schemes: 1) NHIF - National Health Insurance Fund for government employees, 2) NSSF - National Social Security Fund for private sector employees and workers, and 3) CHF - Community Health Funds for persons working in the informal sector. To support policy implementation, German development cooperation provides advice to the Tanzanian government on two levels:

1. Expert advice to the specialised ministry:

- Introduction of a legal framework for social health insurance schemes
- Conceptual advice on health care financing as part of the implementation of health sector reform
- Strategic advice on strengthening district-based Community Health Funds and possible linkage with the national NHIF
- Poverty-oriented advice to improve access to health care

2. Advice for regions and districts to strengthen social health insurance

- Strengthening CHFs in the districts
- Improving the use of resources from the NHIF, e.g. as part of a pro-poor HIV/AIDS-related maternal health project

The measures have already achieved a number of successes. For example, the Tanzanian Network of Community Health Funds (TNCHF) has been established as an independent and competent partner in the field of health care financing. Through the application of innovative approaches such as group insurance schemes for workers from the informal sector, and the use of public-private partnerships and microfinancing tools, increased uptake has been achieved, from 8% to 40% (2009). This is resulting in enhanced social protection, with poor groups in particular benefiting from a decentralised, pro-poor approach which facilitates their access to health care.

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