

# Expanding Social Health Protection in Cambodia: an assessment of the current coverage potential, gaps, and social equity considerations

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# Background

- Cambodia has experienced more than two decades of strong economic growth averaging 7.7% between 1995-2017 (World Bank 2018);
- About 4.5 million people (~28% of the population) remain near-poor and vulnerable to falling back into poverty when exposed to economic and other shocks (World Bank 2018);
- Vulnerability to poverty has increased as a large proportion of the population is concentrated at the bottom of the wealth distribution (ADB 2014);
- The existing health coverage schemes can collectively cover about 4.7 million Cambodians (~30% of the population) (MOH 2018);
- MOH aims to increase coverage to 8.12 million or 50% of the population by 2020 (MOH 2016).

# HEF Extensions

- **Prakas 404 MEF/MOL/MOH (October 2017)**- HEF expansion to **informal workers**:
  - <8 hours;
  - Part-time;
  - Casual;
  - Seasonal.
- **Press Release MOL (December 2017)**- HEF expansion to special categories:
  - Informal worker;
  - Village chief;
  - Deputy village chief;
  - Village assistant;
  - Commune council;
  - Professional sport practitioners.
- **Notification Letter MOH 001 (January 2018)**- HEF expansion to special categories
  - Cyclo drivers.

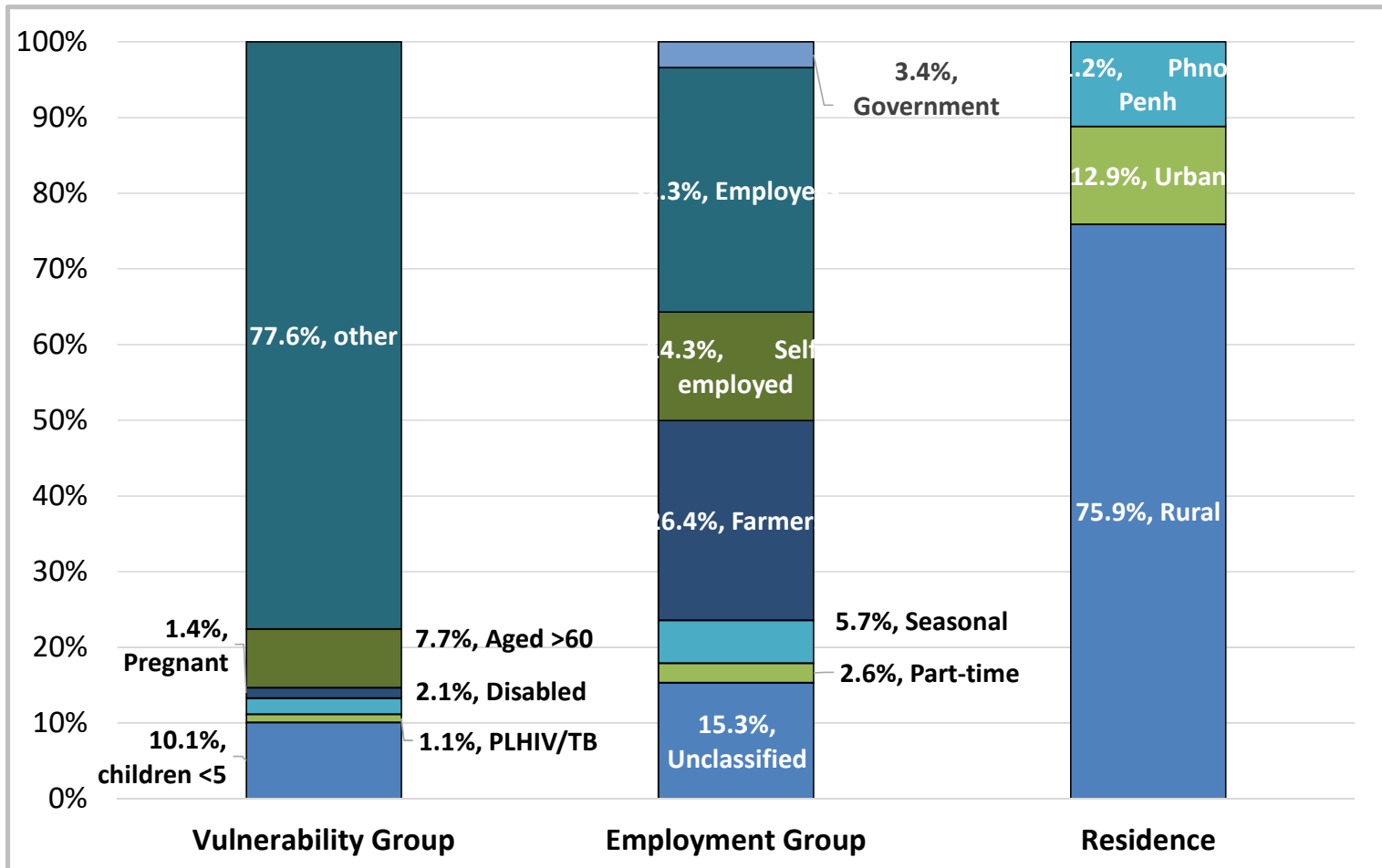
# Key questions

- How many people do not yet have a coverage mechanism and who are they?
- Who is benefiting the most from the current expansion efforts focused on workers and employees?
- How many informal workers are already eligible for coverage under the recent HEF expansions?
- What would be an equitable approach to premium contribution amounts?

