



Photo credit: Ayenew Haileselassie

CBHI beneficiaries Hinde Mumed and her daughters access health services at Awbare Health Center in Somali Region

# Community-Based Health Insurance Benefits Communities in Somali Region

In the past, Hinde Mumed and her children may not have visited Awbare Health Center in Somali Region when they needed health care services. Concern about the potential cost of health services is a disincentive to many Ethiopians in accessing healthcare.

Now, the family knows they are entitled to use health care services here and in several other health facilities in the region, just by showing their CBHI membership card.

CBHI members pay a small annual contribution to enroll in CBHI, but nothing when they seek care at contracted health facilities for services covered under the CBHI benefits package. Thus, CBHI provides financial protection from the out-of-pocket costs of health care for members like Hinde. And in doing so, CBHI improves access to health services for low-income rural and urban households.

Awbare woreda (district) has implemented CBHI since 2021. To date, over 31% of eligible households in the four CBHI-implementing woredas in Somali Region are enrolled in CBHI, totaling about 158,300 individuals who are covered under the CBHI program. Data from Awbare showcase the impact of CBHI in the region – patient visit to Awbare Health Centre was 4,560 in 2020/21; after CBHI service was launched in October 2021, patient visit for 2021/22 increased by 140% to 11,200.

Muhedin Muhumed, Deputy Head of Awbare Woreda Health Office, said “CBHI is benefiting the community through reducing financial barriers; it has thus increased visits to health facilities since its implementation.”

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Implementing CBHI in Somali Region meant a new form of partnership between health facilities and the community. Health workers and community members needed to understand CBHI and how it worked and the facility had to incorporate CBHI into its resource management and planning processes. The USAID Health Financing Improvement Program supported Somali region to make these changes by facilitating CBHI training for scheme managers and health facility staff, providing technical assistance with CBHI activity planning, community mobilization, performance review, and on-site supportive supervision and coaching.

USAID is continuing to work with the Government of Ethiopia to achieve full coverage of CBHI and ensure its sustainability, while also continuing to address other important healthcare financing reforms that collectively serve to improve the availability and quality of healthcare services throughout Ethiopia.

### For more information:

1. <http://www.hfip-newsletter.com/downloads/4-article.pdf>
2. <http://www.hfip-newsletter.com/downloads/18-Adapting%20CBHI%20for%20Pastoral%20Settings.pdf>
3. <http://www.hfip-newsletter.com/downloads/Assessment%20of%20CBHI%20in%20Pastoral%20Woredas%20in%20Oromia%20and%20SNNP%20Lessons%20for%20Adaptation.pdf>

Article from **Health Financing**, a newsletter produced by the **USAID Health Financing Improvement Program**. The Program collaborates with the Ethiopian government to further strengthen health financing functions and systems to support universal health coverage of quality primary health care services for Ethiopian citizens with reduced financial barriers. Abt Associates implements the Program in collaboration with core partners Breakthrough International Consultancy, the Institute for Healthcare Improvement, and Results for Development, and resource partner Harvard School of Public Health. Cooperative Agreement No.: 72066319CA00001. [USAID Health Financing Improvement Program \(hfip-newsletter.com\)](http://www.hfip-newsletter.com)

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