

ISSUE BRIEF: Exploring Community-Based Health Insurance (CBHI) Coverage in Ethiopia

WHAT IS CBHI?

It is well documented that many people in LMICs are unable to access healthcare due to the high costs of treatment. A solution to this issue has been the practice of people owning and running their own community-based health insurance schemes (CBHI). CBHI centers the community's role in mobilizing, pooling, allocating, managing, and/or supervising key health care resources.

THE SITUATION IN ETHIOPIA

Studies have shown that there is high out of pocket health expenditure and low spending of government to health care which hinder poor households to access health services and put people at risk of impoverishment.

- Ethiopia introduced a pilot community-based health insurance (CBHI) scheme in 2011 and began scaling up in 2013.
- Evaluation studies have shown that progress in CBHI coverage is slow and hampered by challenges

THIS RESEARCH

The aim of this research is to determine the current status of community-based insurance coverage, types of packages offered, and factors which influence coverage in SNNPR Ethiopia between December 2019 – December 2020. This study employed a mixed method cross-sectional study design that spanned four districts (two in Kembata Zone and two in Sidama Zone in SNNPR Ethiopia), examining 1,286 selected households and utilizing multistage cluster sampling, focus group discussions, in depth interviews, and analysis of quantitative data.

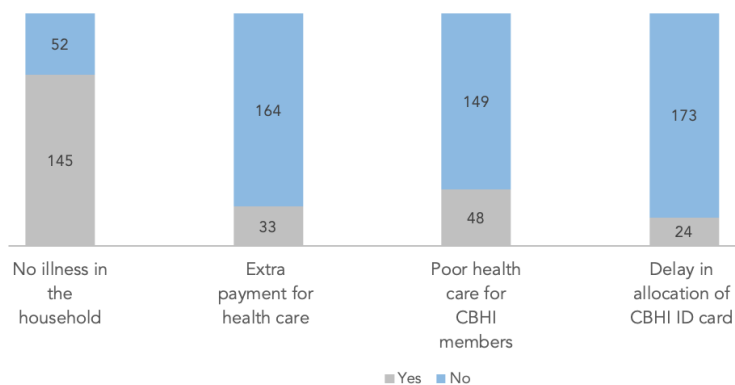
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KEY FINDINGS

- Variables like age, family size, wealth status, knowledge of CBHI packages, and attitudes towards CBHI schemes were strongly associated with CBHI enrollment
- Issues observed: member selection, revenue collection, transfer of collected money to health services, long waiting times, poor service quality, discrimination by health professionals

REASONS RESPONDENTS DID NOT USE THEIR CBHI MEMBERSHIP TO COVER HEALTH COSTS (N=197)



PRIORITY RECOMMENDATIONS

The establishment of a strong policy framework for successful implementation of CBHI schemes is needed. Such a framework must also consider:

- national, regional, and local demands of resources needed for health care provision
- socioeconomic and cultural contexts.

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