

Health Insurance In Developing Countries The Social Security Approach

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Explore the crucial role of health insurance in developing countries, examining the social security approach as a viable model for ensuring equitable healthcare access. This content delves into the challenges, benefits, and strategic implementations necessary to provide robust health coverage in emerging economies, fostering better public health outcomes.

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Health Insurance in Developing Countries

This volume describes the evolution of the social security approach to health insurance, from the first initiatives in Europe to the adaptation of the concept in other parts of the world. It then focuses on benefits and financing, and on the inter-relationship between the social security system and government agencies, particularly those dealing with health.; A concise review of the mechanisms involved in both the delivery of health services and providing payment is followed by an analysis of current administrative issues. The second part contains country profiles of health care programmes in.

Health Insurance in Developing Countries

Specialist groups have often advised health ministers and other decision makers in developing countries on the use of social health insurance (SHI) as a way of mobilizing revenue for health, reforming health sector performance, and providing universal coverage. This book reviews the specific design and implementation challenges facing SHI in low- and middle-income countries and presents case studies on Ghana, Kenya, Philippines, Colombia, and Thailand.

Social Health Insurance for Developing Nations

The debate about health care reform has gone on for many years. The debate has generated often innovative ideas for reform that transcend national boundaries. For example, proposals have been made for an extension of health insurance with a framework of social protection; progressive development of funding methods; controls on expenditure; bringing benefits into line with what is actually needed; and the application of technological advances. The book concentrates on health insurance policy innovations in selected countries in Africa, the Americas, Asia, and Europe. In addition this book addresses recent institutional economic findings with regard to application of information technology

in health insurance systems. Topics discussed include: new approaches in extending coverage in a health insurance system, confronting resource scarcity: innovative strategies, refining benefits to meet current needs, new institutional and administrative frameworks, and transformation through information technology systems. Many of the innovations presented here have already been integrated into existing reforms and the authors refer to concrete developments in individual countries and regions. This book presents those important innovations to social health insurance systems in industrialized and developing countries that have been brought forward in recent years and, as far as possible, already evaluated. In doing so, the intention is to show developments that are valid for more than one country and could have long term impact on health insurance systems. This book is intended to promote deeper exchanges of experience between differing regions, countries, and health insurance systems. In this way it will stimulate ideas for politicians and practitioners, scientists and other experts.

Recent Health Policy Innovations in Social Security

The large majority of workers in developing countries are excluded from social security protection. Social Security for the Excluded Majority examines this problem in Benin, China, El Salvador, India, and the United Republic of Tanzania. This book pleads for a participatory approach to the extension of social security and explores ways in which governments and organizations can come together to create practical, workable policies to bring social security protection to all. Through a series of detailed case studies compiled by an international array of policy experts, this book looks closely at the workings of self-financed schemes for informal workers that emerged in the 1990s, and highlights the schemes that have been most beneficial. It focuses on how NGOs, cooperatives, and other social organizations have been able to develop institutions and policies more in line with the requirements and contributory capacity of the informal sector. The authors evaluate various approaches to the extension of formal sector social insurance to informal sector workers, including the self-employed. In addition, they explore how social assistance programs, although often requiring sophisticated administration, can help ensure that benefits reach the population most in need, such as children, the disabled, and the elderly.

Social Security for the Excluded Majority

Annotation This volume views community-based microinsurance as an incremental first step to improved financial protection and better access to health services for the poor. While community-based financing can be structured in various ways, this volume focuses on reinsurance as a mechanism for improving micro-level health insurance units. It outlines strategies and policies that can be applied by countries and donors to improve access to health care services.

Social Reinsurance

This report discusses several different approaches that support reforming health care services in developing countries. For some time now, health care services have been supported by government funds. As demands for improving health care services continue to increase additional demands will be placed on governments to respond. This, however, will not be easy. Slow economic growth and record budget deficits in the 1980's have forced reductions in public spending. Alternative approaches to finance health care services are needed. Such possible changes could involve: decentralization of federal government involvement; the promotion of nongovernment involvement; the imposition of user fees; and, establishing health insurance. Finally, the role of the Bank in pursuing new financing strategies is discussed.

