



Health insurance in Rwanda: some challenges

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Problems of the health sector

- **Financial access to health care**
- **Quantity and quality of available staff**
- **Knowledge level of the rural population**
- **Coordination of development partners**

A prerequisite: coordination

- **Establishment of a ‘Health Cluster’**
- **Establishment of Working Groups reporting to the Cluster – one of them on ‘mutuelles’**
- **Elaboration of PoA including time frame for the Working Groups**
- **Regular reporting to the Cluster**

Budgetary context (NHA)

- National health budget \approx € 40 million annually (GoR < 50%)
- National budget for HIV control \approx € 40 million annually (largely by DPs)
- PEPFAR budget \approx € 120 million/5 years
- Approved GFATM budget \approx € 80 million/5 years

Knowledge gap related to health insurance

- **Contribution capacity of the rural population**
- **Costs of reasonable care**
- **Identification of the ‘very poor’**
- **Dimension of financial gap**

Preliminary results

- 75% of the population can contribute € 1-2 per capita and year
- Costs of care (including hospitalisation) \approx € 5/capita/year
- Identification by community (*ubudehe*) works
- Financial gap \approx € 20 million/year

Progress made

- Open discussion on law regulating health insurance
- 25% of the population covered by 'mutuelles'
- 200,000 (1/4) of the 'very poor' insured by DPs
- Cooperation within the country strengthened (including WB!)
- Implication of ILO and GTZ HQ

Ubudehe (I): the approach

- **Cross-sectoral approach**
- **Selection of the *abatindi nyakuja* by the community**
- **Criteria defined by local perspective**
- **Various control mechanisms (community, LGAs, sponsors)**
- **Non-beneficiaries welcome approach**

Ubudehe (II): how it works

A few qualitative indicators:

- **Possession of land**
- **Possession of cattle**
- **Housing conditions**
- **Financial access to food**
- **Financial access to clothes**
- **Financial access to school**

Ubudehe (III): challenges

- **Absence of ‘exit strategy’**
- **Frequency of selection procedures**
- **Increasingly mobile population**
- **Optimal trade-off between appropriateness and cost of monitoring**
- **Administrative framework**

Prospects

- **Creation of a ‘Solidarity Fund’**
- **WB pilot budget increased to € 1.2 million**
- **€ 20 million/5 years requested from GFATM**
- **Role of KfW?**
- **Interaction with ‘Performance Initiative’?**

Murakoze cyane!

Thank you!

Merci beaucoup !