

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



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Iran Health Insurance System

By

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Iran Health Insurance System

- ❑ Iran Social health care insurance covers more than 98% of the population and is focused on non-PHC 'treatment' services, which includes most ambulatory, diagnostic and hospital services.
- ❑ Basic health insurance main organizations in Iran Include:
 - ❑ Iran Health Insurance Organizations(IHIO)
 - ❑ Social Security Organization(SSO)
 - ❑ The Armed Forces Medical Services Insurance Organization (AFMSIO)
 - ❑ Imam Khomeini Imdad (Relief) Committee Health Insurance (ICHI)

Iran Health Insurance System

- ❑ Each of these organizations operate according to their own approved statutes.
- ❑ All these organizations operate based on of the Comprehensive system of welfare and social security law, adopted by Iran's parliament in 2004.
- ❑ All of these organizations(except AFMSIO) are working under the supervision of the Ministry of Cooperatives, Labor and Social Welfare in Iran.
- ❑ Policy with regard to health insurance is developed by the Higher Insurance Council (HIC) and communicated to all health insurance organizations to implement.

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- ❑ The Higher Insurance Council (HIC) has a wide range of duties including determination of per capita for health care, determination of the level of insurance premiums and patient contributions, and decisions relating to the inclusion or exclusion of medical services and health technologies.
- ❑ The Minister of Cooperatives, Labor, and Social Welfare (head of the council), Minister of Health, and directors of SSIO, MSIO, AFMSIO and ICHI are of main members of the HIC. All decisions of the HIC must be ratified by the cabinet to be implemented.

Iran Health Insurance System

- ❑ According to Clause 32 of Article 11 of the Comprehensive system of welfare and social security law: Policies adopted by the Ministry of Health and Medical Education In the field of Health Affairs, is mandated For the scope of health insurance.
- ❑ This policies becomes operational guidelines by The Higher Insurance Council (HIC) .

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- ❑ Premiums are mainly collected via payrolls and both employees and employers contribute, while the latter pays a higher share. Together, the social health care insurance organizations manage several disparate insurance 'funds'. One major fund is called 'rural insurance' under IHIO. Established in 2005, this fund covers all inhabitants of rural areas and small towns and is almost entirely paid by the government (i.e. general revenue).

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- The IHIO and AFMSIO financial resources include:
- A - premiums received
- B - aids and natural or legal persons
- C - Sources of targeting subsidies
- D - Proceeds of damages, penalties and compliance with laws and regulations or ordinances cash Punishments definitive court

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- E - proceeds from the issuance of insurance records and those
And - the dedicated resources in the areas of social security system
- G - Sources of Khums, Zakat and other legal aspects in the areas of social security under “MARAJE’E TAGHLID” license.
- H - source Vows territories from charities and social security system

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- The Imam Khomeini Imdad (Relief) Committee Health Insurance (ICHI) financial resources include:
- 1-20% of the resources of the charity (charities, community donors, the resources from Khums, Zakat and other legal aspects of the licensing authority in the areas of social security system emulation)
- 2-80% government sources.

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