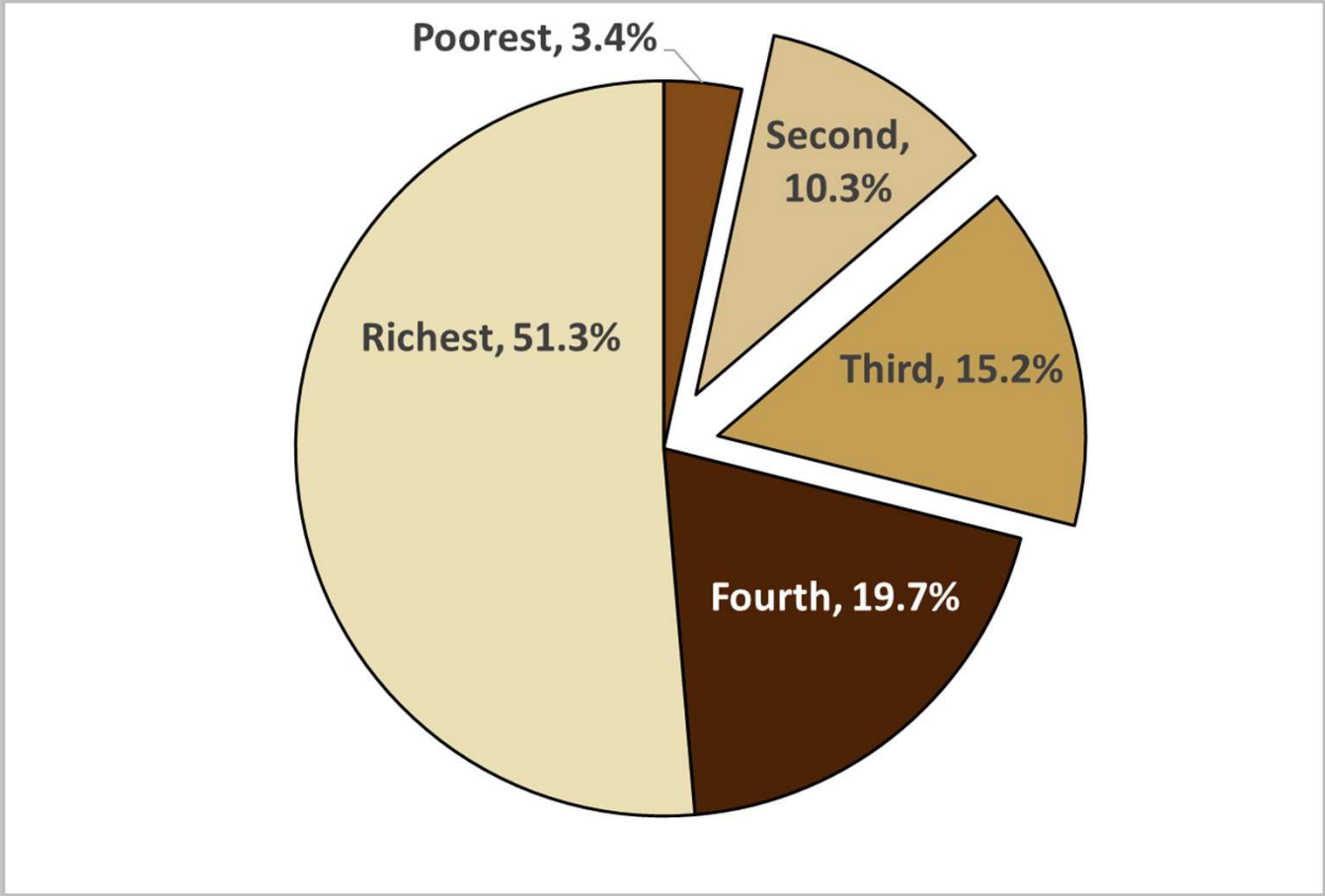
# Methods

- Secondary analysis of 2016 CSES data and other sources (Demographic and Health Survey, MOP population estimates, etc...)
- 3,839 households and 11,359 individual working age adults
- Identify employment groups to align with the health insurance coverage landscape