Financing Health Services in Developing Countries

Basing his report on research conducted from 1997 to 2002, J tting (OECD Development Centre, France) argues that the social security and health of rural populations in developing countries have been under-studied compared to production-related factors of sustainable development. Criticizing the traditional approach that believes that a shift from a

Health Insurance for the Poor in Developing Countries

A collection of peer-reviewed articles and contributions to books, this overview of the finance of health insurance concentrates on developing countries. The material covers various financing strategies and explains how each can--or cannot--help improve the transition toward universal coverage. The model plans shown here are particularly useful for policy-makers and technical advisers who have to decide

upon health financing policies--or are engaged in a debate about them--and the sample forms can be adjusted to the particular economic and political context of the developing countries involved. In addition, there are reminders that this process varies: in some countries, universal coverage may take time and require a step-by-step approach. In other developing countries, a swift transition to universal coverage may be quite feasible.

Health Financing in the Developing World

Social security represents an investment in a country's human infrastructure, which is no less important than its physical infrastructure. This book outlines basic concepts such as the social protection floor and the social security staircase, analyses the affordability of various approaches, and examines the results of practices around the world, especially in low- and middle-income countries. Its second part weighs the pros and cons of conditional cash transfers and, based on a wealth of statistics, argues that effective social transfer programmes not only alleviate poverty, but also improve labour market participation, productivity, nutrition, health care, education, consumption and social inclusion. The overall message is that such investment can benefit poorer countries as well as richer ones, and that even in times of tightened budgets and global economic crisis, the dividends are well worth the expenditure.

Extending Social Security to All

This paper reviews the main trends and policy issues with regard to the extension of social security in developing countries. It begins by defining the concept of social security, and it examines its linkages with the development process and its impact on poverty reduction. It then reviews the four main social security programmes, i.e. health insurance, pensions, unemployment protection and tax-based social benefits. It shows that in many middle-income countries, statutory social insurance can form the basis for the extension process. However, this is generally not so in the low-income countries, where only a small minority of the population is covered by social security. In particular for these countries, the paper pleads for experimentation with area-based schemes. It also recognizes the need for additional international financing of some basic social security schemes, if coverage is to be extended to everyone over the next 15 to 25 years. The paper also examines the gender dimension of the extension process. The paper concludes with outlining some key elements of national and international strategies. Social security should be recognized as a major instrument to deal with some of the negative social consequences of globalization. National policies should consist of improving and reforming statutory social insurance programmes, of promoting community- and area-based social insurance schemes, and of enhancing cost-effective tax-financed social benefits. At the international level, there is a need for a few simple indicators on social security coverage, for advocacy measures to get social security at the top of the development agenda, for experimentation with new mechanisms to reach workers in the informal economy, as well as for knowledge development and technical assistance. Many of these elements will be included in the "Global campaign on social security and coverage for all" that the ILO is to launch at the beginning of 2003.

Extending Social Security

Providing universal access to social protection and health systems for all members of society, including the poor and vulnerable, is increasingly considered crucial to international development debates. This is the first book to explore from an interdisciplinary and global perspective the reforms of social protection systems introduced in recent years by many governments of low and middle-income countries. Although a growing body of literature has been concerned with the design and impact of social protection, less attention has been directed towards analyzing and explaining these reform processes themselves. Through case studies of African, Asian, and Latin American countries, this book examines the 'global phenomenon' of recent social protection reforms in low and middle-income areas, and how it differs across countries both in terms of scope and speed of institutional change. Exploring the major domestic and international factors affecting the political feasibility of social protection reform, the book outlines the successes and failures of recent reform initiatives. This invaluable book combines contributions from both academics and practitioner experts to give students, researchers and practitioners in the fields of social security, economics, law and political science an in-depth understanding of political reform processes in developing countries.

