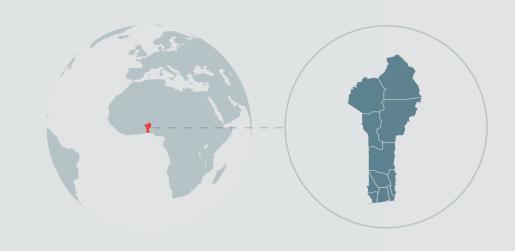




Countries learning from each other to achieve and maintain Universal Health Coverage (UHC)



#### **HEALTH EXPENDITURE**



In 2012 Benin's total current health expenditure was 172.05 billion CFA francs.

Four main sources contributed to the financing of these expenditures:

Household funding:

## **42**.22% of health expenditure

Funding by Technical and **Financial Partners:** 

> 29% of total expenditure

#### **State funding:**

24% of total expenditure

#### Funding by Technical and **Financial Partners:**

5% of total expenditure

"The current health system in Benin has proved its worth, but now deserves to be reformed in order to facilitate access for all to quality health care and to give even more satisfaction to the populations, especially the informal and agricultural sector. Characterized by the direct payment of care, Benin's current health system only allows an average of 0.5 contacts per person per year. To guarantee at least one contact per person per year is a goal that the country could achieve if it truly embarks on Universal Health Coverage (UHC). In this sense, some progress has already been made. It remains to speed up the process by involving all actors in the implementation. The social and economic context is propitious, the political will for UHC exists and human resources to carry the process are available. It remains to mobilize resources and define a good approach for implementation.."



Mr. KOTO-YERIMA Aboubakar

Coordinator of the NGO Actions for Social Protection (APROSOC) and President of the National Council of Social Mutual Support Structures (CONSAMUS) on Benin's current health svstem.

# 2000 - 2003

## **INDIGENT HEALTH FUND (FSI)**

2000

#### Setup of the Indigent Health Fund (FSI)

An average annual amount of one billion CFA francs were provided for the health care of destitute people throughout the whole country.

## 2003

Households were the primary source of income.

**52**.10%

### DEPARTMENTAL **DIRECTORS FOR** HEALTH

They carry out health activities in departmental hospitals and are in charge of the implementation of the health policy defined by the ministry, the planning and the coordination of all the activities of the peripheral health services.

### HEALTH ZONES

They are located on the operational level and represent the most decentralized operational entity of the health system.

### MINISTERY OF HEALTH

It operates on the central or national level and ensures the implementation of the Health Policy defined by the government.

PYRAMIDAL STRUCTURE OF THE BÉNIN'S HEALTH SYSTEM

#### HEALTH FINANCING

#### Public sources

- Direct taxation (e.g. personal income tax. wage contributions)
- Taxation on indirect/ consumption (on goods and services/ VAT)
- Non-tax revenues

Capital Largest city **Official language** Indigenous languages Fon, Yoruba Ethnic groups

Porto-Novo Cotonou French 39.2% Fon 17.6% Yoruba 12.1% Ottamar 9.2% Bariba 8.2% Aja & Mina 6.9% Fula 4.0% Yoa-Lokpa 2.5% Dendi 0.4% other

# **GENERAL INFORMATION**

Bénin is bordered by Togo, Nigeria, Burkina Faso and Niger and has 121 kilometers of coastline along the Gulf of Guinea. Its population is mainly young and female and was estimated to be 11.2 million in 2017. At the political level, Benin benefits from a stable democratic regime, even though the legislative elections of April 2019

First health accounts were drawn up

## 2008 - 2015

#### 2008

Implementation of a decree to establish the Universal Health Insurance Plan (RAMU)

Appointment of a RAMU focal point at the Ministry of Health.

Free caesarean section and free malaria treatment for children between 0-5 years and pregnant women.

### **UNIVERSAL HEALTH INSURANCE PLAN (RAMU)**

### 2012

Setup of the National Agency of Health Insurance (ANAM)

Establishment of a Technical Working Group on RAMU.

Households were the primary source of income.



2013

Launch of a pilot phase for the RAMU in the informal sector and poor parts of the population.

# 2016 - 2019

#### 2016

#### March 2016:

Adoption and promulgation of the Universal Health Insurance Act (RAMU)

#### April 2016:

A new regime took power in Benin and led to changes in social and helath care protection. The RAMU has been suspended to make room for the Insurance for Human Capital Development (ARCH) which is a product integrated into four services: health insurance, training, microcredit and the retirement for stakeholders in the informal economy.

# 2016-2019

ARCH

Creation of the National Agency for Social Protection (ANPS) responsible for the management and governance of the ARCH.

Development of an ARCH guidance document.

Identification of the extreme poor with a view to their full coverage by the Government.

#### **DEFINITION OF A PACKAGE OF** SERVICES TO BE GUARANTEED **BY THE ARCH**

The basic package includes:

- diarrheal diseases
- itestinal parasitosis
- malaria
- dermatological treatments
- respiratory infections and other infections for children under five
- birthcontrol
- visceral surgery
- surgical emergencies and trauma

# **CAPITAL DEVELOPMEN**

Elaboration of the draft law on the ARCH which will soon be transmitted to the parliament for adoption.

# 8.6%

The purchase and supply of medicines remain the responsibility of the patients.

Law No. 2015-42 which established the Universal Health Insurance Plan (RAMU) in the Republic of Benin is still in effect, but will be repealed as soon as the law on Insurance for the Strengthening of Human Capital (ARCH) is adopted.



## **External funding**

• Donations (bilateral/ multilateral) • Loans (bilateral/ multilateral)

### Private sources

- Direct payments (cost sharing, co-payment, informal payment)
- Voluntary prepayments (e.g. private insurance, mutual insurance)
- Sickness savings accounts

were marked by violence. In economic terms, a sustained economic growth (6% in 2018) was recorded, which is driven by rising public investment. Still, poverty remains widespread in the country, which is marked by a national poverty rate of 40.1% in 2015.





Adoption of the National Health Financing strategy

Establishment of a highlevel steering and monitoring committee for the Universal Health Insurance Plan



# **INSURANCE FOR HUMA**

#### 2019

Launch of a pilot of the ARCH in three health zones for the benefit of the extreme poor.

#### of the population is covered by health insurance

#### Public funding schemes are channelled through regulatory means on behalf of health system stakeholders.

The right to the benefits is non-contributory for the populations. These funds are generally used for the purchase of vaccines, drugs, to pay health personnel in the context of the administration of care or services to the population

## OUTLOOK

#### WHAT NEEDS TO BE DONE:

- Reduction of household health expenditure
- Implementation of free treatment (PEC) for malaria for children under the age of five and pregnant women
- Expansion of medical and health care services
- Integration of the informal sector into social protection measures
- Application of contributive equity in mutual health services