Can we implement social health insurance?

SOCSO (EIS)

- Average salary: RM 2,000 for the 6.5 million people in the workforce, a 0.25% monthly = RM 5 per person
 - Collection pool: RM32.5 million a month and RM 390 million a year (RM 780 million a year, if employers contributed matching 0.25%)
- Average salary: RM 4,000 for the 6.5 million people in the workforce, a 0.25% monthly = RM10 per person
 - Collection pool: RM 65 million a month and RM 780 million a year (RM 1.56 billion a year, if employers contributed matching 0.25%)

Employment Provident Fund (EPF)

- 11% employee and 13% employer contribution
- 2019: Net contributions to the EPF came up to RM31. 1 billion, or an average of RM2. 6 billion monthly and RM59,000 per minute



Social Health Insurance

Peter Zweifel

Social Health Insurance:

Social Health Insurance for Developing Nations R. Paul Shaw, 2007-01-01 Specialist groups have often advised health ministers and other decision makers in developing countries on the use of social health insurance SHI as a way of mobilizing revenue for health reforming health sector performance and providing universal coverage This book reviews the specific design and implementation challenges facing SHI in low and middle income countries and presents case studies on Ghana Kenya Philippines Colombia and Thailand Social Health Insurance Charles Normand, Axel Weber, World Health Organization, International Labour Office, 1994 The Theory of Social Health Insurance Peter Zweifel, 2007 The Theory of Social Health Insurance develops the theory of social health insurance also known as public health insurance While a good deal is known about the demand and supply of private insurance the theoretical basis of social health insurance is much more fragile The Theory of Social Health Insurance examines questions including why does social health insurance exist and even dominate private health insurance in most developed countries What are the objectives and constraints of social health insurance managers What is the likely outcome or performance of social health insurance The Theory of Social Health Insurance reviews the conventional theory of demand for insurance and health insurance the supply of health insurance in general and social health insurance in particular the properties of the optimal health insurance contract and whether there What is Social Health Insurance? California. Social are factors limiting the growth of social health insurance Insurance Commission, 1918 California's Need of Social Health Insurance California, Social Insurance Social Health Insurance Systems In Western Europe Saltman, Richard, Rico, Ana, Boerma, Commission, 1917 Wienke, 2004-09-01 This title explores the nature of the pressures social health insurance systems confront to be more efficient more effective and more responsive The Effects of Social Health Insurance Reform on People's Out-of-Pocket Health Expenditure in China Kai Liu, 2016-09-21 This study examines and explains the relationship between social health insurance SHI participation and out of pocket expenditures OOP as well as the mediating role the institutional arrangement of SHI plays in this relationship in China Embracing a new institutionalist approach it develops two analytical perspectives determination which identifies the mechanisms of social health insurance and strategic interaction which explores the interaction among social health insurance agencies healthcare providers patients and institutions It reveals the poor performance of social health insurance in decreasing out of pocket health expenditures caused by a trade off between the reimbursement behavior management and purchasing mechanisms of social health insurance programs Further it finds that the inequitable allocation of healthcare resources and patients concerns regarding the benefits offset the strategies used by social health insurance agencies to manage care seeking behavior It also discovers that the complex interactions between insurance agencies doctors patients and a larger disenabling institutional surrounding restricts the purchasing efficiency of social health insurance This book is characterized by its unique synthesis of the role of the institutional arrangement of social

health insurance in China the interaction between the stakeholders in health sectors and of the relationship between healthcare institutions actors and policy outcomes Providing a comprehensive overview it enables scholars and graduate students to understand the ongoing process of social health insurance reform as well as the dynamics of health cost inflation in China It also benefits policymakers by recommending a single payer model based on an evidence based investigation

Social Health Insurance T. Whitaker, 1999 Comprises eight modules which provide guidelines on the design and management of a social insurance scheme Focuses on the needs of countries where social security systems are not yet operational or need to be improved Describes the selection of health care benefits to be provided the accreditation of service providers methods of financing provider payment mechanisms and organizational aspects Includes a module on micro **Social Health Insurance Reexamined** Adam Wagstaff, 2007 Abstract Social health insurance SHI is insurance schemes enjoying something of a revival in parts of the developing world Many countries that have in the past relied largely on tax finance and out of pocket payments have introduced SHI or are thinking about doing so And countries with SHI already in place are making vigorous efforts to extend coverage to the informal sector Ironically this revival is occurring at a time when the traditional SHI countries in Europe have either already reduced payroll financing in favor of general revenues or are in the process of doing so This paper examines how SHI fares in health care delivery revenue collection covering the formal sector and its impacts on the labor market It argues that SHI does not necessarily deliver good quality care at a low cost partly because of poor regulation of SHI purchasers It suggests that the costs of collecting revenues can be substantial even in the formal sector where nonenrollment and evasion are commonplace and that while SHI can cover the formal sector and the poor relatively easily it fares badly in terms of covering the nonpoor informal sector workers until the economy has reached a high level of economic development The paper also argues that SHI can have negative labor market effects

Moving toward Universal Coverage of Social Health Insurance in Vietnam Aparnaa Somanathan, Ajay Tandon, Huong Lan Dao, Kari L. Hurt, Hernan L. Fuenzalida-Puelma, 2014-06-26 Over the past two decades Vietnam has made enormous progress towards achieving universal coverage UC for its population Significant challenges remain however in terms of improving equity with continuing low rates of enrollment Ensuring financial protection also remains an elusive goal The Master Plan for Universal Coverage approved in 2012 by the Prime Minister directly addresses both these deficiencies in coverage The objective of this report is to assess the implementation of Vietnam SHI and provide options for moving towards UC This is a joint assessment with development partners World Health Organization United Nations Children's Fund Unicef and Rockefeller Foundation Expanding breadth of coverage particularly for those hard to reach groups such as the near poor and informal sector would require substantially increasing general revenue subsidies and fully subsidizing the premiums for the near poor High enrollment rates would however have little impact on financial protection and equity if OOP costs remain high Achieving UC will require sustained efforts to improve efficiency in the system and gain better value for money from

available budgetary resources without these efforts any further progress towards UC would be financially unsustainable. There is considerable scope for improving efficiency in Vietnam Fragmentation in the pooling of funds gives rise to unnecessary costs Inefficiencies in resource allocation and purchasing arrangements include i an overly generous benefits package ii provider payment mechanisms and the mix of incentives facing providers which result in an oversupply of services iii high prices overconsumption and inappropriate use of pharmaceuticals and iv the structure and incentives embedded within the delivery system. The organization management and governance of SHI are fragmented and often dysfunctional. The present institutional setting for SHI needs to be assessed and changed.

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