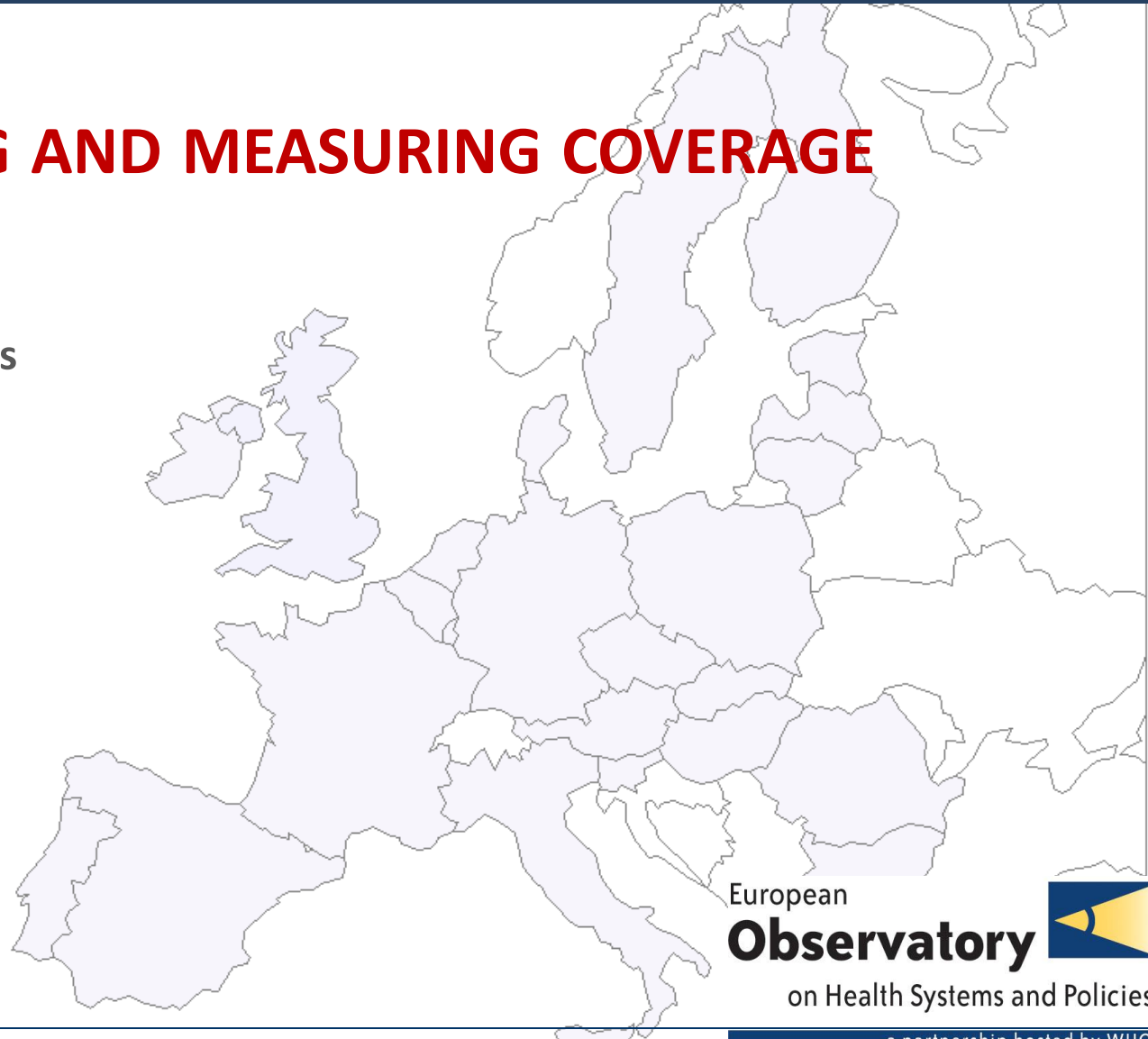




UNDERSTANDING AND MEASURING COVERAGE

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European
Observatory
on Health Systems and Policies



