



Linking social franchising into broader health financing mechanisms:

Overview of health financing

Jeanna Holtz
Abt Associates

*Global Workshop on Social Franchising
Accra, Ghana*



28 September 2017



We need a common language

Mobilizing resources

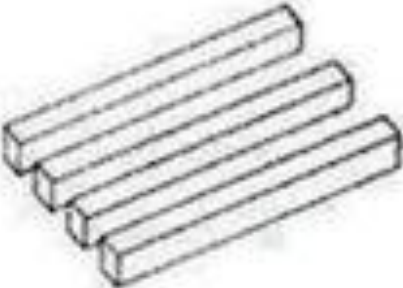
Risk pooling

Purchasing

It is really confusing!!!



Four



No Three



mCPR

Method-mix

Unmet need

Health Financing

Family Planning

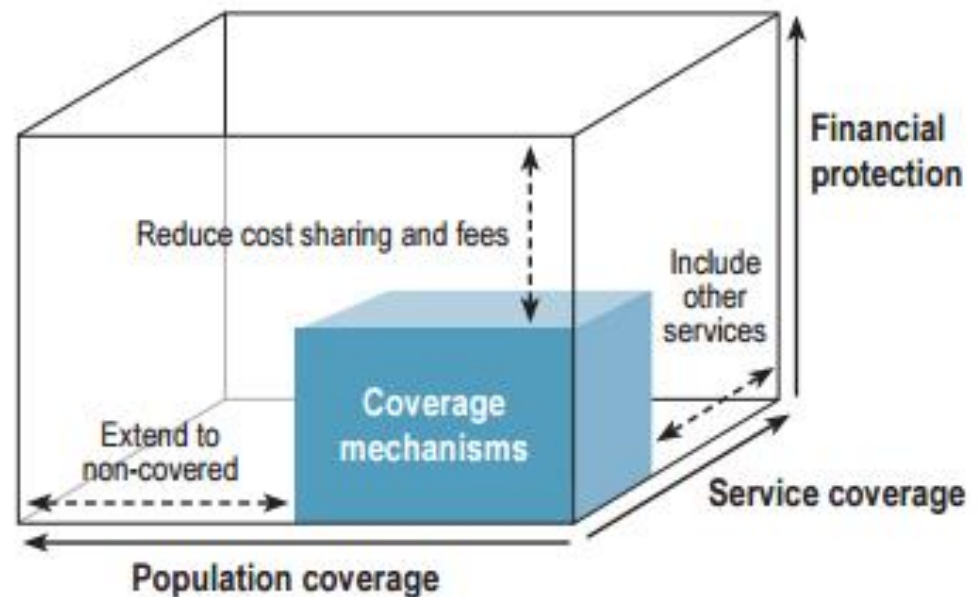


Universal health coverage

Definition: People can access the care they need without financial hardship

- UHC is an aspiration, and *not*:
 - a program
 - insurance

Figure 1. Dimensions of universal health coverage

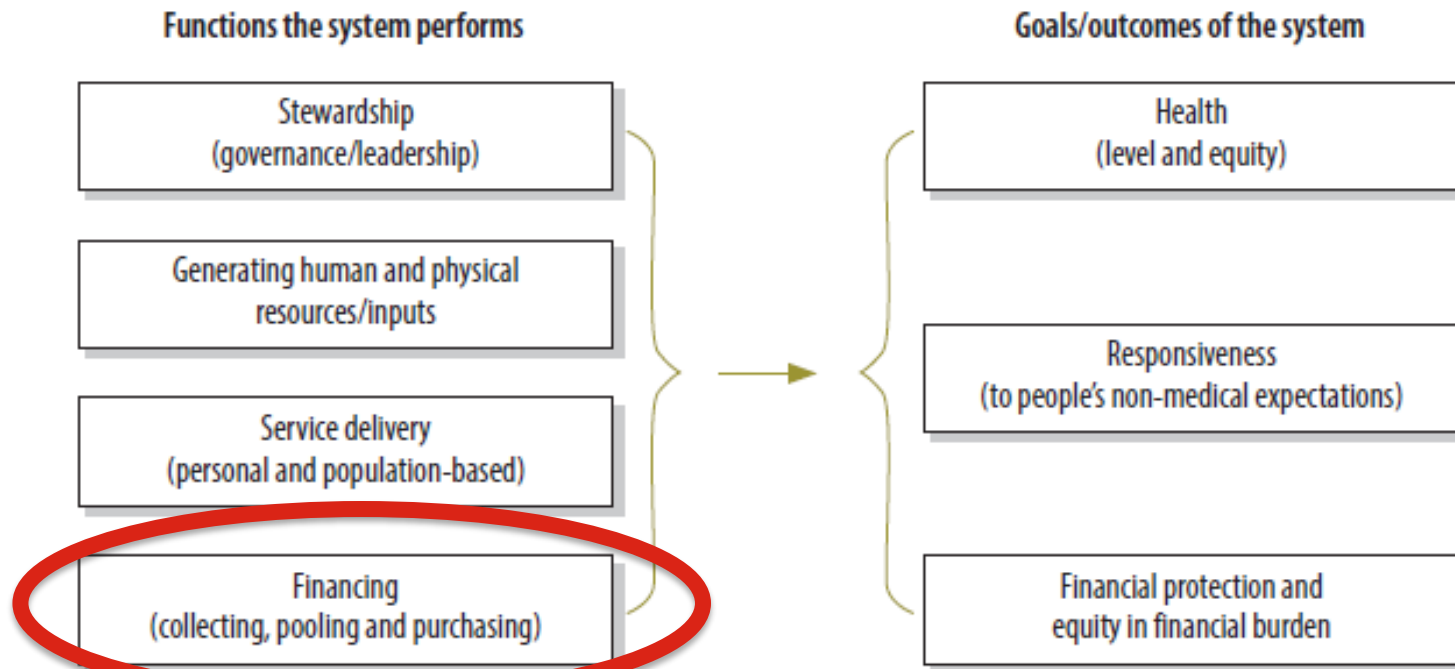


Source: Pereira Leite, 2015. Adapted from the World Health Organization.



Health financing is part of HSS

Fig. 1. Health system functions and goals



Adapted from Duran et al., 2011.⁹



Health financing functions

Revenue collection

- Need source of funds, collection mechanism and collector. Examples:
 - Government collects taxes from citizens
