



**FINANCIAL PROTECTION AND IMPROVED ACCESS TO HEALTH CARE:
PEER-TO-PEER LEARNING WORKSHOP
FINDING SOLUTIONS TO COMMON CHALLENGES**
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ACCELERATING UNIVERSAL HEALTH COVERAGE

The Role of Private Health Insurance

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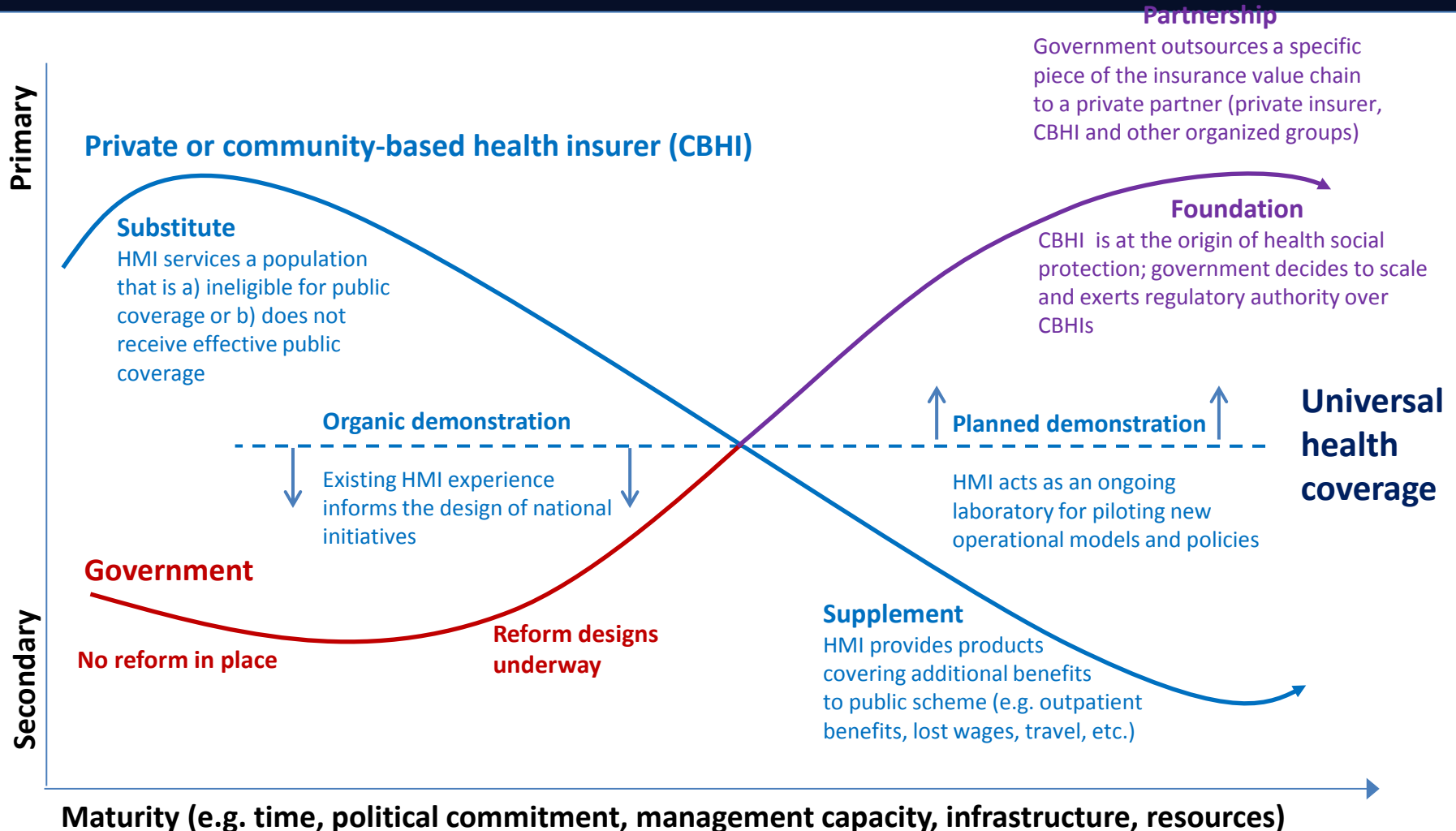
General Manager, Stakeholder Management/Business Development, THT Nigeria

An Evolutionary Paradigm

The body of evidence on UHC outcomes agree that:

- *There is no single prescriptive pathway to achieving UHC, rather, approaches are context specific, based on the subsisting health system and a recognition of the complementary roles that public and private actors play over time in achieving UHC*

Conceptual Framework for UHC PPPs



Substitution

- Emerge based on market demand/entrepreneurial drive/social solidarity schemes
- Self regulation
- Catalyst/Advocate for Reform