Social Protection in Developing Countries

In recent years, in both the specialist press and the tabloids, the idea of privatization of social security has become a shimmering catch phrase. Politicians base election campaigns on promises of more or less privatization in social security. Many governments introduce private business management methods into their social security systems. Representatives of social security institutions and academics prepare theory papers on the possible outcomes of privatization. And international financial organizations describe doomsday scenarios based on the premise of failure to privatize. What is the role of privatization today in the development of national social security systems? How does privatization concern the developments in different social security programs such as old age, sickness, unemployment, accident insurance and family allowances? What are the visions and effects of privatization in social security? This volume provides an overview of the various positions of supporters and opponents of privatization in the main branches of social security, followed by national experience of privatized or part-privatized social security systems. While the perspective of each of the contributors is markedly different, the overall objective cuts across differences: namely, to develop the most efficient and cost-effective system of social security protection. The authors' views and knowledge are derived from their firsthand experiences with social security in Africa, Asia, the Americas and Europe. Representatives of the leading international organizations dealing with social security issues—the International Labour Organization, the OECD, the World Bank and the World Health Organization—further expand the parameters of the viewpoints and experiences expressed. This multifaceted book allows the reader to learn about the challenge of privatization in the various forms of social security by assembling a set of highly up-to-date, technically complex and legal issues based on practical analysis and actual experience. It will be of interest to those concerned with national social policy in a comparative context. This is the sixth volume in an ongoing series that aims to review social security in a comparative, global context. Xenia Scheil-Adlung is program manager, International Social Security Association, Geneva, Switzerland.

Building Social Security

Ô This volume makes a valuable contribution to the dynamic and expanding field of scholarship on social policy in developing countries. In combining analytical frameworks used in comparative social policy analysis with an examination of key areas of policy and provision in selected countries, it will be a key resource for anyone interested in current debates in international social policy and welfare. Ô Ð Nicola Yeates, Open University, UK There is increasing interest in the significance of social policy in the management of welfare and risk in the developing world. This volume provides a critical analysis of the challenges and opportunities facing social protection systems in the global south, and examines current strategies for addressing poverty and welfare needs in the region. In particular, the text explores the extent to which the analytic models and concepts for the study of social policy in the industrialised North are relevant in a developing country context. The volume analyses the various institutions, actors, instruments and mechanisms involved in the welfare arrangements of developing countries and provides a study of the contexts, development and future trajectory of social policy in the global South. The book Ô s comparative and interdisciplinary approach will be of interest to anyone involved in social policy research and analysis and current welfare debates.

Social Policy in a Developing World

Presenting a periodic overview of the most significant developments and trends in the field of social security has become, for the International Social Security Association, a tradition and a firm commitment. Benefiting from the vast quantity of information uniquely available to the ISSA, its triennial review takes stock of the current state of social security world wide and focuses, through expert analyses, on some of the most pressing social security issues. *Social Security at the Dawn of the 21st Century*, the outcome of the most recent review, is intended to significantly extend the access of an international readership to accurate and up-to-date information and analyses on social security, which has without question developed during the twentieth century into one of the most important publicly financed and administered institutions in modern society. The chapters are grouped into two parts. Part one treats subjects related to policy trends and regional developments, with special emphasis on such important issues as redesigning social security programs, new management practices, and the informal care dilemma. It features major aspects of developments in Asia-Pacific and Latin America. Part two focuses on specific program areas, with special emphasis on problems and reforms in employment policy, pension systems, and public disability schemes. Information is also provided on new approaches to ensuring adequate access to health care and on policies in response to changes in family structures as well as an recent experience with social assistance programs.

Social Security at the Dawn of the 21st Century

Over the past twenty years, many low- and middle-income countries have experimented with health insurance options. While their plans have varied widely in scale and ambition, their goals are the same: to make health services more affordable through the use of public subsidies while also moving care providers partially or fully into competitive markets. Colombia embarked in 1993 on a fifteen-year effort to cover its entire population with insurance, in combination with greater freedom to choose among providers. A decade later Mexico followed suit with a program tailored to its federal system. Several African nations have introduced new programs in the past decade, and many are testing options for reform. For the past twenty years, Eastern Europe has been shifting from government-run care to insurance-based competitive systems, and both China and India have experimental programs to expand coverage. These nations are betting that insurance-based health care financing can increase the accessibility of services, increase providers' productivity, and change the population's health care use patterns, mirroring the development of health systems in most OECD countries. Until now, however, we have known little about the actual effects of these dramatic policy changes. Understanding the impact of health insurance-based care is key to the public policy debate of whether to extend insurance to low-income populations—and if so, how to do it—or to serve them through other means. Using recent household data, this book presents evidence of the impact of insurance programs in China, Colombia, Costa Rica, Ghana, Indonesia, Namibia, and Peru. The contributors also discuss potential design improvements that could increase impact. They provide innovative insights on improving the evaluation of health insurance reforms and on building a robust knowledge base to guide policy as other countries tackle the health insurance challenge.

