

## Thinking of introducing social health insurance? Ten questions

Ole Doetinchem, Guy Carrin, David Evans

**Technical brief for policy-makers, Number 4/2009**

**World Health Organization**

Languages: EN, FR, ES

WHO reference number: WHO/HSS/HSF/PB/09.04

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### 1. What do you mean by social health insurance?

".....Social health insurance (SHI) is one of the possible organizational mechanisms for raising and pooling funds to finance health services, along with tax-financing, private health insurance, community insurance, and others<sup>1</sup>. Typically in the more mature European SHI systems, working people and their employers, as well as the self-employed, pay contributions that cover a package of services available to the insureds and their dependents. In most cases they are obliged to make these contributions by law. Many governments also pay subsidies into these systems in order to ensure or improve their financial sustainability.

Within this context, there has been considerable variation in how Social health insurance SHI systems have developed across countries. Contributions are sometimes held in a single fund, or there might be several funds that compete for membership.

These funds may be run by government or by nongovernmental or parastatal organizations. Contributions have generally, but not always, ensured that the rich contribute more than the poor but contributions do not typically vary with health status. The sick do not pay more than the healthy, to allow the financial risks of paying for care to be shared across the healthy and the sick, or across the life cycle for individuals. A multitude of ways of paying providers can be observed, from unrestricted fee for service, to selective contracting at negotiated rates....."

2. How will SHI contribute to your health system objectives?
3. Will SHI raise additional funding for health?
4. Are all stakeholders in support of SHI?
5. Is there a legal framework for SHI to operate within?
6. Are revenue collection procedures technically feasible?
7. Are the physical and intellectual resources available to setup a SHI organization?
8. What benefits will SHI members be entitled to?
9. How should the SHI purchase or provide health services?
10. Can SHI operate at a financial equilibrium?...."

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