- Univariate and bi-variate statistics
- Assess a fair and equitable contribution using 4 approaches

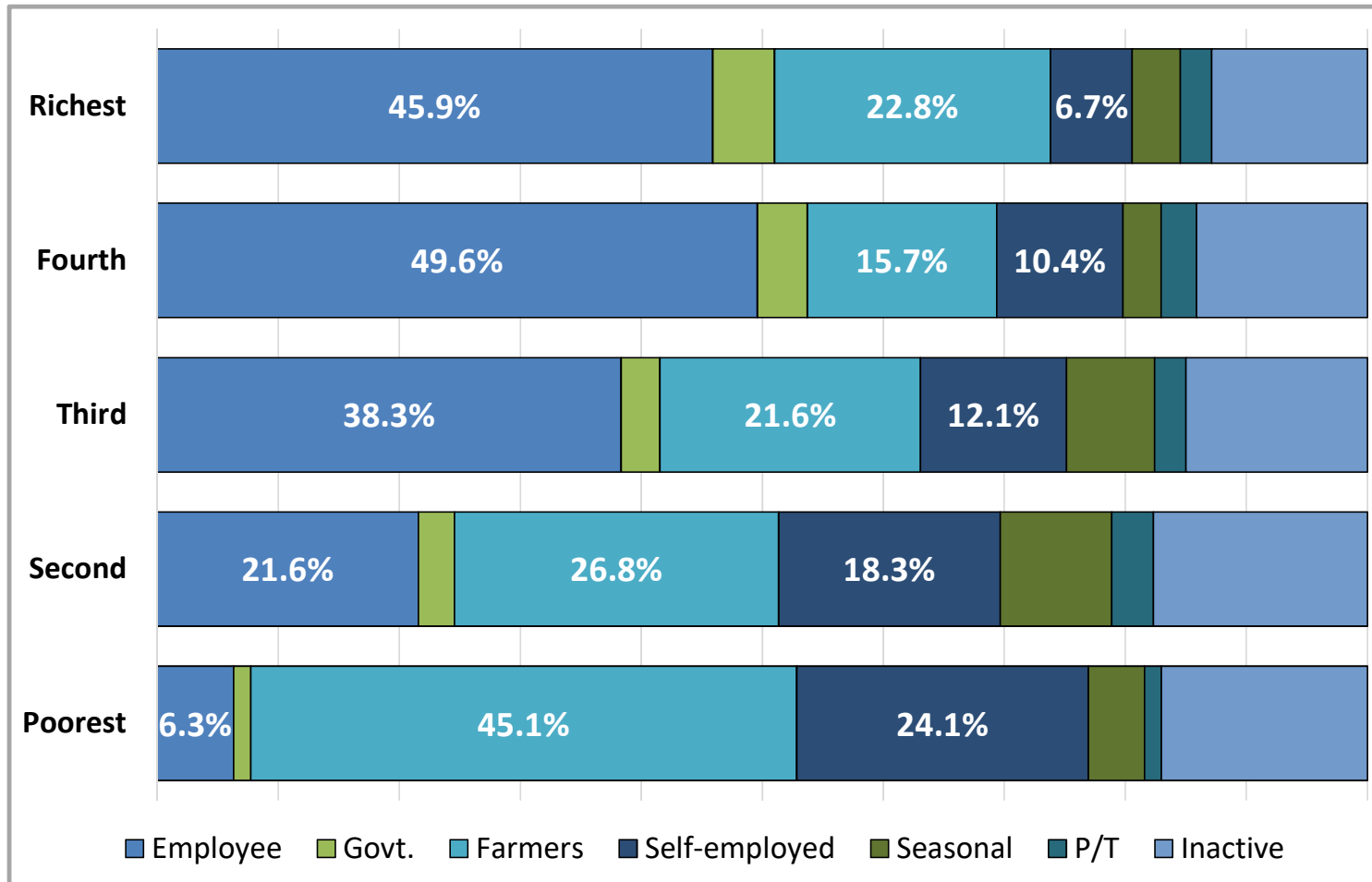
**Figure 1. Population proportion estimates for vulnerable (non-income related), employment, and residence groups**



