

Social Protection

Introduction of Social Health Protection Systems in Developing Countries and Countries in Transition

Most nations of the world have made a commitment to providing quality health care that is affordable for all sections of the population. However, in many developing and more advanced countries, neither the public health services nor private providers are in a position to provide these services to everybody on an equal basis. In fact, almost half the people in the world do not have appropriate access to health care services.

In developing countries, sickness is one of the most frequent causes of poverty. In turn, poverty is one of the greatest health risks.

Each year, catastrophic out-of-pocket expenditures due to sickness push more than one hundred million people into poverty and are thus the single most common cause of impoverishment worldwide.

In countries where patients are required to pay substantial user charges or co-payments, the financial burden associated with medical care can spell economic ruin for whole families, especially if hospital treatment is needed.



On behalf of the German Ministry for Economic Cooperation and Development (BMZ), GTZ supports developing countries and countries in transition in elaborating and introducing systems of social health protection based

on the principle of solidarity. The overall aim is to improve access to quality health care, especially where poor population groups will benefit, by making services financially affordable.

GTZ maintains a large network, which links up both institutions and experts. It collaborates with academic and health insurance organisations in Europe and works in close partnership with other bilateral development agencies as well as with multilateral organisations (WHO, ILO, EU and the World Bank).

GTZ's experience and impacts

GTZ aims at strengthening the capacity of partners in Africa, Asia, Latin America and Eastern Europe to establish systems for fair health financing and social protection in health. This is to ensure the broadest possible health care provision that is acceptable and accessible for all sections of the population.

GTZ's experience has shown that systems of social protection in health financed on the basis of mutual solidarity can offer sustainable solutions to mitigate the risk of unpredictable events (e.g. sickness) resulting in poverty. In this way, such systems contribute substantially to poverty reduction.

The introduction of social health protection systems in partner countries has had positive effects on several levels. It has:

- relieved the financial burden of health risks;
- helped to improve the health status of poorer people in particular;
- enhanced people's potential for productivity within the economic process;
- generated social benefits in the form of greater equality, justice and stability.

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and Development

GTZ's service package

GTZ's service package on Social Health Protection consists of modules that can be offered separately or in combination:

Providing strategic policy advice

GTZ provides comprehensive policy advice to partners on the introduction and reform of social health protection systems. GTZ aims at embedding the issue of social health protection within national economic and social policy.

Developing legal frameworks and regulations

As an important milestone in the implementation of sustainable social health protection systems, GTZ advises partners on how to establish legal and regulatory frameworks, including an analysis of organisational structures.

Assessing existing social health protection systems

In order to facilitate the assessment of social health protection schemes, GTZ has developed the evaluation methodology „InfoSure“, which is offered to clients as a software package (please refer to www.infosure.org).

Organising feasibility studies

GTZ helps partners analyse systematically the political and socio-economic conditions, needs and expected costs related to the introduction of a system of social health protection in order to estimate its feasibility and sustainability.

Developing social health protection approaches

GTZ develops tailor-made innovative approaches for coverage by a system of social protection in health adapted to the needs of each country. Introduction of community-based health insurance schemes is also part of GTZ's portfolio.

Supporting training measures and capacity-building

GTZ provides training for decision-makers and executives with the aim of strengthening their management and leadership competences. It offers a one-week health insurance management seminar.

Promoting networks and exploring linkages

GTZ examines the potential for cooperation and develops concepts for linking existing local, regional and national as well as public and private forms of social protection in health and social protection in general.

Strengthening of national advisory capacity

GTZ supports the establishment of private, non-profit Centres of Health Insurance Competence (CHIC) in order to build national or regional capacities for health insurance development in a given country.

GTZ is cooperating with the Federal Association of the AOK (the umbrella organisation of Germany's largest statutory health insurance fund) and its consultancy firm, the AOK-Consult GmbH. This has encouraged the exchange of experience and specialised know-how and the deployment of short- and long-term experts for international tasks.

Moreover, GTZ has joined forces with the International Labour Organization (ILO) and the World Health Organization (WHO) and created the "International Consortium on Social Health Protection" in Developing Countries (www.socialhealthprotection.org).

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