

Introduction

Held under the theme “Achieving Prosperity for All” the Social Protection Week drew a broad range of stakeholders to discuss the role of social protection in Zambia’s development. It was hosted by the Ministry of Labour and Social Security together with the Ministry of Community Development and Social Welfare and was held from May 16-20 at the New Government Complex in Lusaka. The event included a series of sessions designed to share information and engage stakeholders in policy debate on different social protection thematic areas in Zambia. It was attended by government, employers and workers organisations, social security institutions, civil society organisations and academia.

Summary of the Presentation



“How to make Social health Insurance work for all”. The presentation made by the Ministry of Health summarized the principles and mechanisms which will constitute the foundation of the scheme and will enable the whole population – including formal and informal economy workers and their

dependants, persons with disabilities, Vulnerable poor etc. – to benefit from comprehensive social health protection, therefore moving the Nation a step further towards Universal Health Coverage. The Ministry of Health highlighted how the scheme has been designed to also benefit to public and private health providers (increased revenue, better quality of care), employers (increased productivity, reduced turn-over) and private insurance companies (awareness on insurance, complementary insurance).

Outcomes

As the Ministry of Health is finalizing the design of the SHI scheme, the session on SHI provided an opportunity of rich and vibrant exchanges between the Constituents and key stakeholders which active role and support will be determinant to the successful implementation of the scheme. The session provided a first-of-its-kind opportunity to inform and raise students’ awareness about the rationale of social health protection, contributing to engrain long standing social protection culture among future leaders’ and entrepreneurs.

Key points raised by Panellists

- Enough time has been given to the preparation of the scheme, and the time has now come for implementation (MoH)
- Universality must remain the corner stone of the SHI scheme:
 - o *“The best health insurance system is a system serving both the Rich and the Poor”* (UNICEF)
 - o *“People who are not working should not be excluded”* (ZCTU)
 - o *“SHI is an essential strategy to move towards Universal Health Coverage”* (MoH)
 - o *“Let’s the system work for everybody”* (Citizen)
 - o *“Health is a right for all and not a privilege for a few”* (MoH)
- The SHI scheme is not the magic bullet which will address all the limitations of the health systems. There is a need to adopt a holistic approach to tackle the dysfunctionalities related to health services delivery; human resources for health; medical products, vaccines, infrastructure and transport; health information and research; leadership and governance, information, and the overall financing of the health sector.
- The SHI and the private insurance sector will complement each other to provide comprehensive health protection to the whole population.
- Raising awareness on (social) health insurance will be a major factor of take-up.

Pressing issues raised by the participants



A rich exchange between the panellists and participants contributed to raise some pressing issues and challenges the Social Health Insurance scheme is likely to face when implemented.

- Low trust in health insurance scheme, due to multiple factors: past negative experience of a Government medical scheme not paying providers; lack of understanding of benefit package and insurance principles; regulatory gaps which led mutual aid schemes to run without license and outside of the regulatory framework

- Poor quality of care. Concerns were raised on how drugs shortages are going to be addressed and how equipment will be maintained to ensure that SHI members get value-for-money.

- Limited geographic accessibility and equity:

quality and accessibility of care are much lower in rural areas, which is likely to bring inequity in accessing care.

Proposed Ideas to Further Improve the SHI Session in the Next Social Protection Week

- Diversify panellists: include CSO representatives, health care providers, and citizens. Mix policy makers and practitioners (including from district level)
- Give more space to non-government representatives in presentation and facilitation
- Get a broader representation of various interests groups within the participants
- Organize the session well in advance to maximize participation and ensure availability of targeted panellists (this was independent from the MoH, the whole SP week was organized within two weeks only)
- Get more innovative on presentation methods (use of the video for instance).
- Distribute documentation on the proposed scheme.