



**International Labour
Organization**



**Deutsche Gesellschaft
für Technische Zusammenarbeit**



**World Health
Organization**

Social Health Insurance: *Solidarity is the Key*

Social security in the field of health is essential for the well being of people and society. It is a basic human right, and its coverage contributes to achieving the various Millennium Development Goals.

Social protection in health contributes to reducing infant and maternal mortality as well as to halving, by 2015, the proportion of people whose income is less than one dollar a day. It helps to ensure a decent standard of living and it lifts many people out of poverty. It is closely linked with employment and often provides support to those unable to work due to sickness or unemployment.

While social protection in health is a tool to reduce poverty, it also supports social and economic development. Negative effects of ill health related to productivity, absenteeism and consuming private income or savings for health costs can be smoothed by social protection in health.

Throughout the last decades many people in Africa could not afford to pay for medical care. For example in Kenya, 56 % of the population is living below the poverty line and cannot manage to pay for medical care. However, out-of-pocket payments constituted more than 50 % of the total health expenditure. This led to an exclusion of the majority of the people from health services. For many years equal access to quality health care for most Kenyans remained a dream as in other countries on the African continent.

Against this background, creating a social health insurance mechanism in countries like Kenya is most important in order to be able to provide affordable access to health care for the whole population. This would markedly reduce the level of out-of-pocket expenditure and enhance risk sharing among income

groups, age groups, persons of different health status, and residing in different geographical areas.

Solidarity is a core value and key concept in social health insurance for ILO, WHO and GTZ since

- It combines the notion of human values and economic efficiency.
- It is a not-for-profit concept based on fair burden sharing including the involvement of social partners
- It aims at providing an adequate benefit package.

Solidarity is based on consensus. Therefore, consensus building e.g. through social dialogue and open exchange among all stakeholders in social health financing systems is very important. It allows sharing information on current issues and concerns among all participants, thereby promoting mutual understanding. In addition, consultations constitute a negotiation mechanism leading to sustainable decision-making.

It is in this context that ILO, WHO and GTZ are responding to the request of the Government of Kenya to launch the **“Global Campaign on Social Security and Coverage for All”** and support the extension of social protection in health to all Kenyans

Establishing social health insurance is a medium-term objective. Most importantly, the process of social dialogue and consultations leading to mutual learning needs to be kept high on the reform agenda, while a solid and sustainable financial basis within a national economy must be established. Furthermore, social health financing needs regular review and adjustment according to economic and demographic changes in a society.

Therefore, on request of Governments, ILO, WHO and GTZ will continue to provide advice and proven concepts in order to achieve and maintain the highest possible social protection standards for all people.