



World Health
Organization

REGIONAL OFFICE FOR **Europe**

WHO Barcelona Office
for Health Systems Financing

Health financing policies in Europe: regional perspective

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Universal Health Coverage

- ✓ **all people** should have
- ✓ **access** to needed health services and medicines of good quality
- ✓ **without financial hardship**

Leaving no one behind





Everybody needs a strong umbrella

UHC means no one should experience:

Financial
hardship

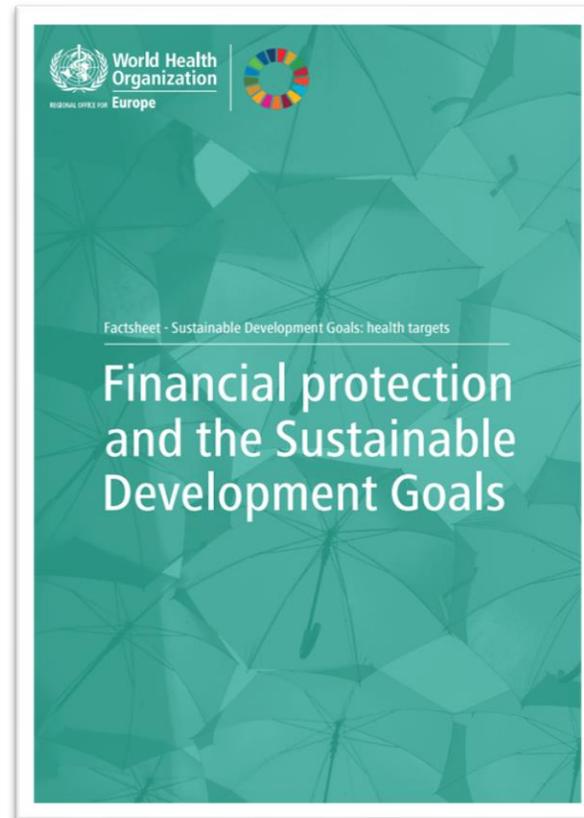


Unmet
need



Where there are out-of-pocket payments, **some people** will face one or the other or even both