The Impact of Health Insurance in Low- and Middle-Income Countries

This book presents an in-depth review on the role of health care financing in improving access for low-income populations to needed care, protecting them from the impoverishing effects of illness, and addressing the important issues of social exclusion in government financed programs.

Scaling Up Affordable Health Insurance

Private voluntary health insurance already plays an important role in the health sector of many low and middle income countries. The book reviews the context under which private insurance could contribute to an improvement in the financial sustainability of the health sector, financial protection against the costs of illness, household income smoothing, access to care, and market productivity. This volume is the third in a series of in-depth reviews of the role of health care financing in providing access for low-income populations to needed healthcare, protecting them from the impoverishing effects of illness, and addressing the important issues of social exclusion in government financed programs.

Private Voluntary Health Insurance in Development

This is the fifth and final in a Series of five manuals produced by the Social Security Department of the ILO to provide the reader with information on all the major elements of social security, including the principles, administration, financing, pension schemes and social health insurance. It provides an overview of social health insurance schemes and looks at the development of health care policies and feasibility issues. In addition, it also examines the design of health insurance schemes, health care benefits, financing and costs, and organization as well as considering the operational and strategic information requirements. Other manuals in this series: - Social security principles (Vol. I) - Administration of social security (Vol. II) - Social security financing (Vol. III) - Pension schemes (Vol. IV)

Social Health Insurance

This book is about 24 developing countries that have embarked on the journey towards universal health coverage (UHC) following a bottom-up approach, with a special focus on the poor and vulnerable, through a systematic data collection that provides practical insights to policymakers and practitioners. Each of the UHC programs analyzed in this book is seeking to overcome the legacy of inequality by tackling both a “financing gap” and a “provision gap”: the financing gap (or lower per capita spending on the poor) by spending additional resources in a pro-poor way; the provision gap (or underperformance of service delivery for the poor) by expanding supply and changing incentives in a variety of ways. The prevailing view seems to indicate that UHC require not just more money, but also a focus on changing the rules of the game for spending health system resources. The book does not attempt to identify best practices, but rather aims to help policy makers understand the options they face, and help develop a new operational research agenda. The main chapters are focused on providing a granular understanding of policy design, while the appendixes offer a systematic review of the literature attempting to evaluate UHC program impact on access to services, on financial protection, and on health outcomes.

The Role of Social Security in Developing Countries

Financial protection against the cost of illness and inclusion of vulnerable groups will require better mobilization and use of private means. Private voluntary health insurance already plays an important role in mobilizing additional resources to the health sector and protecting against the catastrophic cost of illness in some countries. This review explores the context under which private voluntary health insurance could contribute to an improvement in the sustainability of the health sector and financial protection in other countries.

Going Universal

In recent years, government and policymakers around the world have shifted their attention away from money-oriented, supply-side economics to institutional economics and people-oriented social and economic development. Issues such as poverty reduction, win-win solutions and strategies in social policy and their implementation, universalization, and a variety of new large-scale conditional cash transfers programs have become ever-present in the global discussion about development and social policy. This book provides win-win strategies for social policies on the ground, as developed and put forward by the normative theoretical paradigm of Developmental Social Policy (DSP). Taking the state-of-the-art general development theory as a starting point of reference and discussion, it goes on to discuss in detail the key win-win strategies that form the basis and core of the DSP paradigm. It examines key related issues such as the performance of provident fund systems, the performance of conditional cash transfer systems (especially their elements that are based on asset- and means-testing), universalism and extension in social security provision in the context of especially developing countries, and “non-economically targeted” social welfare benefits and services. Providing fully-fledged theoretical guidance paired with key social policy strategies and solutions, it will be highly valuable for students and scholars of social policy, development studies, and Asia Pacific studies.