a partnership hosted by WHO

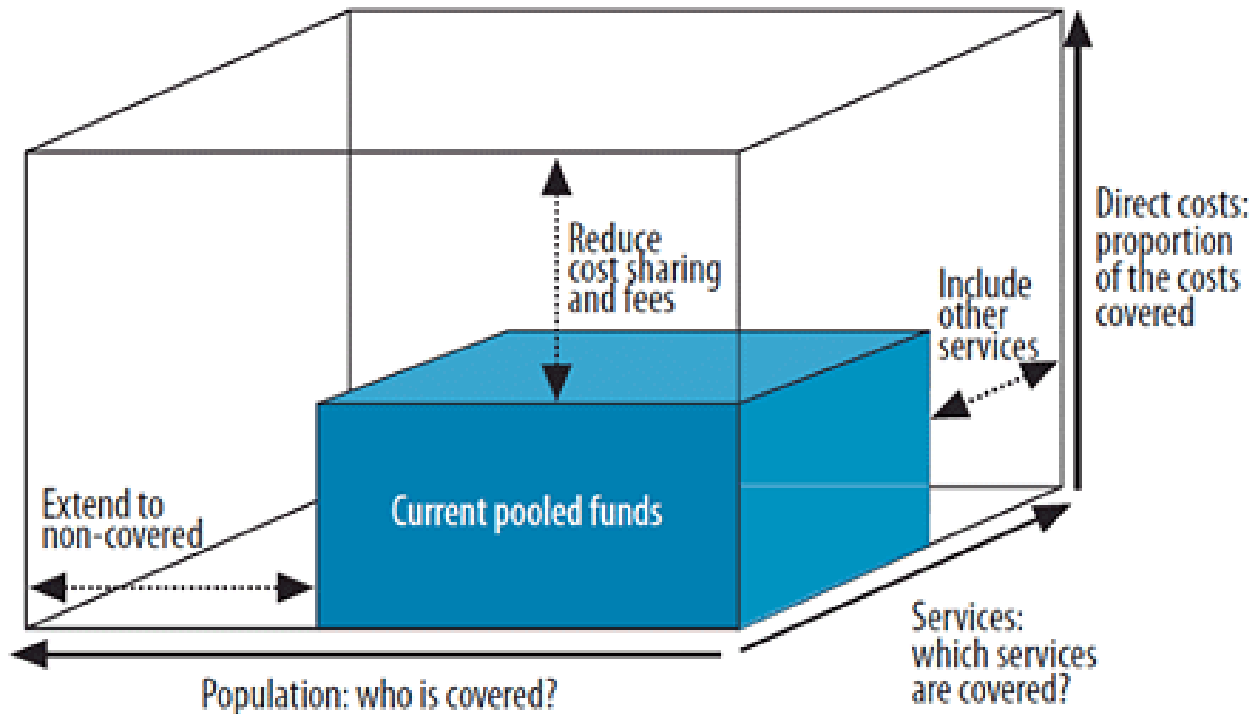


Coverage as a sub-function

functions sub-functions	intermediate	performance outcomes final
LEADERSHIP and GOVERNANCE overall governance, policy formulation organization and design generating intelligence regulation and planning participation and stakeholder involvement	efficiency	
HEALTH FINANCING collecting revenues pooling of funds purchasing services providing coverage	access equity in use effectiveness	improved health (level and equity) responsiveness
GENERATING RESOURCES investing in physical resources training of human resources	quality	financial risk protection improved macro-level efficiency
DELIVERING SERVICES public health services primary care secondary care pharmaceutical care mental health care	safety satisfaction	



What is coverage?

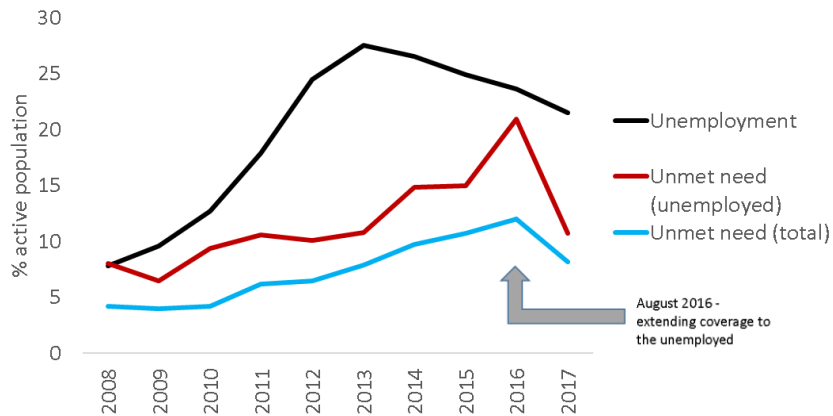


- Population
- Services
- Costs (user charges)



Population: who is covered?

