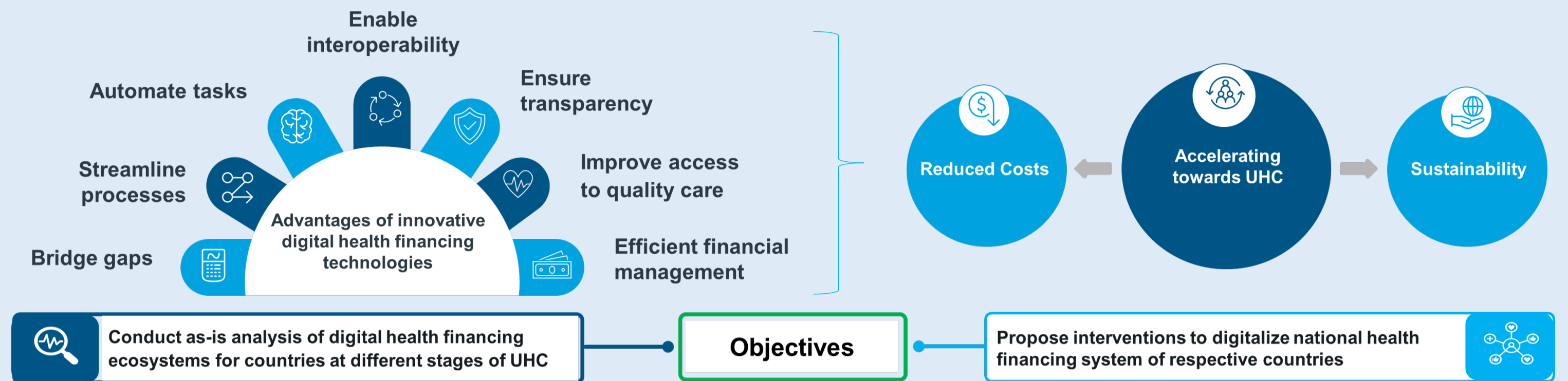


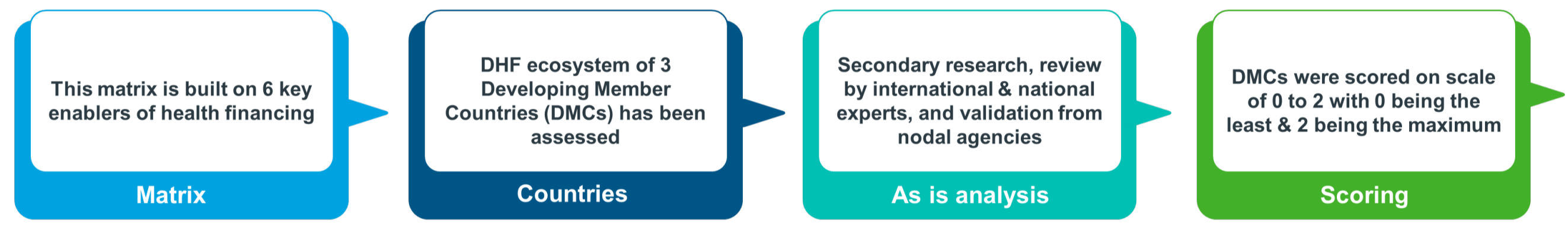
Background

- Universal Health Coverage Index increased only by 3 points 68 (2021) to 71 (2024), indicating ~ 4.5 billion people lacked full access to basic healthcare
- Percentage of population facing catastrophic health expenditure rose from 9.6% (2000) to 13.5% (2019), surpassing 1 billion people
- ~2 billion people experienced financial hardships due to healthcare costs in 2019

Rapid advancements in technology and widespread adoption of mobile and internet present opportunities to advance UHC, enhancing digital health financing by exploring innovative models



