Social Health Insurance

Social Health Insurance –

Challenges in the region

Operational Support – Data Extraction

Health Insurance Operational IT System

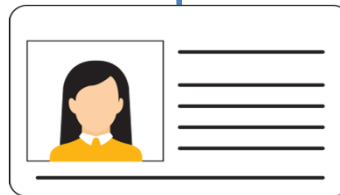Manage clients and contributions

Facilitate claims and reimbursement

Manage individual insurance members information

openIMIS

Unique Health Identifier

Health Management Information System

Mostly aggregated data in the past

Now need to disaggregated and trace individual patients

dhis2

Life was simple...

Social Health Insurance – a dynamic system

	20 years ago	Now
Contribution	Cash or Bank Transfer	Bank, Mobile, PayPal, Digital Wallet, Cash
Provider Payment	Fee for Service	Case Based Capitation Fee for Service Mixed models
Claims payments	Reimbursement to patient	Performance based payments Direct payments to public and private health care providers eClaims Portals

SOCIAL HEALTH INSURANCE IS COMPLEX
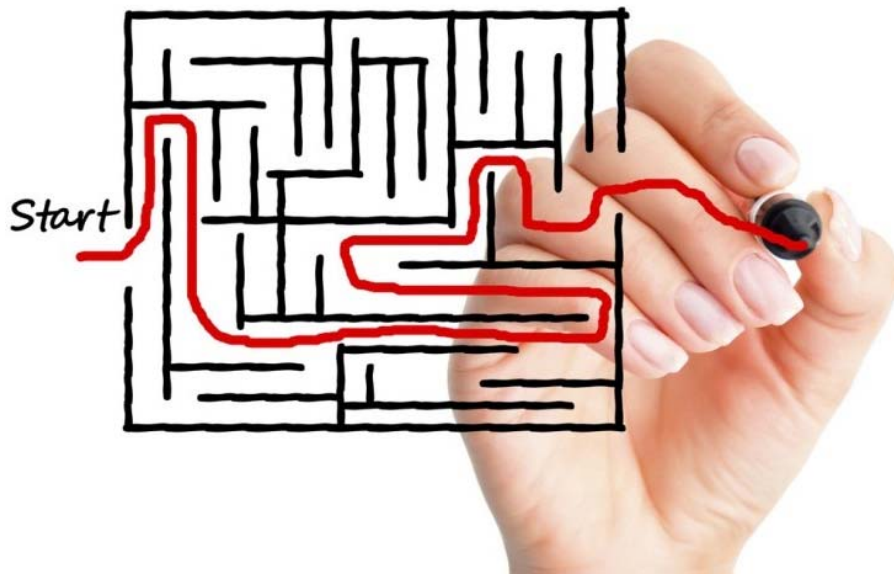
General Observations

- **Expectations and needs from digital solutions are different among involved stakeholders**

