GENEVA¦ 3 September 2012 - Health insurance schemes hold untapped potential for achieving **universal coverage of health** services, according to a study of countries in Asia and Africa published this month in the *Bulletin of the World Health Organization*
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The study found that community and social health insurance schemes in these countries increase financial protection for members of such schemes by reducing the need to pay for health services at the point of delivery. They also help improve health because people belonging to insurance schemes are more likely than non-members to use health services – both inpatient and outpatient. Today, however, many low and middle-income countries are not making maximum use of such schemes.

Universal health coverage means that all people can use the health services they need while being protected against the financial hardship often associated with paying for them. In 2011, WHO's 193 Member States committed themselves to reforming their health financing systems to move towards universal health coverage, but progress is patchy.

"Many countries remain uncertain as to how to finance universal health coverage," said one of the authors, Dr Ernst Spaan from the Radboud University Nijmegen Medical Center in the Netherlands, adding that the study findings suggest that pre-paid schemes, such as health insurance, provide one solution to this problem. "Our study found that certain health insurance schemes, particularly community or social health insurance, hold untapped potential for low and middle-income countries.

"In addition to providing financial protection to those who fall ill, our findings back the view of WHO that prepaid health financing mechanisms, such as health insurance, are a key route to universal coverage," said Dr Spaan, referring to out-of-pocket payments that force millions of people into poverty every year.

The study reviewed evidence from countries in Africa (mainly the Democratic Republic of the Congo, Ghana, Kenya, Rwanda, Senegal, the United Republic of Tanzania and Uganda) and Asia (mainly China, India, the Philippines, Thailand and Viet Nam).

WHO health financing expert Joe Kutzin agreed that health insurance schemes can promote progress towards achieving universal coverage "as long as careful attention is given to specific design features, such as government subsidies to ensure that the poor are included in them, otherwise schemes can actually harm progress towards this goal." WHO is working with its Member States to support their efforts to progress towards universal coverage.

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