**Figure 2. Proportional distribution of total income by wealth quintile**



**Figure 3. Employment category by wealth quintile among working age adults**





# Figure 4. Population proportions by wealth quintile and employment group among working age adults

STATUS	EMPLOYEES	GOV	FARMERS	SELF-EMPLOYED	SEASON/P/T	UNCLASSIFIED	TOTALS
Richest	9.1%	1.0%	4.6%	1.3%	0.8%	2.6%	19.9%
Fourth			3.1%	2.1%	0.6%	2.8%	19.9%
Third	9.9%	0.8%	4.3%	2.4%	1.5%	3.0%	20.0%
Second	7.7%	0.6%	5.4%	3.7%	0.5%	3.6%	20.2%
Poorest	4.4%	0.6%	9.0%	4.8%	1.9%	3.4%	20.0%
	1.3%	0.3%			0.9%		
<b>TOTALS</b>	<b>32.3%</b>	<b>3.4%</b>	<b>26.4%</b>	<b>14.3%</b>	<b>5.7%</b>	<b>2.6%</b>	<b>GRAND TOTAL 100.0%</b>

NSSF

HEF Expansions

No mechanism

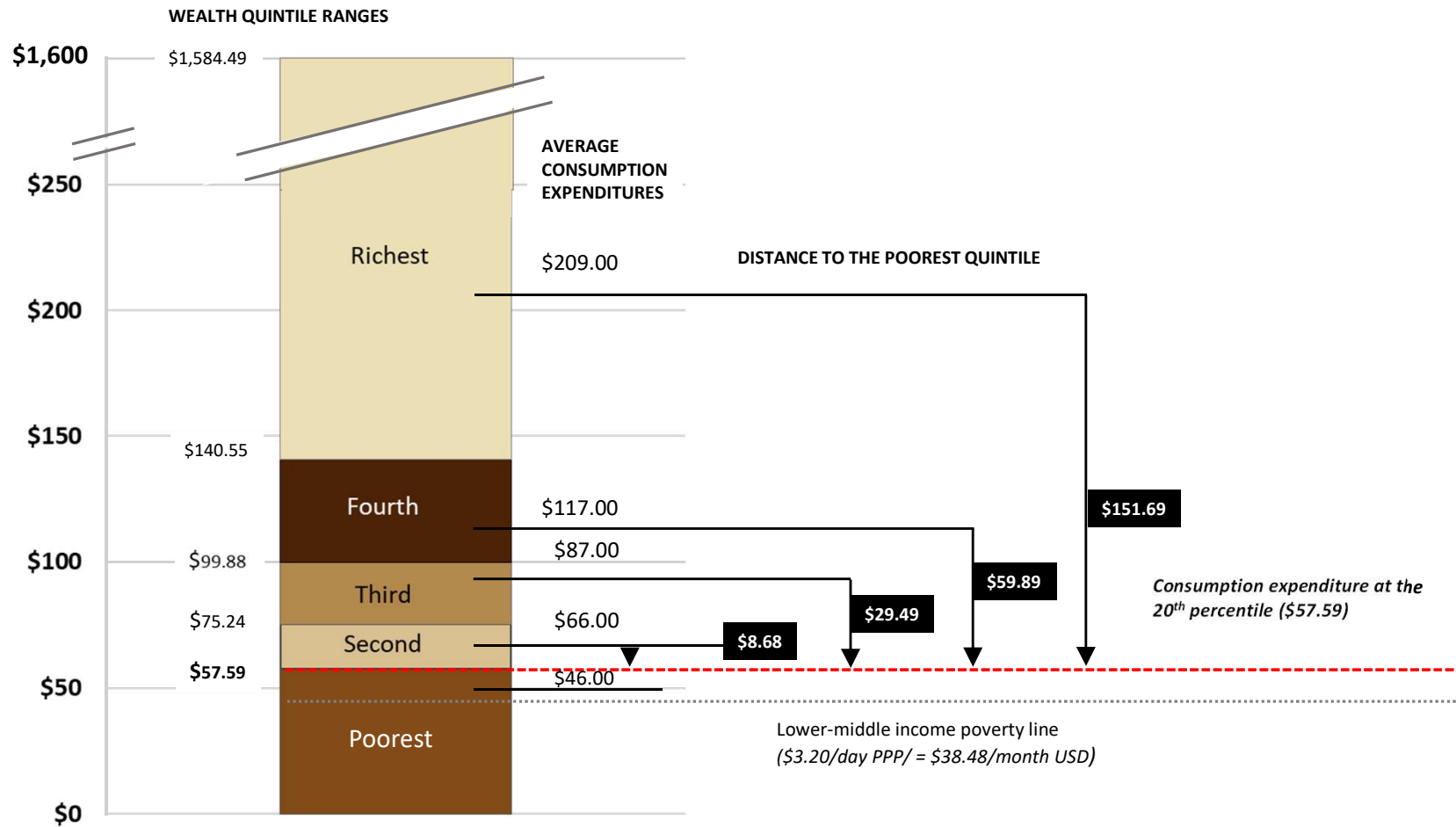
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<b>TOTALS</b>	<b>32.3%</b>	<b>3.4%</b>	<b>26.4%</b>	<b>14.3%</b>	<b>5.7%</b>	<b>15.3%</b>	<b>GRAND TOTAL 100.0%</b>