- **Existing IT solutions do not always match the Business Processes**

- **Redundant work on health facility level/data duplication**

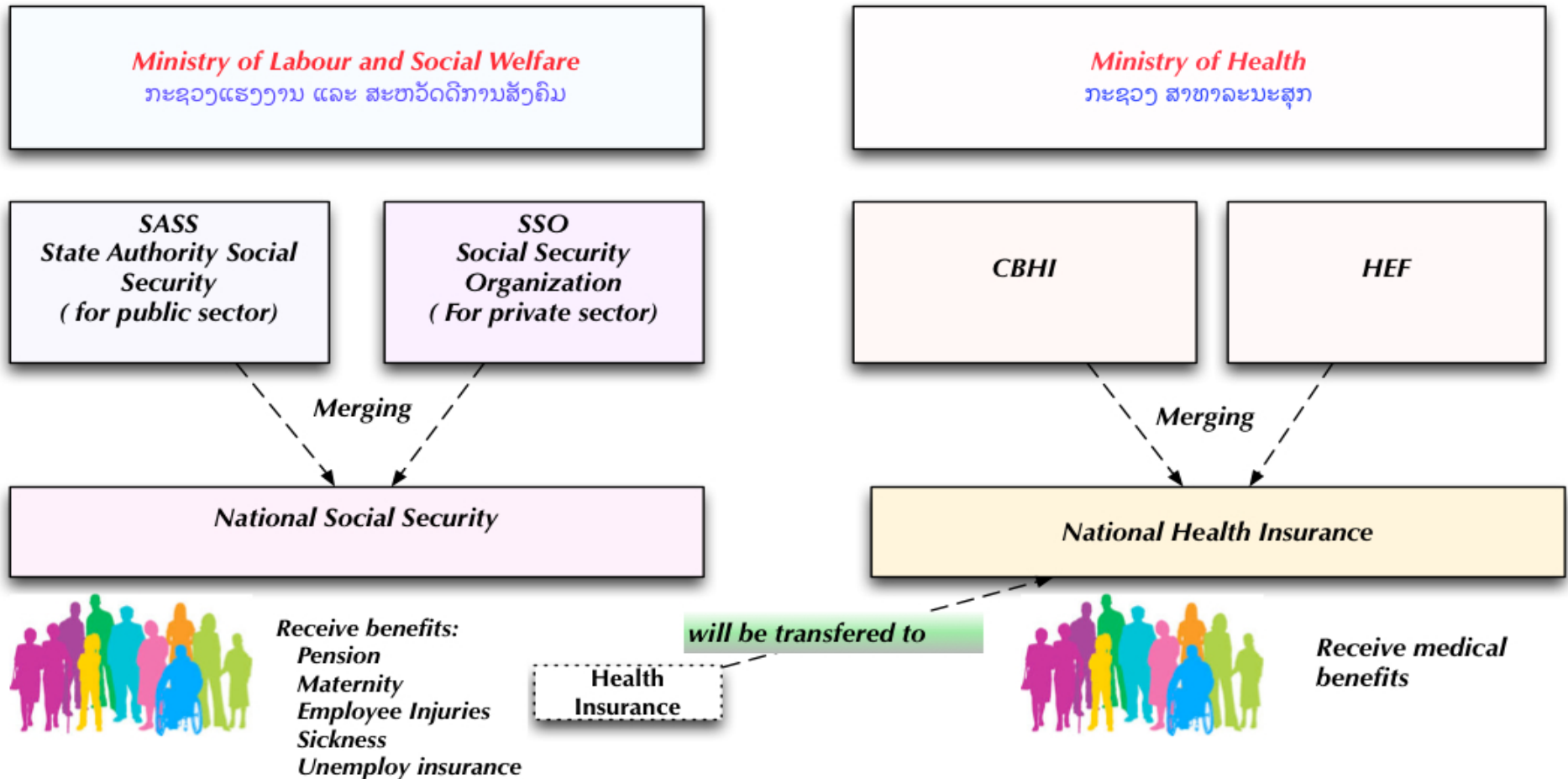- **Opportunities to improve communication among Ministries on IT**

Merging of SHI funds/operators

Example Laos

Structure of schemes after the planned merger

Ministry of Labour and Social Welfare
ກະຊວງແຮງງານ ແລະ ສະຫວັດດິການສັງຄົມ

Ministry of Health
ກະຊວງ ສາທາລະນະສຸກ

SASS
State Authority Social Security
(for public sector)

SSO
Social Security Organization
(For private sector)

CBHI

HEF

Merging

Merging

National Social Security

National Health Insurance

Receive benefits:
Pension
Maternity
Employee Injuries
Sickness
Unemploy insurance

will be transferred to

Health Insurance

Receive medical benefits

Civil Servants and Private sector employees and Families

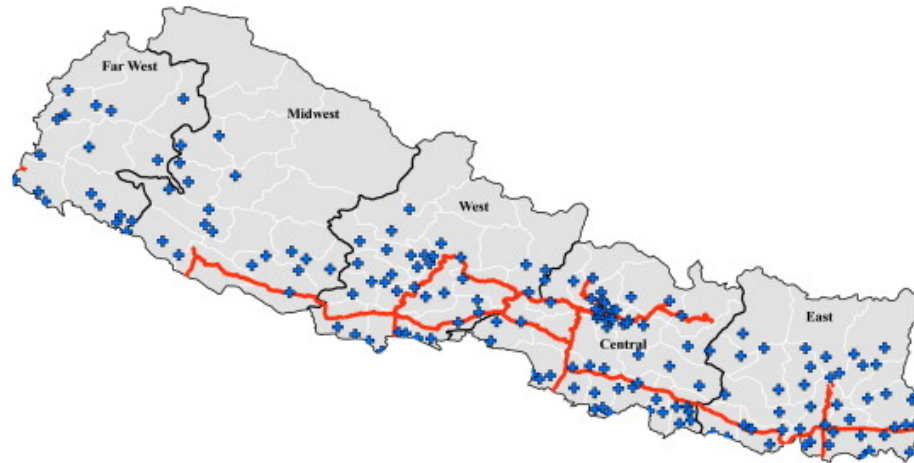*Self-employees, Independants, Poor families*

