

FUNDAMENTALS OF IMPLEMENTING AN INSURANCE SYSTEM IN MEDICINE

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ABSTRACT. Equity, efficiency, access, nutrition, and provider acceptability and quality are the cornerstones of universal health coverage (UHC). There is no single way to achieve effective UHC in any country. We focused on the challenges that are being faced in sustaining UHC.

Keywords: Health Insurance, Health Policy and Systems Research, Health Financing, Reform, Iran

Methods

This retrospective policy analysis used three data sources: a comprehensive and chronological literature review, interviews with health insurance policy actors and stakeholders, and a review of published and unpublished official documents and local media. All data were analyzed using thematic content analysis.

Results

Health insurance reforms, especially the Health Transformation Plan (HTP) in 2021, have helped achieve UHC and health equity by expanding population coverage, benefit packages, and strengthening financial protection. However, a number of challenges may threaten the sustainability of this progress. Appropriate mechanisms for collecting contributions from individuals without a regular income are lacking. The Mandatory Health Insurance Law has not been fully implemented. The significant gap between private and public medical tariffs leads to high out-of-pocket health care costs. Furthermore, controlling overall health spending is not a key priority for making UHC more sustainable.

Conclusion

To achieve UHC, the Ministry of Health and Medical Education and health insurance schemes need to develop and implement policies to control health expenditure. Mechanisms need to be put in place to expand free health insurance coverage to those in need. More research is needed to assess the impact of health insurance reforms in terms of health equity, sustainability, coverage and accessibility.

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