

UNIVERSAL HEALTH COVERAGE

Quality, affordable health care is the foundation for individuals to lead productive and fulfilling lives and for countries to have strong economies.

Apr 02, 2020

Context

Universal health coverage (UHC) is about ensuring that people have access to the health care they need without suffering financial hardship. It is key to achieving the [World Bank Group's \(WBG\) twin goals](#) of ending extreme poverty and increasing equity and shared prosperity, and as such it is the driving force behind all of the WBG's health and nutrition investments.

UHC allows countries to make the most of their strongest asset: human capital. Health is a foundational investment in human capital and in economic growth—without good health, children are unable to go to school and adults are unable to go to work. It is one of the global economy's largest sectors and provides 50 million jobs, with the majority held by women.

Global movement towards UHC

Health is also an essential part of the Sustainable Development Goals (SDGs). For example, the SDG 3.8 target aims to “*achieve universal health coverage, including financial risk protection, access to quality essential health care services, and access to safe, effective, quality, and affordable essential medicines and vaccines for all.*” In addition, SDG 1, which calls to “*end poverty in all its forms everywhere*” could be in peril without UHC, as almost 90 million people are impoverished by health expenses every year.

In recent years, the UHC movement has gained global momentum, with the first-ever UN High-Level Meeting on UHC held in September 2019. A [Political Declaration](#) was unanimously adopted by member states, affirming their high-level political commitment to UHC and outlining a number of necessary actions. Twelve co-signatories including the WBG also launched the [Global Action Plan for Healthy Lives and Well-being for All \(GAP\)](#) to jointly support countries in delivering on the SDG3 targets. In January 2020, the second UHC Forum was held in Bangkok, aiming to enhance political momentum on UHC in international fora.

Challenges remain

At the same time, [World Bank/World Health Organization \(WHO\) research](#) from 2019 shows that countries must increase spending on primary health care by at least 1% of their gross domestic product (GDP) if the world is to close glaring coverage gaps and meet the health targets agreed under the SDGs. There can be no UHC without affordable, quality primary healthcare. The

research also warns that, if current trends continue, up to 5 billion people will still be unable to access health care in 2030.

In June 2019, the first-ever G20 Finance and Health Ministers joint session was hosted by the Presidency of Japan. The discussion aimed to galvanize G20 countries towards the common goal of financing UHC in developing countries. It was informed by a [World Bank report](#) showing that people in developing countries spend half a trillion dollars annually — over \$80 per person — out of their own pockets to access health services. Such expenses hit the poor the hardest and threaten decades-long progress on health.

A lack of universal access to quality, affordable health services also endangers countries' long-term economic prospects and makes them more vulnerable to pandemic risks. Without urgent action, developing countries faced with aging populations and growing burdens of non-communicable diseases will find themselves increasingly challenged to close the gap between the demand for health spending and available public resources, and will prolong the reliance on out-of-pocket spending by patients and their families.

Strategy

Today, most low- and middle-income countries are designing and implementing strategies that are accelerating progress toward UHC. At the first-ever UN High-Level Meeting on UHC in September 2019, member states reaffirmed their commitment to achieving UHC by 2030 and asserted the right of people to enjoy the highest attainable standard of physical and mental health as an integral part of the SDGs.

Supporting country progress

While the path to UHC is specific to each country, the WBG's aim is to support countries to build healthier, more equitable societies, as well as to improve their fiscal performance and country competitiveness. The WBG does this through global, regional, and country-level research and knowledge generation, financial investments and technical assistance, and global convenings.

To deliver good outcomes, the WBG focuses on [four priority areas](#). First, it is important to ramp up investments in affordable, quality primary healthcare. Health systems based on a foundation of strong primary health care are more efficient and equitable, producing higher value and better

health outcomes: More resources to detect and treat conditions early, before they become more serious, will not only save lives but also reduce health costs.

Second, it is key to redouble our efforts to engage the private sector and unlock new models for health financing and delivery. The unmet coverage and financing needs are too vast for the public sector to close the gap alone.

Third, the WBG is going beyond health to improve health outcomes and supporting communities by [improving education](#), [broadening social services](#), and [creating jobs](#). The [Human Capital Project](#) aims to support countries in taking an integrated, whole-of-government approach to improving human development outcomes.