Evidence on financial protection in Europe

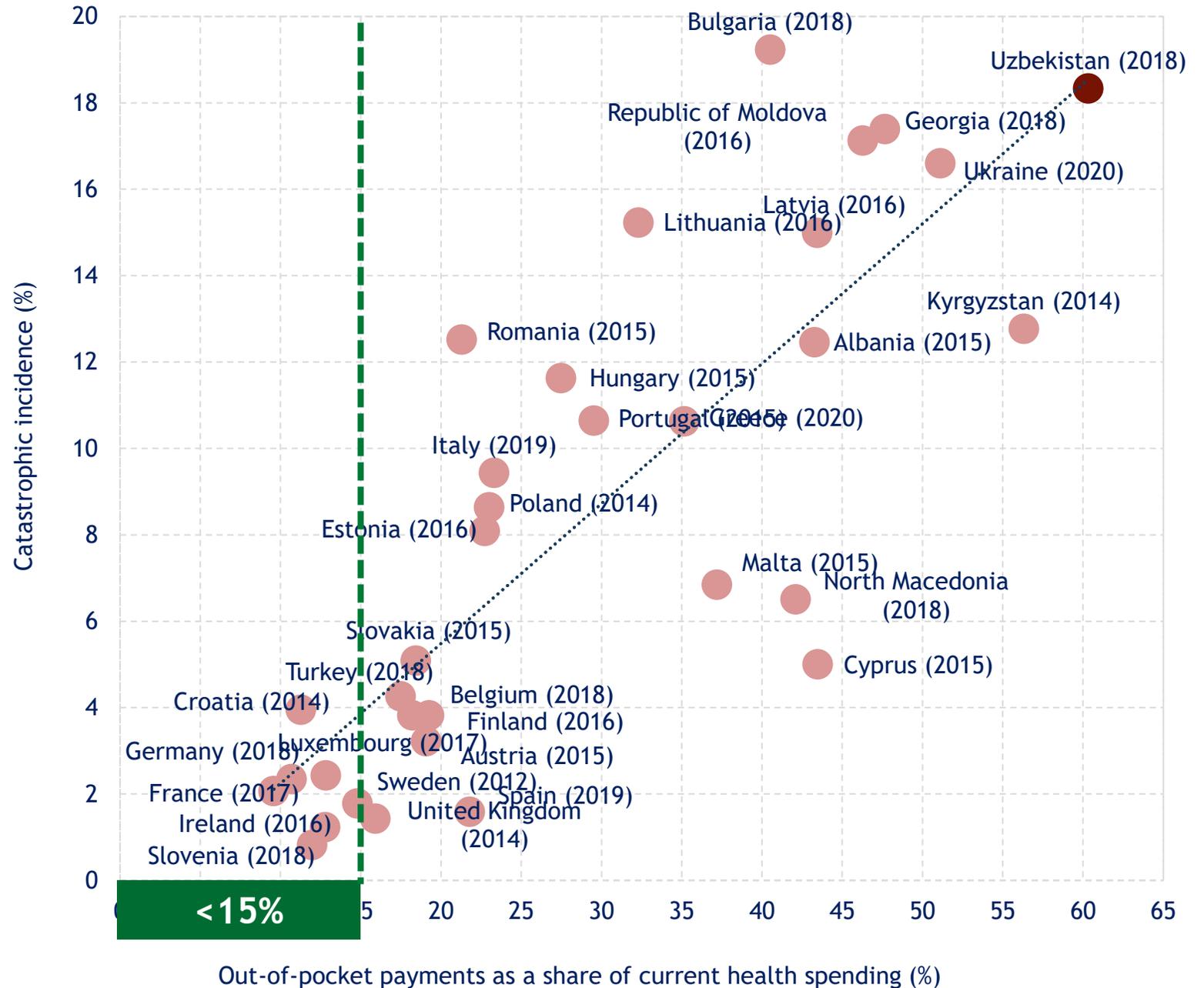


New numbers generated using a refined method

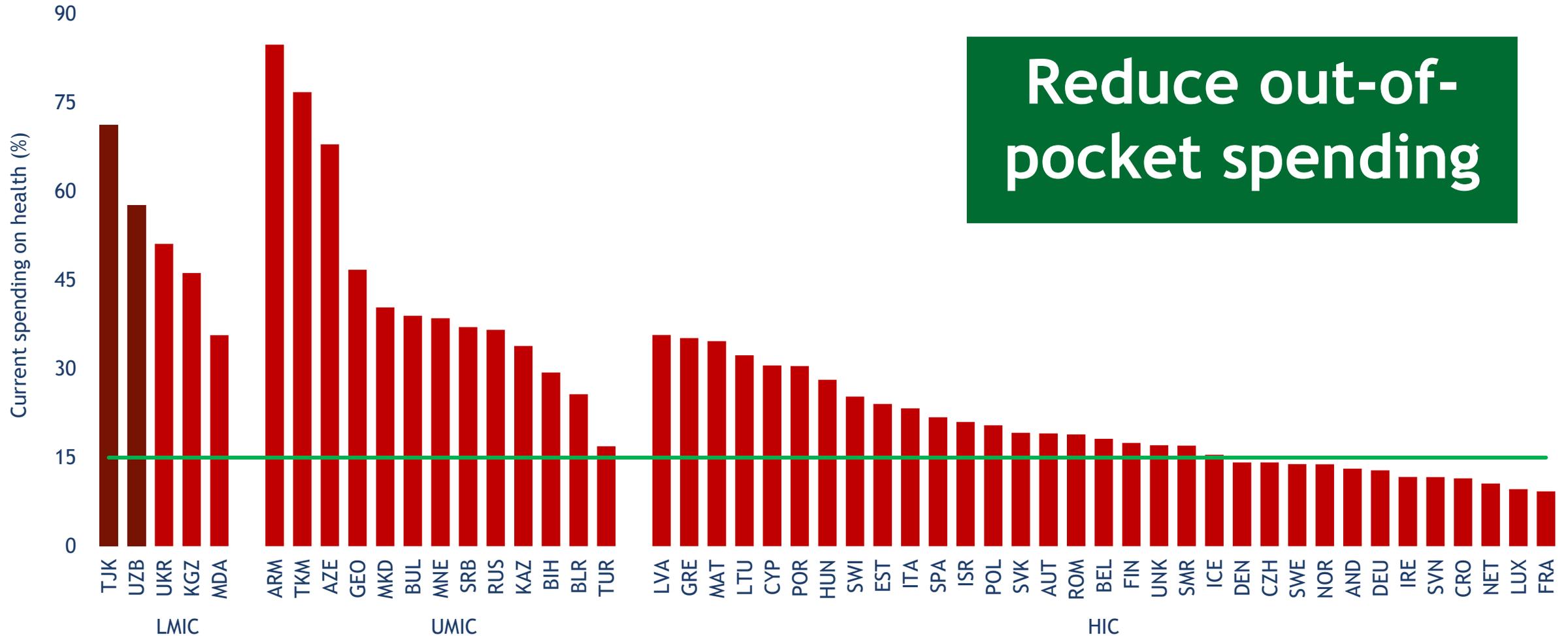
Country-level analysis for the story behind the numbers