Upscaling

Upscaling

GEOGRAPHICAL
UPSCALING

TARGET GROUP
UPSCALING

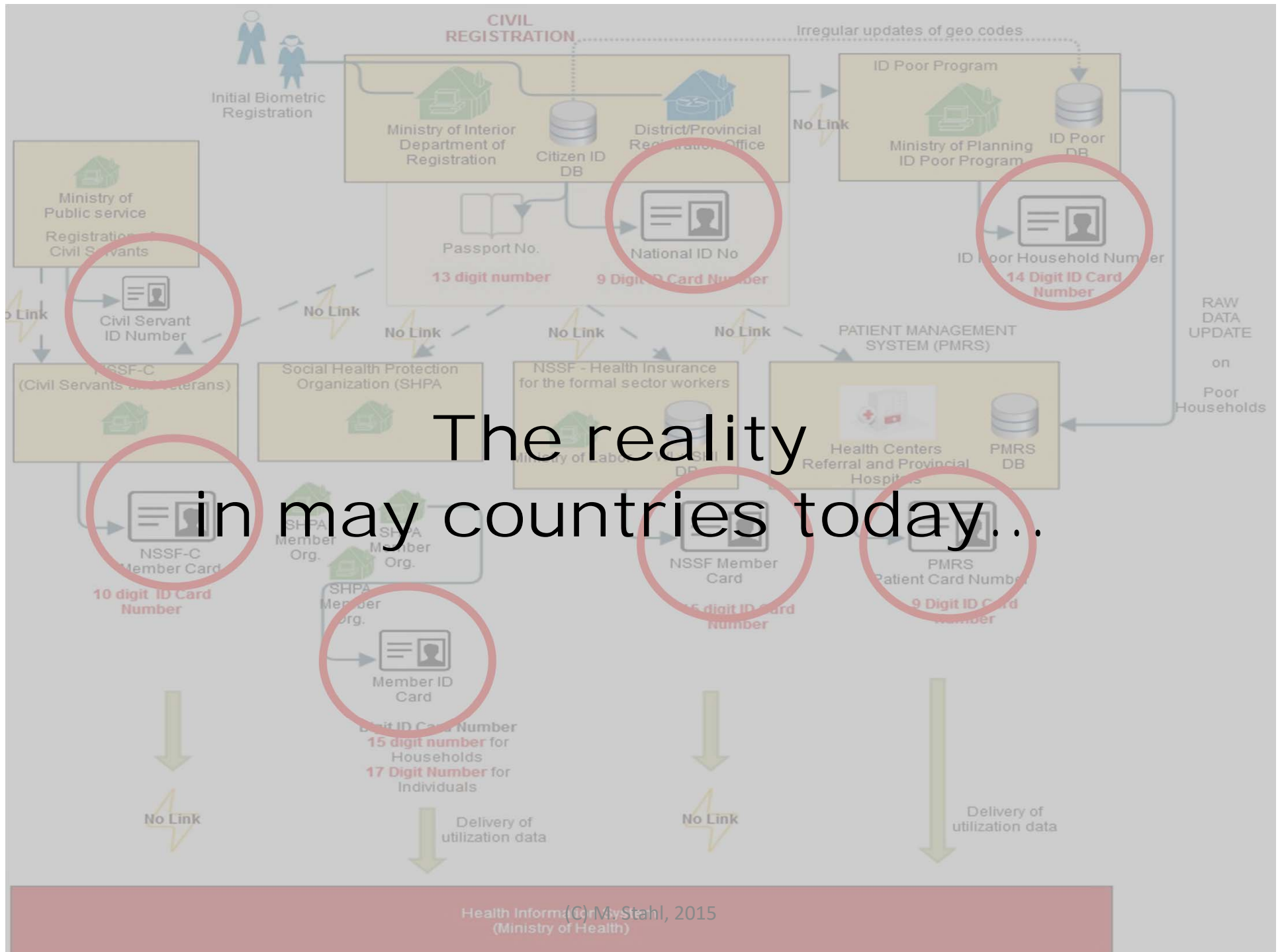| Informal Sector | Formal Sector | Civil Servants |

| Voluntary Schemes | → | Mandatory Schemes |

Fragmentation

The reality
in may countries today…

(C) M. Stahl, 2015

Food for thought

- Available **off the shelf** IT solutions for SHI do **not yet fit** for developing countries.

- The operational side of **SHI is complex**

- **Some** so-called SHI IT **products** are **not real insurance solutions** (e.g. no contribution collection module).

- Member **identification** is a **big challenge** in many countries.

OpenIMIS is a very promising product and we need you to make it great

Thank you