

# Public Sector

## Public Health Insurance Programs



### Introduction

Many developing countries have publicly financed health insurance for government employees. This is sometimes used as a foundation for national health insurance. If national health insurance is being considered in the country being assessed, there may be interest in exploring a potential role for the private sector. In this case, the team may want to learn more about the existing public health insurance program.

### Questions

- Approximately what proportion of the population is covered by health insurance? [Ask about public/private split.]
- Does the country have an Essential Health Package (EHP)? If so, does the public health insurance scheme cover all services related to the EHP? Why or why not?
- What services are covered – HIV, family planning, deliveries, child health?
- To what extent are these services being used?
- Are there services that your members are asking for that you are not covering?
- What are the premiums you charge (if any)?
- How many members do you have?
- Is your membership growing?
- Who are your service networks (public/private)?
- What kind of service agreements do you have (capitated/fee-for-service)?
- How do you negotiate your rates with health care providers?
- Who are your members (urban/rural, income, SES class, male/female)? Are family members/dependents covered?
- How is the plan financed? (Example: tax revenue, employers, members.)
- In each of the past three years, what was the total premiums the public health insurance scheme collected?
- In each of the past three years, how much has the public health insurance scheme spent on health care services?