Comparative regional analysis

Financial protection is strongest where out-of-pocket payments are close to or <15% of health spending



Out-of-pocket payments continue to be the significant source of financing in many countries



Improve coverage design



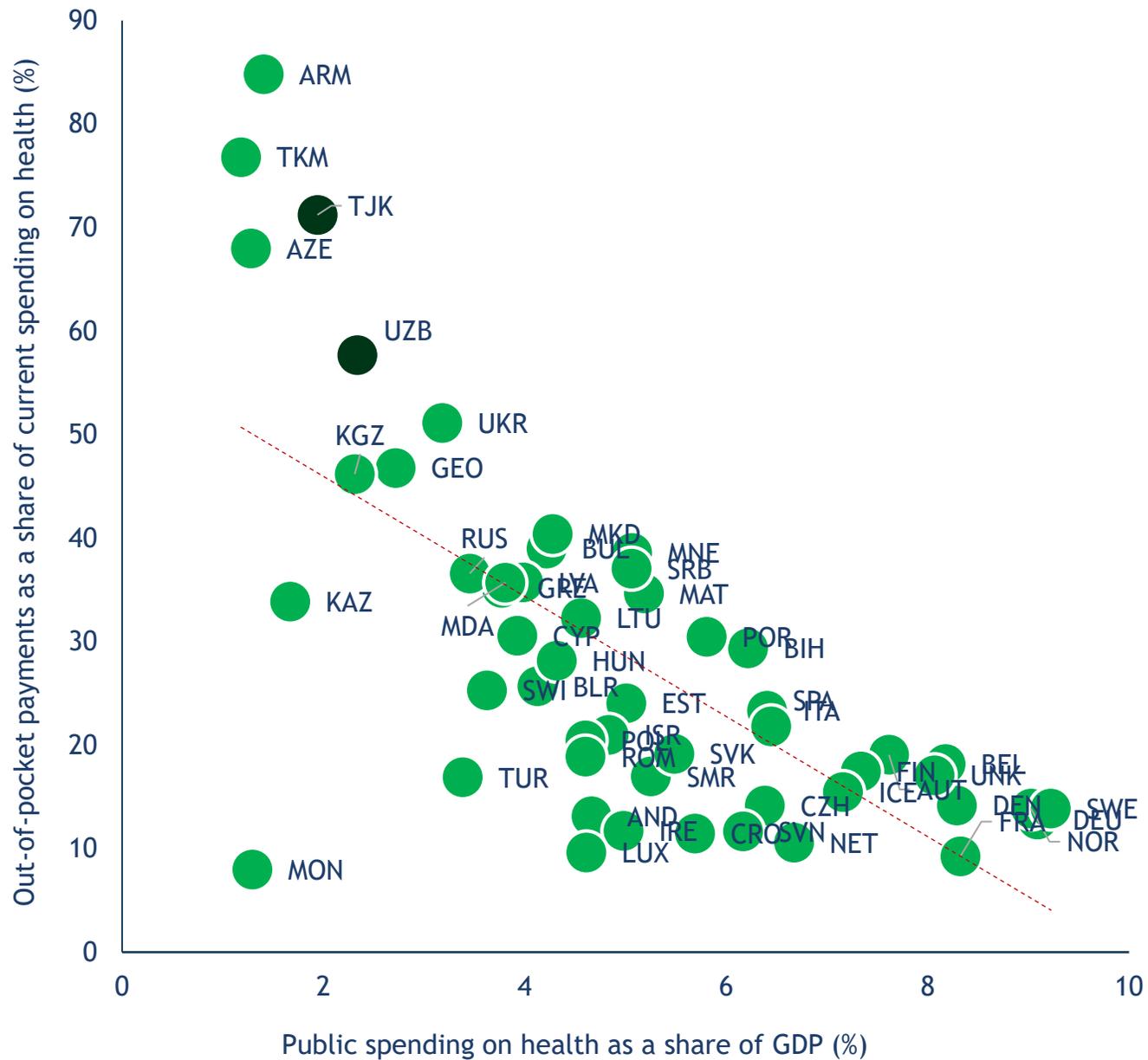
Exempt poor people and regular users of health care from co-payments



