

1. What is SimIns?

SimIns is a health insurance simulation software that analyses the basic financial mechanisms of health insurance. Its principal use is in the financial forecasting of social health insurance, although it can also be used for community-based health insurance. Additionally, SimIns allows evaluation of the feasibility of alternative mixes of sources of financing, including funding health insurance from different government budget lines (Ministry of Health and other).

SimIns works by varying key variables in health insurance - population coverage, incomes, health insurance contributions, co-payments, health care costs and utilisation rates - according to six population groups and up to fifteen health service categories. Optional modules allow including assumptions and variables on the autonomy of health facilities, on other health expenditures (i.e. non-health insurance health expenditures) and broader public finance concerns. The output of the software consists of data tables and graphs that project the development of incomes and expenditures of a health insurance scheme over a 10 year period.

2. How can SimIns support me?

SimIns contributes to financial planning in health insurance over the medium term, predicting the broad contours of health financing possibilities.

As such, it has four principal uses:

- To illustrate the implications of initial policies for a health insurance scheme and thus supporting analysis on different policy options
- To determine contributions, utilisation rates and health care costs that ensure financial equilibrium of a health insurance scheme under dynamic conditions
- To demonstrate the impact that the introduction of health insurance would have on the overall structure of health financing
- To illustrate the impact of health insurance on public finance

3. When can I use SimIns?

SimIns can be applied to existing health insurance schemes that aim at further developing and/or expanding their financing structures or benefit packages as well as during the design of new health insurance schemes.

When planning to expand the coverage of the health insurance to other social groups, SimIns can help to determine the level of contributions from different groups of insured (e.g. self-employed individuals, government employees) and the subsidies required from government revenues in order to ensure financial equilibrium. Furthermore, the software can demonstrate the financial implications of providing exemptions for some groups and of changes in copayment levels and benefit packages.

When planning to include additional, donor-subsidised health services in the health insurance benefit package, SimIns can help to calculate the required financing from different sources (e.g. donor grants, government subsidies or different population categories) during and after donor co-financing. SimIns will also project the impact of such a policy on the structure of total health expenditure.

When planning to shift responsibilities for health care financing from the Ministry of Health to individual health facilities, SimIns can project required increases in health insurance funding for the health facilities and subsequent savings to the Ministry of Health.