Foundation

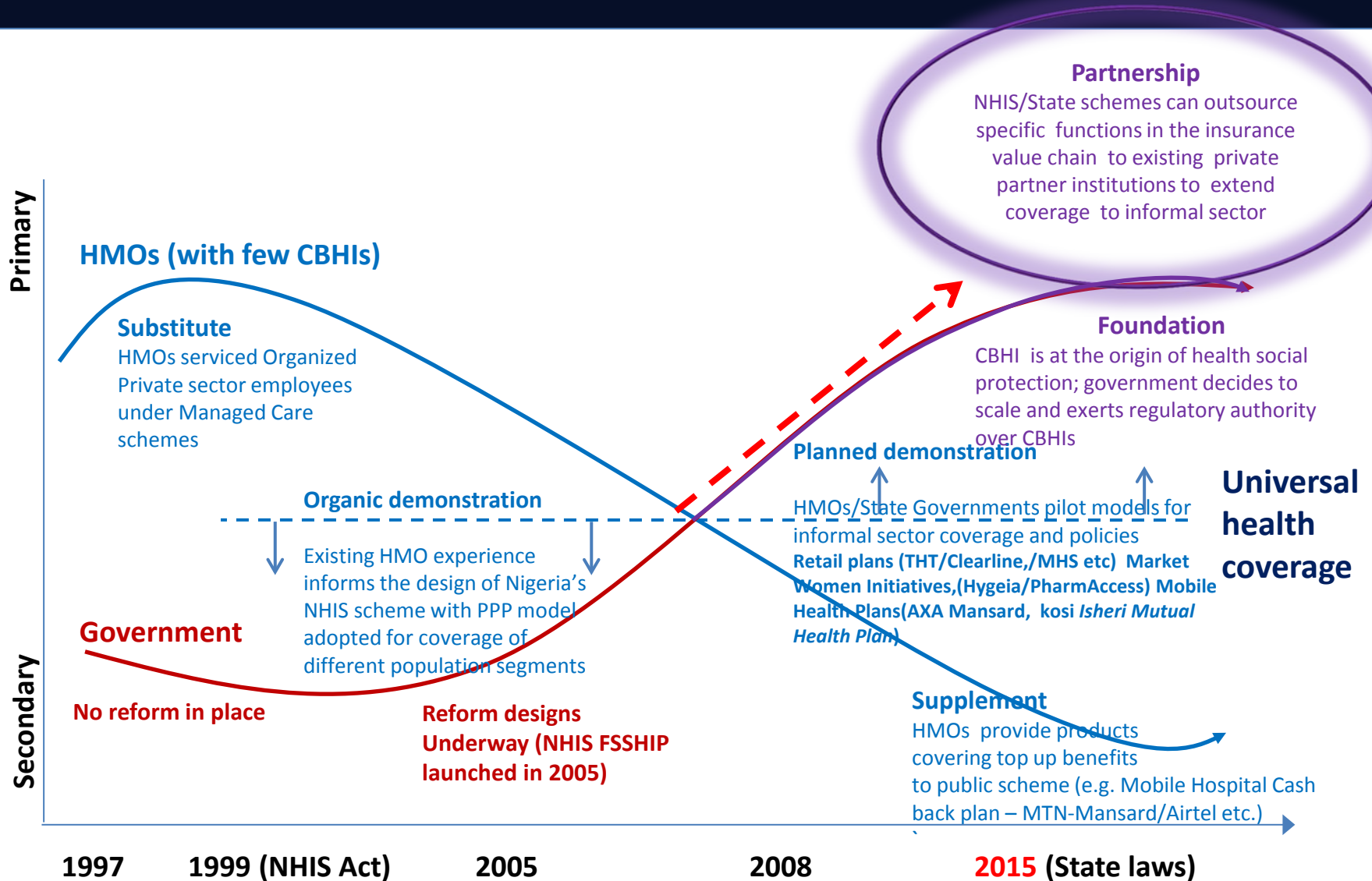
- Reforms leverage on the **existing CBHIs** as a **Foundation** to scale up UHC
- Focus is coverage of the large informal sector worker population and poor
- Public regulation of CBHIs
 - Mandates
 - Integration/Consolidation of risk pools
 - Governance structure

Partnership

- Reforms precedent viable private health insurance industry
- Bridges administrative/technical capacity gap requirements for efficient UHC scale-up
- Structured partnership with credible private health insurance/institutions
- Outsourcing of key insurance value chain functions
- Strong government regulation
 - Enabling legislation
 - Minimum standards (benefit package, provider payment model, equity fund)

- Regulated national UHC framework (private/public insurers)
- Mandated national benefit package/policy in place
- Private health insurance schemes offer “top- up” plans that **Supplement** government benefits

Nigeria: Potential Pathway to UHC



- Political Economy (unitary versus federation)
- **Equity concerns (coverage of Informal sector/poor)**
- **Public Trust Matrix**
- Institutional capacity for UHC scale up
- Alignment of Incentives for participation
- Government Regulation versus Operations