Unemployment and unmet medical need due to cost in economically active population in Greece (Eurostat, 2018)



- Assessment

Extent of population coverage

- criteria and basis for entitlement (e.g. residents, citizens, etc.)
- nature of SHI membership (e.g. compulsory vs voluntary)
- groups covered without contributions
- excluded groups

- Performance:

Excluding people from coverage undermines **financial protection**, exacerbates **inequalities** and is **inefficient**

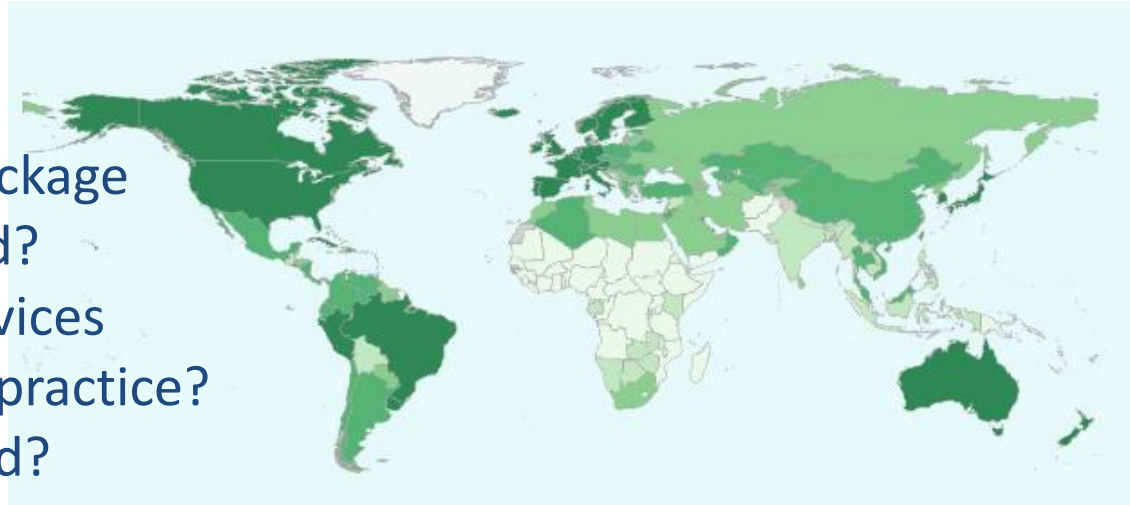


Service: what is covered?

- Assessment:

Range of services covered

- Existence of standard package
- How are services defined?
- Basis for inclusion of services
- Are services available in practice?
- Are any services excluded?



UCH service coverage index by quintile, 2015 (GHO WHO)

- Performance:

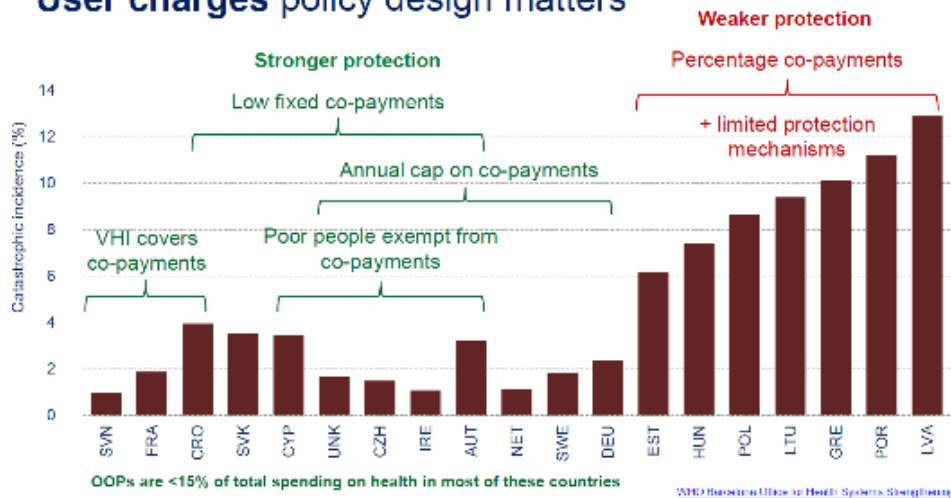
Basis of service inclusion/exclusion criteria impacts objectives: **cost-effectiveness, need, preferences, financial protection.**

Gaps in service coverage can lead to **financial hardship** and/or **unmet need**, exacerbate **inequalities** in service use.