  NSSF

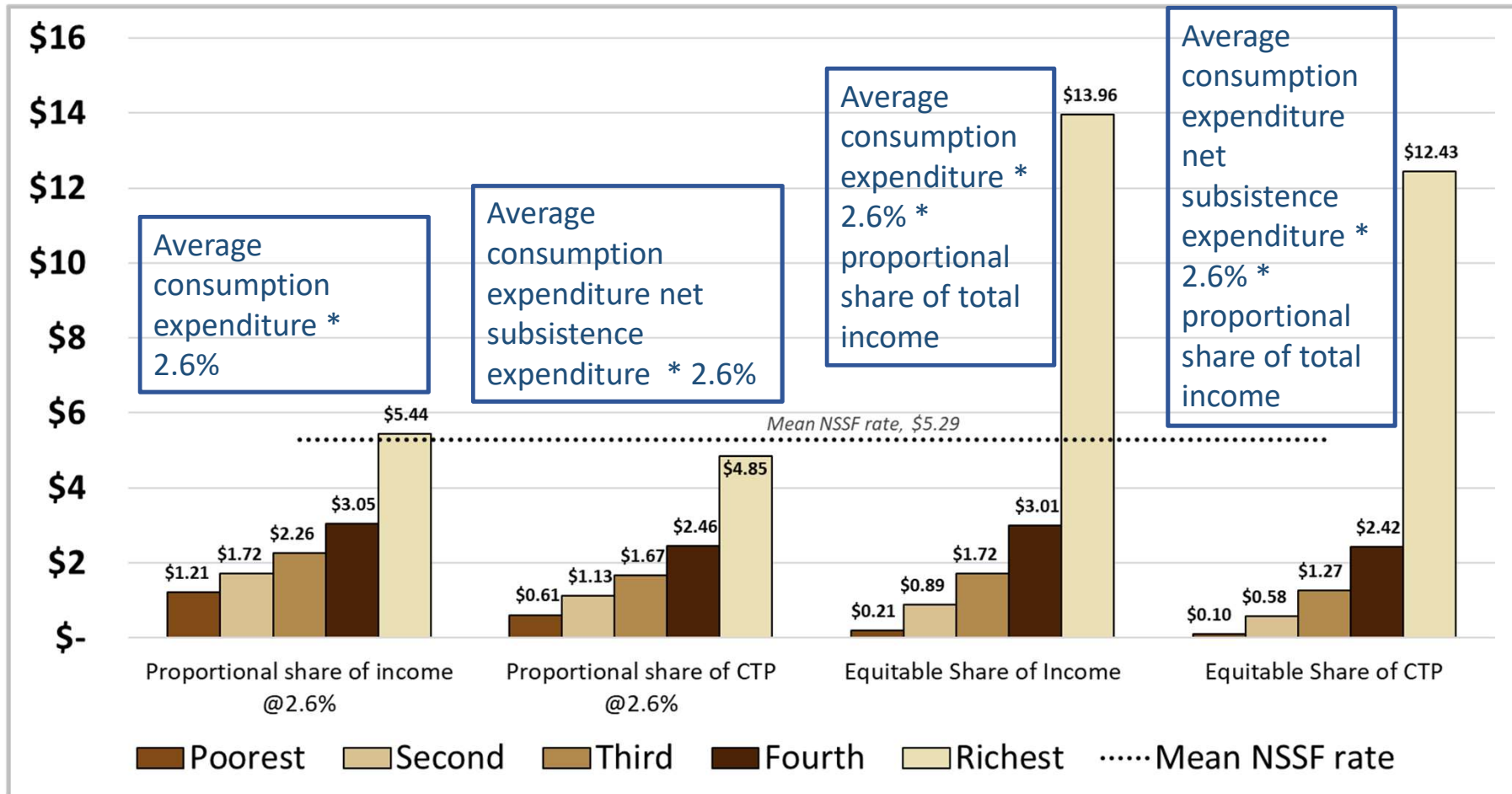
  HEF Expansions

  No mechanism

# Figure 5. Monthly individual effective income by wealth quintile with averages and distances to the poorest quintile in USD



# Figure 6. Proportional and equitable individual health insurance premium estimates (monthly) by wealth quintile



# Conclusions

- Current health coverage expansion efforts to formal employees is likely to primarily benefit individuals from higher income HHs;
- Recent directives to expand HEF coverage to part-time and seasonal workers have limited potential: leaving significant gaps, particularly among vulnerable groups, farmers, and the self-employed;
- Capacity to pay (CTP) among individuals in the 2<sup>nd</sup> and 3<sup>rd</sup> wealth quintiles is limited;
- A fair and equitable approach to individual, monthly healthcare contribution payments would only amount to \$0.58 - \$1.72 US (2<sup>nd</sup> quintile) and \$1.27 - \$2.26 US (3<sup>rd</sup> quintile);
- The collection cost could potentially exceed the amount collected, particularly among the informal sector.