Global Marketplace for Private Health Insurance

The term “social security” has a very different meaning in underdeveloped countries -- whose populations live in great insecurity -- and is best understood as poverty alleviation. This book attempts to define social security in the Third World and to examine what sort of programs are most suitable for developing countries. The authors review current literature on the subject. Some chapters explore broad themes, others contain case studies describing social security provisions in various regions of Asia, Latin America, and Southern Africa. This illuminating study will be of interest to development economists

as well as those working in international organizations concerned with policy-making in the Third World and management of resources.

Development and Social Policy

The goals of universal health coverage (UHC) are to ensure that all people can access quality health services, to safeguard all people from public health risks, and to protect all people from impoverishment due to illness, whether from out-of-pocket payments for health care or loss of income when a household member falls sick. Countries as diverse as Brazil, France, Japan, Thailand, and Turkey have shown how UHC can serve as vital mechanisms for improving the health and welfare of their citizens, and lay the foundation for economic growth and competitiveness grounded in the principles of equity and sustainability. Ensuring universal access to affordable, quality health services will be an important contribution to ending extreme poverty by 2030 and boosting shared prosperity in low-income and middle-income countries (LMICs), where most of the world's poor live. The book synthesizes the experiences from 11 countries – Bangladesh, Brazil, France, Ethiopia, Ghana, Indonesia, Japan, Peru, Thailand, Turkey and Vietnam – in implementing policies and strategies to achieve and sustain UHC. These countries represent diverse geographic and economic conditions, but all have committed to UHC as a key national aspiration and are approaching it in different ways. The study examined the UHC policies for each country around three common themes: (i) the political economy and policy process for adopting, achieving, and sustaining UHC; (ii) health financing policies to enhance health coverage; and (iii) human resources for health policies for achieving UHC. The findings from these country studies are intended to provide lessons that can be used by countries aspiring to adopt, achieve, and sustain UHC. Although the path to UHC is specific to each country, countries can benefit from the experiences of others in learning about different approaches and avoiding potential risks.

Social Security in Developing Countries

Health development in countries of Asia and the Pacific is constantly facing new challenges but financial constraints prevent people from seeking timely health care and completing the treatment regimen. Many countries in Asia and the Pacific have introduced cost recovery by charging for publicly provided health services and the share of private financing in total health care spending has significantly increased in the past two decades. However such reforms were carried out without adequate measures to protect the poor and private out-of-pocket financing is an inequitable and inefficient way of funding health services. There has thus been growing interest in health insurance not only as a financing mechanism, but also as an effective social safety net. This publication is the outcome of joint efforts by the WHO Regional Offices for the Western Pacific and South-East Asia, the Asian Development Bank, and health care financing experts in the two regions. By the use of case studies it documents regional experiences in health care financing arrangements through prepayment, with critical analysis on factors linked to success, failures and lessons learnt in various socioeconomic settings. While experiences from 12 selected countries have been highlighted, the lessons are relevant for all countries in Asia and the Pacific. The publication will therefore be useful for policy makers and for international development partners undertaking technical assistance in the field of social security and social health insurance.

Recent Health Policy Innovations in Social Security

From Few to Many is the first comprehensive look at Colombia's 1993 health system reforms. It describes the implementation of universal health insurance, including a subsidized system for the poor, and examines the impact of this and other reforms during a time when Colombia experienced crushing recession and internal conflict that displaced half a million people. Prior to the reforms, a quarter of the Colombian population had health insurance. Subsidies failed to reach the poor, who were vulnerable to catastrophic financial consequences of illness. Yet by 2008, 85 percent of the population benefited from health insurance. From Few to Many describes the challenges and benefits of implementing social health reforms in a developing country, exploring health care financing, institutional reform, the effects of political will on health care, and more. The reforms have provided important lessons not only for continued reform in Colombia, but also for other nations facing similar challenges.

