

Public Sector

Central Bank



Introduction

Most developing countries have a Central Bank, whose role is to oversee monetary policy and support the economic policy of the government. The Central Bank is also typically responsible for licensing and regulating commercial banks as well as deposit-taking microfinance institutions, and in some cases oversees the insurance industry. Although this is not standard, some teams have met with the Central Bank to learn more about financing issues pertinent to the private health sector, especially if there is interest in establishing a Development Credit Authority (DCA)—a loan guarantee underwritten by USAID.

Questions

- What private sector health entities have you worked with in the past? In what capacity?
- What are the financing needs of the private health sector?
- Is there a DCA in place?
- Do you think commercial banks would be more willing to issue credit to private health providers if there were a loan guarantee (such as a DCA) in place?
- Does the Central Bank regulate the health insurance industry? If not, which branch of the government does?
- If the Central Bank regulates the insurance industry, what regulations are in place specifically targeting health insurance?
- What kind of reporting is required from health insurance providers to the Central Bank?
- Do any regulations exist that are specifically designed to increase access to insurance for low-income populations? Or for women?