

Regional Meeting on Strengthening the Implementation of Social Health Insurance (SHI) Schemes for Universal Health Coverage (UHC)



Amman, Jordan, 1-4 June 2014



Iranian Health Insurance for the Poor/ Rural Health Insurance (Iran)

“Iran's new experience”

By

Anoshirvan Mohseni Bandpey, PhD.

Managing Director

Iran Health Insurance Organization (IHIO)



Iranian Health Insurance for the Poor/ Rural Health Insurance *Iran's new experience*

- ❑ The main mission of the Iran health insurance system in the government of President Rohani is to ensure that all individuals have access to effective public health and personal health care. In other words, universal coverage and universal health insurance for all Iranians.
- ❑ In order to achieve this goal, Iran required a fundamental evolution of the health insurance system.

Iranian Health Insurance for the Poor/ Rural Health Insurance

Iran's new experience

❑ Legal coercions:

❑ "Articles 29,43, Iran constitutional law ;

Emphasizes that every Iranian has the right to enjoy the highest attainable level of health

❑ "Law of the comprehensive system of welfare and social security enacted in 2004": State within two years from the date of notification of this Act, should provide the possibility of people being insured, including the villagers, nomads and seasonal workers.

Iranian Health Insurance for the Poor/ Rural Health Insurance
Iran's new experience

- ” Law of the Fifth Development Plan (ARTICLE 38)” :The state must provide the mechanisms for universal and compulsory basic health insurance plan to cover up the whole society
- Improving the quality and quantity of health insurance with the aim of :
 - Moving towards universal basic health insurance coverage

Iranian Health Insurance for the Poor/ Rural Health Insurance

Iran's new experience

- ❑ This fundamental change and evolution have been created in three important areas :
- ❑ revenue collection
- ❑ pooling of resources
- ❑ purchasing of interventions

Iranian Health Insurance for the Poor/ Rural Health Insurance
Iran's new experience

- ❑ In the first step, The National Insurance Fund was set up in Iran Health Insurance Organization.
- ❑ In the second step to form a national insurance fund, it was necessary to identify individuals who are not covered by health insurance.
- ❑ In the third step and to identify the Iranians who were not covered by health insurance, the website that called <http://bimehsalamat.ir> was designed

Iranian Health Insurance for the Poor/ Rural Health Insurance *Iran's new experience*

- ❑ Then, A website called HOPE system based on health insurance website(<http://bimehsalamat.ir>) was established and registration began from April,21,2014.
- ❑ More than 850 informal settlements were studied. By the help of NGOs, street children were identified, more than 40 percent of people living on the rural-urban fringe of big cities were without any type of health insurance.
- ❑ So far, more than 4,500,000 Poor/Rural people are living without health insurance were enrolled in this website.



0 100 200 Miles
 0 100 200 Kilometers
 Boundary representation is not necessarily authoritative.

	Shia		Sunni
	Persian		Turkmen
	Azeri		Gilaki
	Kurd		Mazandarani
	Arab		Talysh
	Lur		Other
	Baloch		Sparsely populated
	Qashqai		
Province boundary			

Iranian Health Insurance for the Poor/ Rural Health Insurance
Iran's new experience

❑ ***Revenue collection:***

- ❑ According to the Iran's 2014 budget law, adopted by the parliament, considerable financial resources was allocated to Iran health insurance system.
- ❑ 215,000,000.00 USD allocated through the implementation of the second phase of targeted subsidies law .Also The basis for calculating premiums rose from 5 percent to 6 percent of salary, And, 1% VAT added.

Iranian Health Insurance for the Poor/ Rural Health Insurance
Iran's new experience

- ❑ All this led to increase the financial resources of Iran health insurance system at nearly 65% in 2014.
- ❑ Besides, in 2014, according to the budget law, 1,300,000.000 USD has been allocated to Ministry of Health and Medical Education. And was ordained to the Ministry of Health and Medical Education, that, through the Iran Health Insurance Organization, To take action to reduce the out of pocket of patients in the governmental hospitals.

Iranian Health Insurance for the Poor/ Rural Health Insurance
Iran's new experience

- ❑ ***pooling of resources:***
- ❑ Now, ***National Universal Health Insurance Fund*** is made up of over 4,500,000 Poor/Urban people registered in the Iran health insurance organization.
- ❑ Now, the possibility of basic activities for pooling resources is provided. These activities are included:
- ❑ manage these revenues to equitably and efficiently pool health risks allowing for subsidies from healthy to unhealthy, rich to poor, and productive workers to dependents .

Iranian Health Insurance for the Poor/ Rural Health Insurance
Iran's new experience

❑ ***3-purchasing of interventions***

Our main objective in the development of purchasing health care is based on:

- ❑ Assure the purchase of health services is strategic and both allocatively and technically efficient (for whom to buy, what services to buy, from who to buy, and how to pay).
- ❑ Context of implementing strategic purchasing of health services is provided in the Fifth Development Plan of the Islamic Republic of Iran

Iranian Health Insurance for the Poor/ Rural Health Insurance
Iran's new experience

- ❑ Now, we are moving toward “Strategic Purchasing” based on:
- ❑ Purchasing of health services in competitive conditions and based on actual prices.
- ❑ Bulk purchasing of health services, equipments and drugs.
- ❑ Designing the Iran's health insurance benefit package based on priorities.
- ❑ Designing the new payment systems.

Thanks for your attention.
We look forward to your
questions and participation.