Depth: user charges

User charges policy design matters



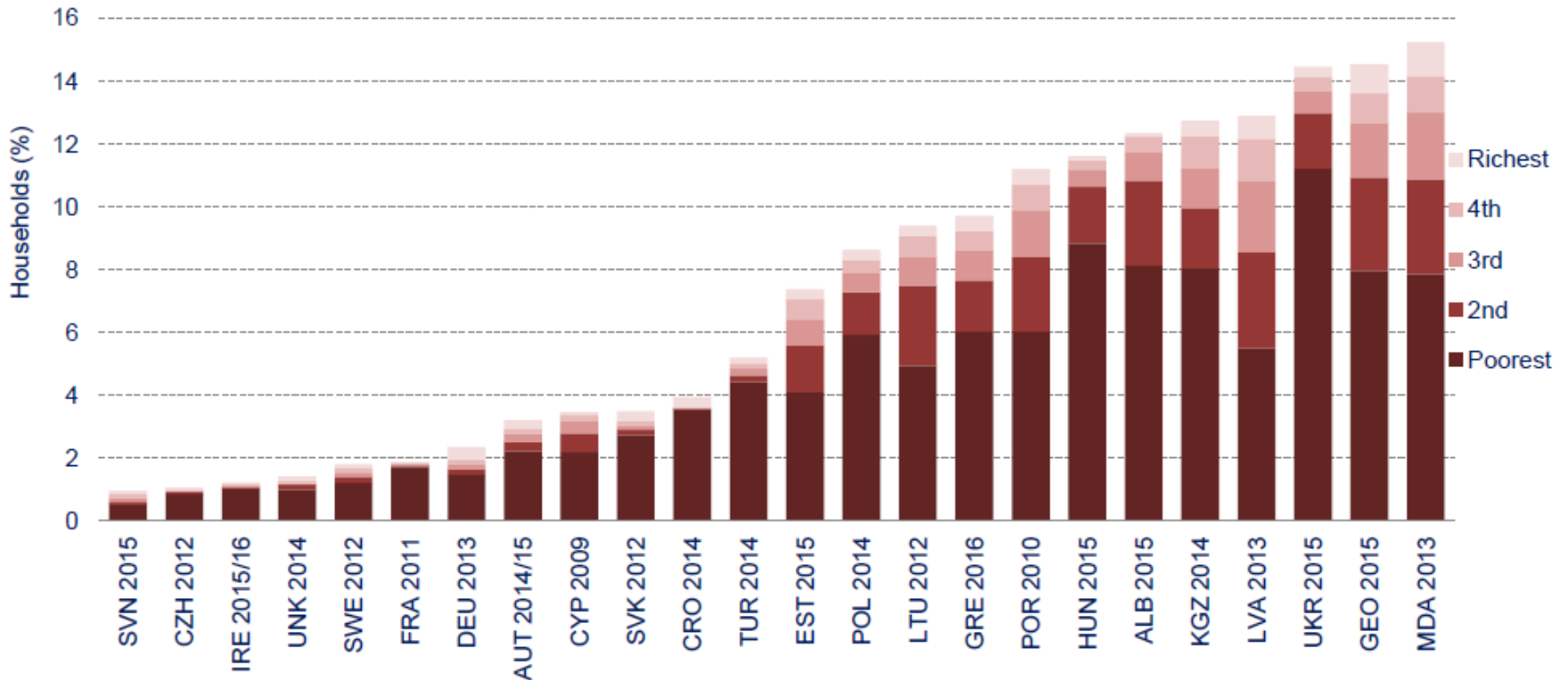
Source: WHO Barcelona office for Health Systems strengthening (2018)

- Assessment
 - Extent and design of user charges for accessing services
 - Types of user charges
 - Exemptions and caps
 - Role of OOP payments
 - Gaps in coverage
 - Role of voluntary health insurance and private sector

- Performance
 - User charges undermine **efficiency** (high administrative costs, reduce both inappropriate and appropriate use) and **equity** (disproportionate burden on poor and chronically ill)



Financial protection and equity



[WHO Barcelona Office for Health Systems Strengthening](#); catastrophic incidence broken down by consumption qu

Households experiencing catastrophic spending by quintile

Source: WHO Barcelona Office for Health Systems Strengthening (2018)

