

Country profile on extending health coverage



Rwanda

Efforts to achieve UHC through CBHI programmes comprising: Military Medical Insurance, the Rwanda Health Insurance Scheme and the Mutuelles de Sante which targets the informal sector.

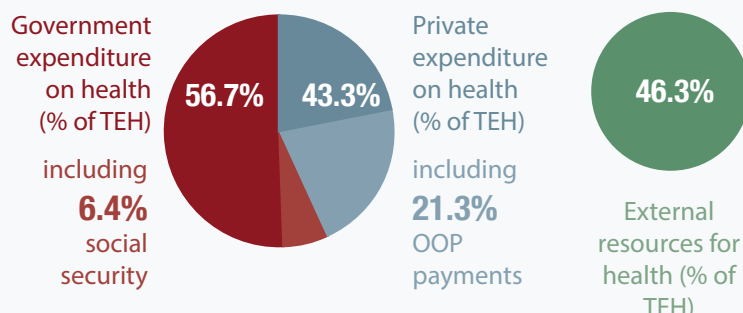
Key information

10.8m Population¹
\$570 GDP per person¹
10.8% Total expenditure on health (TEH) as % of GDP²

Health Indicators

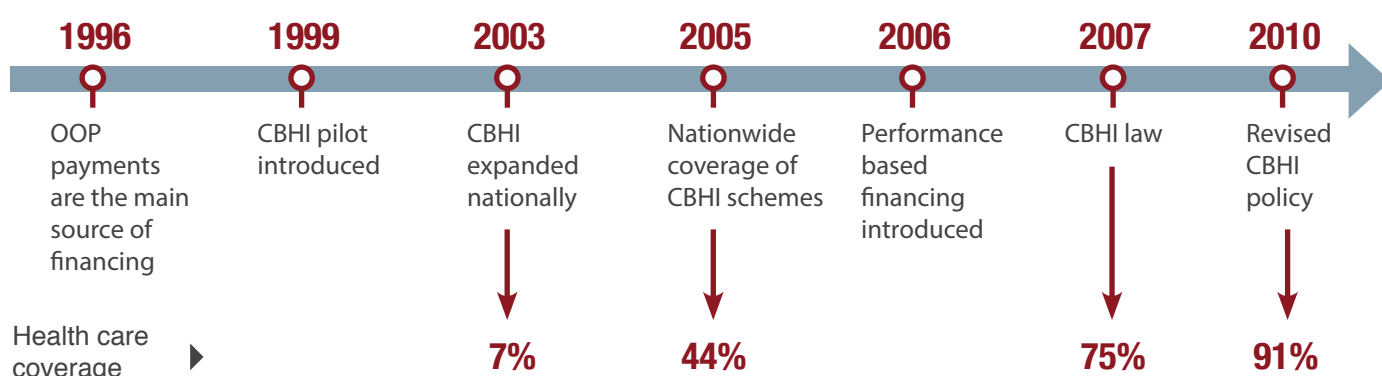
60 years Life expectancy²
55 <5 mortality rate per 1,000 live births³
340 Maternal mortality ratio per 100,000 live births²

Sources of health financing²



Source: ¹UNdata, 2010; ²WHO, 2011; ³WHO, 2012

Evolution of CBHI



Measures to cover the informal sector: Mutuelles de Sante

Population coverage

- By 2010, 91% of the Rwanda population was insured through Mutuelles de Sante.
- Membership is voluntary and coordinated at the district level.
- Enrolment and outreach takes place at the community level targeting the rural and informal sector.

Service coverage

- Members are entitled to a minimum package of activities - all services and drugs provided by the local health centre.
- Local health centres are responsible for referrals to district/national hospitals.
- Members can also access curative services at all public and private non-profit health centres.

Cost coverage

- Financed through government, donor and individual contributions.
- Members are grouped according to household wealth to determine their annual premiums (approx \$6 per person).
- Co-payments of \$0.30 for use of primary health services, and 10% at hospital.

Targeting the poor

- Contributions for the poorest are paid by the government, donors and from local 'mutuelle' level funds (approx 1.5 million people).
- The Ministry of Local Government is responsible for identifying the poor, not the Ministry of Health.