Public-private Partnerships in the Health Sector

Tanzania is currently developing a Health Financing Strategy to provide a medium to long-term road map for a sustainable and integrated health financing system. This book is designed to inform this discussion by providing an analytical basis for the discussion of options, a series of policy options

which could be considered in moving forward, and the economic and financial implications of these options. In doing so, it is hoped that this book will help stimulate the discussion of options and help Tanzania develop a health financing strategy which meets its long-term needs. Health financing in Tanzania is currently highly fragmented, with many different sources of funds and programs directed at specific population groups. Despite this, many people still do not access health services because of financial barriers, and this burden falls disproportionately on the poor. This book looks at the current situation with respect to health financing as well as the experience in other countries to address health financing for the poor and the population generally, using a common analytical framework. The book then explores a number of options in the areas of revenue generation, pooling of funds, purchasing and service provision, and also looks at the regulatory and political environment, making specific recommendations which can be considered in each of these areas. The focus of these recommendations is particularly on improving financial health protection for the poor. The economic, financial and service delivery implications are then examined, using several different scenarios for extending pre-paid health insurance coverage to the population. Making Health Financing Work for the Poor in Tanzania will be of interest to readers working in the areas of health care and public health, social protection, and social analysis and policy, in Tanzania and in other countries aiming for improvements in their health financing systems.

Sustaining Social Security

In straightforward, non-technical language, the book demystifies the modelling process and provides step-by-step guidance, demonstrating how managers and policy-makers can best make use of models in the formation of health policy goals, the identification of options, and the analysis and implementation of results.

Universal Health Coverage for Inclusive and Sustainable Development

Introductory guide to social security and the role of ILO technical cooperation - describes health service, health insurance, maternity benefits, employment accident benefits, old age benefits, survivors benefits, disability benefits, unemployment benefit, and family benefits; explains the institutional framework, methods of financing, and the economic implications of income redistribution; discusses special arrangements for migrant workers; summarizes ILO Convention No. 102 on social security.

Rethinking Social Security

Provides an overview of the need for social protection of women workers in the informal sector. Sketches some innovative approaches to social protection that have been undertaken by governments, community-based organizations and other non-governmental bodies; identifies gaps and priorities for future research, development programme and policy. Appendix: Case studies (Case 7: The South African Old Age Pension (SA-OAP)).

Social Health Insurance

Mandatory health insurance schemes are being proposed or expanded in many developing countries, but with relatively little attention to how they should be governed. This book considers how five dimensions of governance, i.e., coherent decision-making structures, stakeholder participation, transparency and information, supervision and regulation, and consistency and stability, influence the coverage, financial protection, and efficiency of mandatory health insurance entities. It also looks at the institutional and political forces that affect the behavior of such entities within their social and historical context. It addresses these issues by analyzing experiences from four countries, i.e., Chile, Costa Rica, Estonia, and the Netherlands, and develops lessons for developing countries related to these important dimensions of governance, paying special attention to questions of assuring solvency, financial protection, and quality health care services.

From Few to Many

'Strong social policy is essential for sustainable growth. This book is an extremely useful overview of social policy issue for policy makers and anyone who wants to understand the true roots of successful sustainable development' - Ian Johnson, Vice President for Sustainable Development, The World Bank 'Throughout the world issues of social development have now taken centre stage. There is no more comprehensive and readable guide to the choices and conflicts of this global drama. This book

is essential reading for all students and practitioners of social development - and for every World Bank economist' - David Piachaud, Professor of Social Policy, London School of Economics This much-needed textbook fulfils a major gap in providing a complete up-to-date guide and introduction to the increasingly important role of social policy in the context of development processes and practice. Across a number of key sectors and areas of social policy concern, the authors accessibly introduce and explain the main conceptual debates, the most recent policy discussions, and provide applied examples to illustrate the latest developments in the social policy and planning field. Central topics covered include: - poverty - rural development - urban development - education - health - social work - social welfare - international development and cooperation. Social Policy for Development is an essential text for all students and practitioners alike seeking a deeper understanding of the issues of poverty, social exclusion and deprivation across social policy and development studies internationally.

Making Health Financing Work for Poor People in Tanzania

Modelling in Health Care Finance