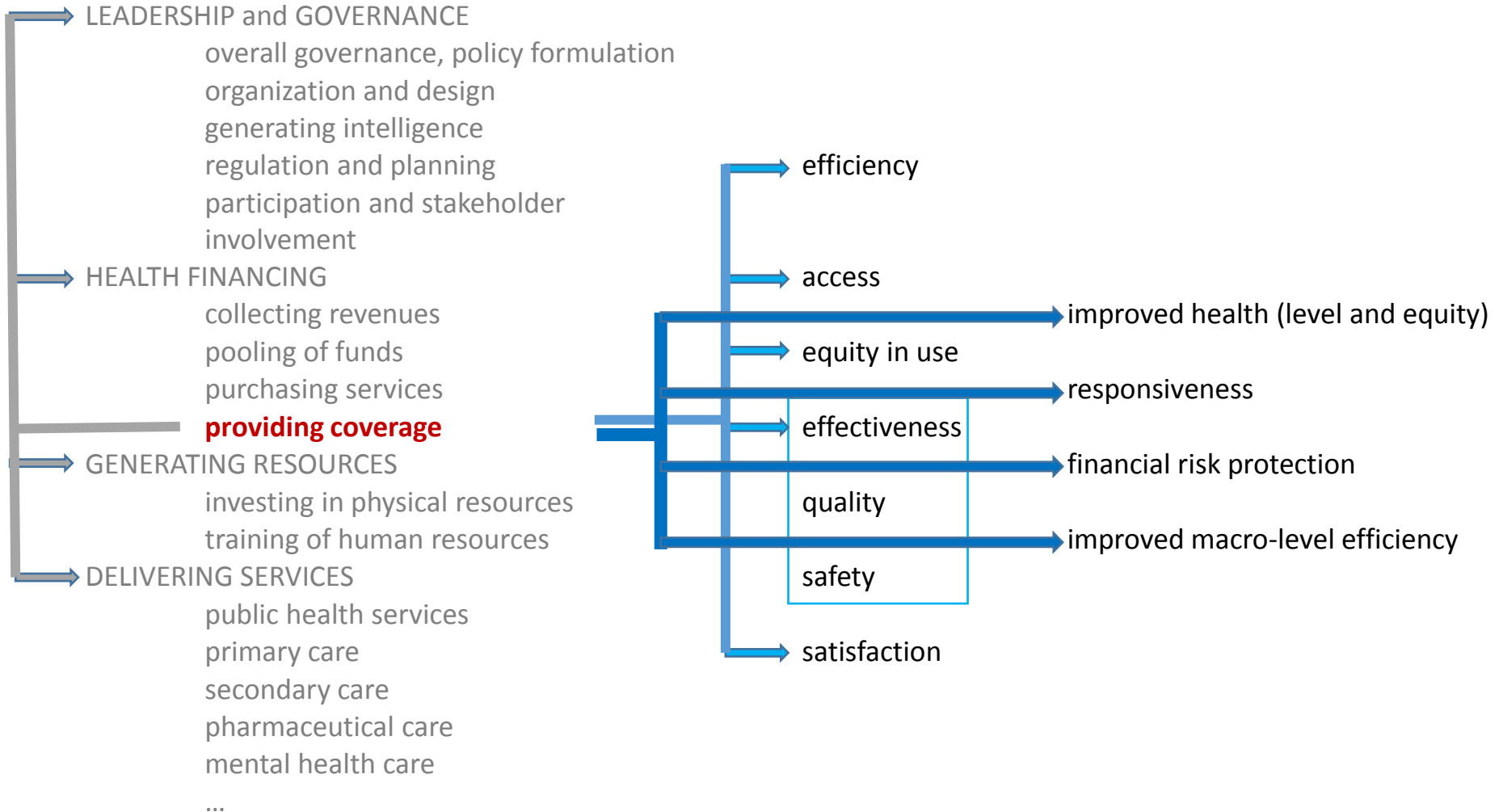
Overall impact on performance

performance outcomes

functions sub-functions

intermediate

final





How can we measure performance in provision of coverage? Examples:

- Access and equity in access:
% population excluded from coverage; service utilization, unmet need (with breakdowns); resource distribution (workforce and physical)
- Effectiveness:
% of public spending of total expenditure on health, share of OOPs, approach to providing coverage; design of service coverage and cost-sharing
- Efficiency:
administrative costs; user charges as deterrents; level of fragmentation
- Financial protection and equity in financing:
catastrophic or impoverishing spending, exemptions based on income and need
- Population health:
e.g. Healthcare Access and Quality Index



Issues to keep in mind for understanding and measuring coverage

Challenges

- Complex links to other functions and sub-functions
- Many proxy quantitative indicators but few direct measures
- Importance of country context and qualitative measures
- Not easy to measure progress in time

Advantages

- Can expose performance issues in other areas
- Major focus due to SDGs and UCH2030 agenda
- A number of indicators available on global level