Fourth, the way health is financed needs to change so countries get better outcomes for the money they are spending. The WBG and other international partners are helping them catalyze domestic resources and build sustainable national systems.

Joining forces is key, and the WBG works with several partners to accelerate progress towards UHC. It is a co-convenor with the WHO of [UHC2030](#), the global movement to build stronger health systems for UHC. This multi-stakeholder platform also advocates for increased political commitment to UHC and facilitates accountability and knowledge sharing. As one of 12 co-signatories of the [Global Action Plan for Healthy Lives and Well-being for All](#), the WBG is committed to aligning its ways of working with partners to reduce inefficiencies and support country efforts to deliver on their international commitments on health.

Monitoring country progress

Ongoing WBG research is helping to evaluate UHC progress globally, including the quality of primary care, health coverage expansion initiatives, and inequalities in health outcomes. The WBG and World Health Organization (WHO) jointly released the [Global Monitoring Report on Financial Protection in Health 2019](#), which found that financial hardship due to out-of-pocket health spending increased continuously between 2000 and 2015. In 2015 alone, close to 90 million people were pushed into extreme poverty because they had to pay for health expenses out of their own pockets. The report is a follow up to the [2015](#) and [2017](#) WBG/WHO reports measuring health service coverage and financial protection to assess countries' progress towards UHC. In addition

to this, the WBG and WHO have also jointly developed a [monitoring framework](#) to help countries track their progress and results in UHC.

Countries are increasingly adopting health systems reforms that benefit poor households with the goal of ensuring UHC, according to [ongoing World Bank research](#). Originally released in 2015, the report, [Going Universal: How 24 Countries Are Implementing Universal Health Coverage Reforms from the Bottom Up](#), describes how different countries are pursuing UHC, based on systematic data collection, in order to provide practical insights to policymakers. In 2018 and 2019, [studies on an additional 17 countries](#) were released.

Result

[IDA, the World Bank's fund for the poorest countries](#), is one of the most important tools [to finance healthcare in lower income countries](#). IDA's support ranges from building stronger health systems and service delivery capacity, to working with governments to prepare for pandemics and other health emergencies. Over the last decade, IDA has provided US\$13.5 billion to fund essential health interventions for 770 million people, and immunizations for 330 million children. The share of IDA funding for health and nutrition has increased by 60% over the last decade, reflecting rising demand from countries.

Achieving strong country outcomes

Through IDA, the World Bank is for instance supporting **Saint Lucia** in improving its public healthcare system. The [Health System Strengthening project](#) aims to ensure that at least 100,000 people on the island of 178,000 inhabitants are registered to the National Health Scheme by the end of the project, and that at least 60 percent of diabetic and hypertensive patients over 18 years old are treated according to national protocols in public primary health care facilities. In addition, primary health care centers will be equipped to serve as the first point of detection for selected infectious diseases.

In **Yemen**, IDA has [helped save lives](#) through the Emergency Health and Nutrition Project, which has reached more than 14.6 million people across the country, and through the Emergency Cash Transfer Program, which aims to ensure vulnerable Yemenis have money to buy food and basic

necessities. Under the latter Program, cash transfers have so far been provided to about 9 million people across Yemen's 333 districts.

Partnering to accelerate country progress

One of the most important challenges to achieving UHC globally is the availability and sustainability of financing. That is why the WBG, along with partners, also convenes the [Annual Health Financing Forum](#) at its Spring Meetings in Washington, DC. The Forum brings together countries and partners to explore the frontiers of resource mobilization for health and provides a platform to advance knowledge and its application in UHC financing. By bringing the finance and health sectors together, and by bridging policy with evidence, the Forum creates one of the only global spaces where key actors can help catalyze progress in countries towards sustainable financing of UHC.

In addition, the WBG is also a partner in the [Joint Learning Network](#) for UHC, a network of policymakers and practitioners from low- and middle-income countries who learn from one another, jointly problem solve, and collectively produce and use new knowledge, tools, and innovative approaches to accelerate country progress toward UHC.

WBG research has for example highlighted the [case of Bangladesh](#) as a country that has rapidly improved its health outcomes at low cost. It shows how the country benefited from a combination of factors, including public funding for highly cost-effective interventions, alignment of government and development partner financing, extensive use of female community health workers and innovative civil society organizations, and contributions from a large and unusually competitive private sector.