Expand benefit package to outpatient medicines



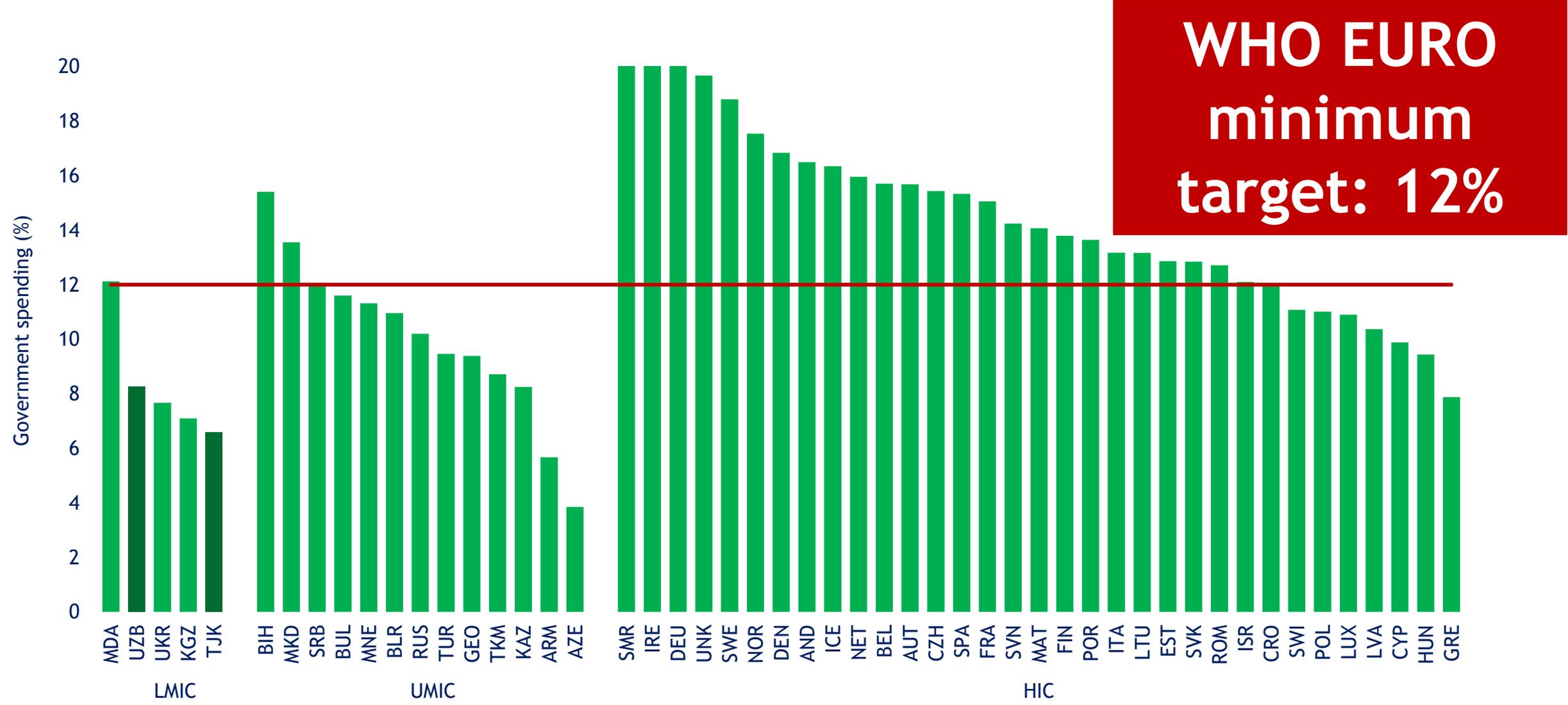
Use low, fixed co-payments instead of percentage payments



Increase public spending on health

The **out-of-pocket payment** share of current health spending is generally lower in countries that spend relatively **more publicly** on health

Although fiscal capacity is more limited in middle-income countries, governments in countries in all income groups have choices





Characteristics of a well-designed health financing policy

1. Government budget prioritizes health spending
2. Broad public revenue base for the health system
3. Access to health services does not depend on health insurance status
4. Co-payment policy to protect people at risk of poverty or social exclusion and people with chronic conditions
5. Benefit package includes priority outpatient medicines