



Health Insurance Handbook (World Bank Working Papers)

Hong Wang, Kimberly Switlick, Christine Ortiz, Beatriz Zurita, Catherine Connor

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Many countries that subscribe to the Millennium Development Goals (MDGs) have committed to ensuring access to basic health services for their citizens. Health insurance has been considered and promoted as the major financing mechanism to improve access to health services, as well to provide financial risk protection. In Africa, several countries have already spent scarce time, money, and effort on health insurance initiatives. Ethiopia, Ghana, Kenya, Nigeria, Rwanda, and Tanzania are just a few of them. However, many of these schemes, both public and private, cover only a small proportion of the population, with the poor less likely to be covered. In fact, unless carefully designed to be pro-poor, health insurance can widen inequity as higher income groups are more likely to be insured and use health care services, taking advantage of their insurance coverage. Despite the many benefits that health insurance may offer, table 1.1 shows that the journey to implement insurance and achieve the benefits is challenging, long, and risky. Policy makers and technicians that support development and scale-up of health insurance must figure out how to increase their country's financing capacity, extend health insurance coverage to the hard-to-reach populations, expand benefits packages, and improve the performance of existing schemes.

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