



Chile abolishes copayments in step towards UHC

Public health experts have welcomed the Chilean Government's extension of free care to around 6 million people. Amy Booth reports.

The Government of Chile has extended free medical care to everyone in the public health system, as the country seeks to move towards a universal health-care system. However, some broader reforms on health hit a roadblock after a proposed new constitution, which included provisions such as the right to abortion, was rejected in a referendum on Sept 4, 2022.

The policy, known as Copago Cero (Copayment Zero), came into force on Sept 1, 2022. "Many generations of Chileans have dreamed of what we're advancing towards making a reality today, to have a public health system, free for all users of the Fonasa [National Health Fund]", said Chilean President Gabriel Boric when he announced the change on July 27.

Chile's national health-care system divides the public into four income brackets. Previously, those in categories C and D had to pay 10–20% of the cost of hospital care, while those in the two lowest income categories, A and B, and adults aged 60 years and older were exempt from copayments. Now, copayments have been ended for all income brackets, which the Government says will extend free health-care to more than 6 million people.

The country's copayment system has been the target of international criticism because people are vulnerable and often earn less when they become ill. "Charging them at that moment is not a good public policy", said Francisca Crispi, President of the Medical College of Santiago, Santiago, Chile.

James Fitzgerald, Director of Health Services and Systems, Pan American Health Organization/WHO praised the Copago Cero system during a visit in August: "we congratulate Chile's progress with Copago Cero,

which is an enormous step towards a universal health system in the country".

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Abolishing copayments is expected to cost the Government around 21 billion Chilean pesos (£20.4 million) annually and Fonasa estimates it will save households an average of 265 000 Chilean pesos annually. "It's an easy policy to implement and the budget has already been approved by the treasury", said Crispi. "The cost isn't a significant [expense] in terms of the expenditures of the public system."

All Chileans pay 7% of their income in mandatory health-care contributions each month, a requirement which will remain in place. More than 15 million people, 78% of the population, are in the public health system, but they can also opt for private health care through the Isapre system (a private health insurance system). Attention from primary health providers was also exempt from copayments in the public system, but the new policy covers all hospital and institutional care.

Eliminating these payments comes as the Government seeks to implement broader reforms to the health-care system. In June, Boric announced that he would present a bill to create a universal health fund, with a view to eliminating inequities in the current system; however, the Government has provided little information on what these reforms would look like.

Although the elimination of payments improves access to health-care for many, the country's health-care system is still facing a series of

challenges, including long waiting lists and a rapidly ageing population. "We see [Copago Cero] as an advance, in terms of health at least", said Sofía Lanyon, President of Amnesty International Chile. "For that system to work in an efficient manner, the state needs to spend more on health."

One of the main health equity challenges for Chile is the difference in quality of care between the public and private sectors, according to Gonzalo Simon, President of the Association of Isapres. "Chile can advance if it establishes a unified, universal health plan for all Chileans in social security, no matter what that person earns, no matter if they have an illness, no matter what region they live in", he said.

The Copago Cero policy comes at a time of broader political reforms in the South American country. On Sept 4, 2022, a proposed new constitution was rejected after around 62% of Chileans voted against it in a referendum. The constitution included sexual and reproductive rights, including the right to end a pregnancy, and incorporated an integral view of health, making greater provisions for mental health and Indigenous peoples' traditional medical practices. At present, abortion is only legal in cases of risk to the pregnant person's life, fetal inviability, or pregnancies resulting from rape. In a previous plebiscite, the country had voted in favour of rewriting the constitution in the wake of a widespread social uprising against inequality that started in 2019. An alternative constitution will now be developed, but the timeline for the process is not clear yet.

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