



Social Health Insurance Reform in Egypt (an overview)

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Challenges





1- Extending the coverage to include the whole population



2- Beneficiaries (**customers**) dissatisfaction

:

- **Providers performance**
- **Drugs**
- **Lack of customer orientation**
- **Bureaucracy**

3- Financing :

- Supply side
- Lack of transparency
- Different premia and copayments
- No forecasting or projections



4- Expectations :

- Services without ceiling
- No explicit Benefit Package

Unlimited expectations !!



5- Community & Media :

- Continuous attacking & repeated complaints
- Absence of clear data about HIO role
- Absence of clear strategy dealing with media & civil community institutions



Reform Features & Future Plan

Vision



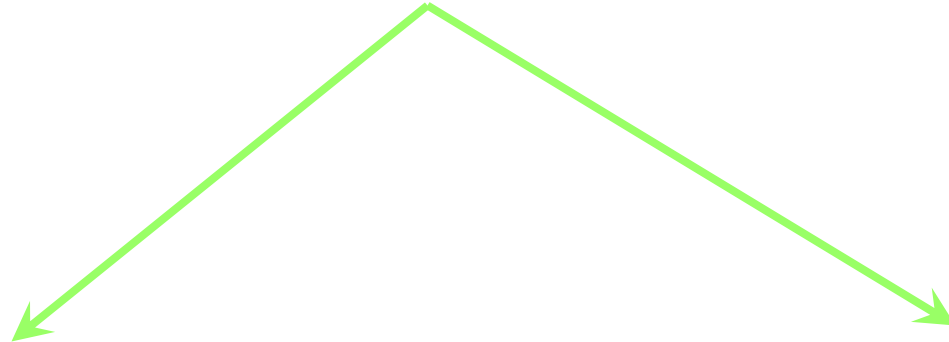
High Quality Social Health Insurance:

- Covering the whole population according to a defined time frame
- Allowing all health care providers from different health sectors to contribute in services provision, based on quality & financial efficiency
- Based on payer / provider split
- Financially sustainable



SHI; The Way Forward

Objectives



Strategic

Operational



Strategic Objectives

New health insurance law (draft)

- Universal coverage
- Sustainable financing sources
- Government commitment
- Quality health care

➡ **Draft, currently debated with all stakeholders**

Strategic Objectives



Actuarial study & design of Basic Benefit Package

- Developed actuarial model
 - Being currently refined, assumptions tested
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Strategic Objectives

Payer /provider split

- PM decree to establish the holding company

Strategic Objectives



- Building a New Payor with plans to gradually take over all SHI functions over a transitional period (5-10 years)
 - TOR for the consultant firm to help establishing new payor
 - Plan for transitional period
 - Plan for building regulator

Strategic Objectives



- Capacity building training programs (Holding company & HIO as purchaser)



Operational Objectives

1- Regaining confidence in health insurance

- ✚ Quick wins
- ✚ Customer orientation
- ✚ Communicating better
- ✚ Transparency about operations
- ✚ New logo



Operational Objectives

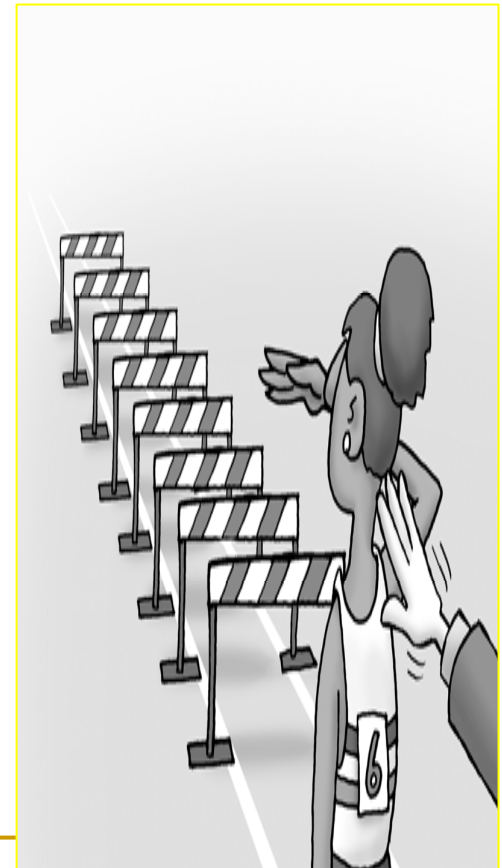
2- Improving Operations

- ✚ Financial efficiency
- ✚ Decision support center
- ✚ Decentralization
- ✚ Improving organizational communications

Hurdles along the road



- Political climate
- Economic situation
- Cultural resistance







**“For success try
inspiration, aspiration
and perspiration”**

thank you