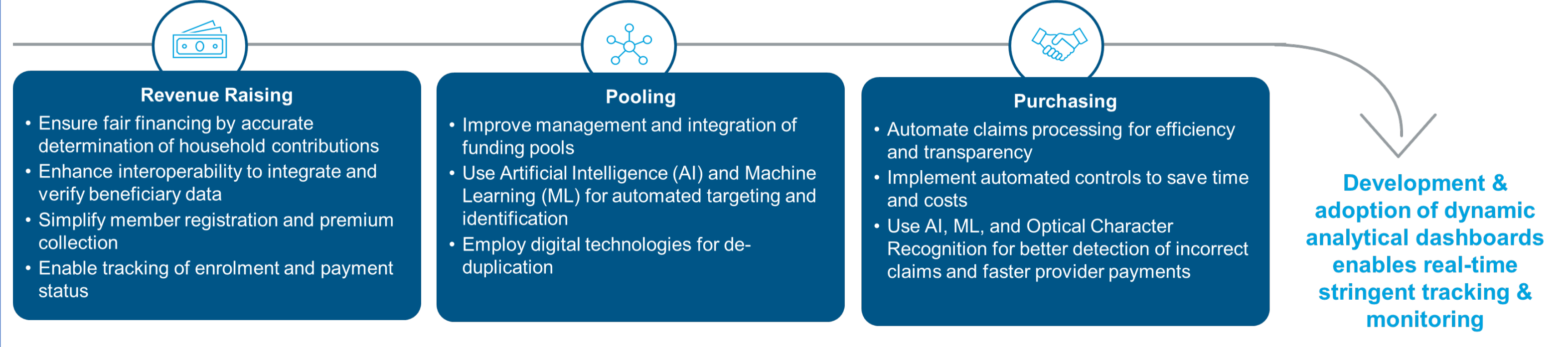
Methodology: Inspired from “WHO’s matrix used for maturity assessment of digitalization of health systems as a response to non-communicable diseases”, an evaluation matrix was developed to identify gaps, intervention areas and develop strategy to achieve UHC goals, drawing inspiration from mature technologies



Major Findings: Potential impediments which countries may encounter and mitigation measures for integrating innovative digital technologies in health financing systems

Infrastructure & Skilled Human Capital	Governance	Digital Health for Insurers	Digital Health for Providers	Digital Health Services for Citizens	Health Analytics
<ul style="list-style-type: none"> Inconsistent power supply & limited internet access Non-availability of computer hardware & softwares Need for state-of-the-art data centers Lack of a stringent data backup & recovery plan 	<ul style="list-style-type: none"> Funding gaps Missing out digital health in National Health Strategies Complicated processes and interoperability challenges Absence of robust regulatory framework Insufficient data security & privacy laws 	<ul style="list-style-type: none"> Efficiency gaps in beneficiary identification system Challenges in claim processing Inadequate inbuilt check mechanisms to detect discrepancies 	<ul style="list-style-type: none"> Interoperability gaps across health information management systems Inability to track historic health records 	<ul style="list-style-type: none"> Gaps in knowledge and awareness Inequity in access to digital technologies Non-user-friendly applications 	<ul style="list-style-type: none"> Absence of comprehensive Health Management Information Systems (HMIS) to manage and monitor individual health data No system to track key performance indicators (KPIs) for stakeholders in health financing schemes
<ul style="list-style-type: none"> Ensuring access Establish data centers & data recovery plan 	<ul style="list-style-type: none"> Develop national digital health strategy Adopt stringent data security & privacy laws 	<ul style="list-style-type: none"> Establish unified beneficiary identification system Automation of claims processing 	<ul style="list-style-type: none"> Enabling interoperability through Application Program Interface (APIs) 	<ul style="list-style-type: none"> User friendly and patient centric digital platforms Awareness campaigns 	<ul style="list-style-type: none"> Dynamic analytical dashboards

Lessons Learned: Adoption of digital technologies enhance efficiency, efficacy, and transparency for health financing



Policy Recommendations: All developing member countries (DMCs) may conduct assessment of their digital health financing landscape and adopt innovative technologies tailored to enhance efficiency and efficacy.

Three key areas for adopting innovative digital health financing technologies:

- Unified beneficiary identification system
- Automation of claims processing system
- Stringent data privacy and security strategies

This strategic approach will streamline processes and support sustainable health financing systems