

GREEN HEALTH INSURANCE





What is Green Health Insurance (GHI)?

Green health insurance (GHI) involves the application of:



climate change adaptation and mitigation principles in health financing and service delivery

...to the key functions of health insurance.



Within the purview of health sector, GHI aims to protect and prepare people for current and future climate change.

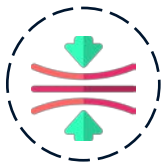


How HI (and health sector in general) can contribute to the green agenda

1. Adaptation to climate change through:



Protecting beneficiaries from health risks related to current and future climate change



Making health facilities more resilient against outbreaks and other climate-related events such as heat waves, sandstorms, droughts, flooding, etc.

2. Mitigation of climate change through:



Reducing the environmental footprint (including greenhouse gas emissions) of health services through

- Promoting energy efficient health facilities,
- Reduce inefficient/wasteful care
- Decarbonizing energy sources for health services
- Reducing embedded carbon in procurement practices in the health sector

3. Ensuring a 'just transition' through: the targeting of the most vulnerable to climate-related health risks



GHI is part of an overarching Green Health Financing approach

Green Health Financing takes into account climate change and environmental issues in the three health financing functions:



Revenue mobilization (e.g., use of “green” sources of revenue and taxes to discourage environmentally harmful activities)



Pooling of funds (e.g., pooling of risks to protect groups vulnerable to climate-related health shocks)



Purchasing (e.g., inclusion of climate-related health conditions/services in the benefits package; use of payment mechanisms to incentivize providers to reduce the environmental footprints of health services and focus on climate-related health outcomes)



Key Stakeholders under Egypt's GHIS and proposed actions



Universal Health Insurance Authority (UHIA)



Egypt Healthcare Authority (EHA) and other public and private healthcare providers



General Authority for Healthcare Accreditation & Registration (GAHAR)



Ministry of Finance (MOF)



Ministry of Health & Population (MOHP)



Cross-cutting digitalization in UHIS



Universal Health Insurance Authority: Key Proposed Actions



Enrollment and empanelment of beneficiaries

Most affected by climate change in “vulnerable groups” (i) free/subsidized premiums (ii) targeted enrollment drives

Prioritizing empanelment with the nearest primary health care facility to reduce travel distance to seek care



Green Benefit Package (GBP)

Interventions for health risks related to climate change

Cost-effective interventions to prevent wasteful care

Telemedicine to reduce travel distance



Green Provider Payment and Contracting

Incentives/disincentives to encourage efficient care

Contracting accredited telemedicine providers

Favorable contracting terms for health facilities that meet “Green Facility” criteria



Green Investment

Investing in green sources of revenue



General Authority for Healthcare Accreditation & Registration: Key Proposed Actions



Green facility accreditation

- (i) environmentally friendly [e.g. energy efficient, adequate health care waste management] and
- (ii) resilient to outbreaks and other climate change events [e.g. flood, heat wave, dust storm]



Accreditation of telemedicine providers

Development of accreditation standards for telemedicine providers and implementation of independent accreditation in telemedicine



Ministry of Health & Population (MOHP): Key Proposed Actions



Facilitating & regulating telemedicine

Development of (i) regulations and (ii) quality standards for telemedicine



Facilitating and regulating quality & efficient care

Development of clinical practice guidelines and other quality of care interventions to promote quality and efficient care (and reduce wasteful services)



Health promotion & disease prevention

Health promotion & disease prevention can (i) reduce the carbon footprint of the health sector, (ii) reduce climate-related health-risks and (i) increase the health co-benefits of acting on climate (i.e., healthy diets, and physical activity)



Development of a green construction code for health facilities

Construction code can cover choice of construction site, facility design, construction methods, materials, etc.



Egypt Healthcare Authority (EHA) and other public/private healthcare providers: Key Proposed Actions



Achieving “Green Facility” accreditation

Investments in “hardware” and “software” to achieve “Green Facility” accreditation



Deliver Green Benefit Package

In Compliance with quality and efficiency standards by UHIA and MOHP



Ministry of Finance: Key Proposed Actions



Revenue mobilization for UHIS

Use of “green” sources of revenue
and taxes to discourage
environmentally harmful activities



Paperless health insurance administration

Digitalization of all key administrative processes of UHIS including

- Enrollment and empanelment
- Medical records
- Claim management
- Monitoring & Evaluation

THANK YOU

