



Photo credit: Ayenew Haileselassie, Abt Associates
Workshop participants

Afar, Benishangul-Gumuz, Gambella, and Somali Expand CBHI Coverage

The Ethiopian Health Insurance Agency (EHIA) organized a two-day workshop to align regional and stakeholder plans for implementing community-based health insurance (CBHI) in Afar, Benishangul-Gumuz, Gambella, and Somali. The event was held on January 1-2, 2021, in Adama town and was organized with technical support from the USAID Health Financing Improvement Program. The participants and stakeholders at the workshop included representatives from the regional health bureaus (RHBs), EHIA head and branch offices, Clinton Health Access Initiative (CHAI), the USAID Health Financing Improvement Program, and special support officers assigned to the regions by the Ministry of Health.

Starting as modest pilots in 13 select woredas in Amhara, Oromia, Tigray and SNNP regions back in 2011, the success of the CBHI program has now evolved it into a national movement. CBHI makes health care more accessible to beneficiaries by reducing the financial risk and burden of obtaining services. In lieu of a nominal annual enrollment fee, CBHI members and their dependents incur no out-of-pocket cost for the health services obtained at the contracted health facilities. This accessibility increases utilization of needed health services, which ultimately helps improve the overall health status of the population. As of the end of the 2019/20 Ethiopian fiscal year, CBHI schemes are functional in 708 woredas nationwide, offering insurance coverage to 6.79 million households – amounting to a total of about 31 million beneficiaries or a third of the country's poor and low-income cohorts. A fifth of these beneficiaries were enrolled free of cost, with subsidies from woreda (district) and regional governments, which represent some 29% of Ethiopia's below poverty-line

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population. The nation-wide rollout of CBHI is attracting more cities and woredas every year, including those in the low-land regions, namely in Afar, Benishangul-Gumuz, Gambella, and Somali.

At the workshop, each RHB presented its plan for expanding CBHI in its region and EHIA, CHAI, and the USAID Health Financing Improvement Program worked together during the workshop to harmonize their plans with the RHBs to coordinate their respective supports. EHIA also presented updates on the national-level CBHI progress so far and the lessons from other regions. It reminded the regional representatives to renew their commitment to implementing CBHI and urged them to engage all relevant stakeholders.

Three woredas in Benishangul-Gumuz and one woreda in Afar have functional CBHI schemes at present, enabling their members to access health care services with no out-of-pocket cost. CBHI membership enrollment is underway in several additional woredas in Afar, Benishangul-Gumuz, and Somali regions. Once 50% of the eligible households in these woredas are enrolled, schemes will formally launch CBHI coverage for the members. Gambella has reached 50% enrollment in one woreda and is approaching this threshold in two others. These schemes are expected to kick-in soon.

The USAID Health Financing Improvement Program (Program) is strengthening the capacity of regional- and woreda-level authorities to roll out CBHI in Afar, Benishangul -Gumuz, Gambella, and Somali. It organizes trainings for CBHI scheme and health facility staff so they can understand their duties and responsibilities in implementing the CBHI program, including conducting community mobilization events, enrolling members, issuing member identification cards, and managing claims, among others. The Program also participates in supervisory visits with RHB and EHIA counterparts to monitor the performance of CBHI schemes and health facilities and provide on-site technical support. To assess whether local health facilities can provide quality care for CBHI beneficiaries, the Program provides technical assistance to woreda health offices in conducting readiness assessments that may identify service areas that need improving before woreda CBHI schemes enter into contract agreements with them. Lastly, the Program supports regional and zonal-level CBHI performance review meetings, serving as a resource to help explain technical issues related to CBHI implementation, and supports the development of CBHI activity action plans. A key focus of the Program's technical assistance currently is to institutionalize the above-mentioned technical skills and capacities within the local-level health administrations.

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