 - Employer pays premiums to an insurer on behalf of employees

Pooling

- The *accumulation of pre-paid revenues* on behalf enrolled members, whether privately or publically...to enable *transfer of risks* between *healthy and sick*, and *wealthy and poor*.

Purchasing

- What will be purchased? (benefits)?; Who to purchase from (public, private)? What payment mechanism to use?



Financing UHC



- Countries pursue UHC using a mix of financing mechanisms
 - Publicly financed *services*
 - *Insurance*
 - Publicly-financed: social health insurance, national health insurance, government-sponsored insurance
 - Privately-financed:
 - Products for the wealthy/formal sector
 - Products for low income households/informal sector: community-based (mutuelles), microinsurance
- Majority of population in many LMICs relies on out of pocket spending
 - Result: financial hardship/forgo care



Thank you!

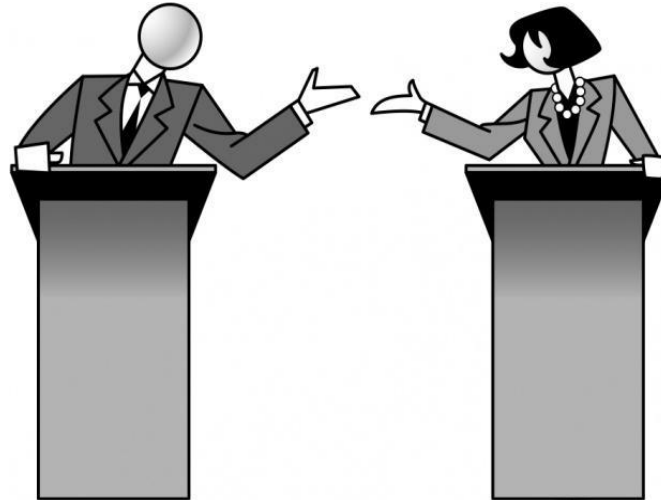
Jeanna Holtz

Jeanna_holtz@abtassoc.com



How to achieve UHC?

Health is the responsibility of the public sector!



Private sector delivers solutions to address constraints of public sector!