

**Universal Health Coverage (UHC)  
versus  
Health Care for All (HCA)**

Howard Waitzkin  
PNHP  
October 31, 2015



Judith Rodin  
President, The Rockefeller Foundation

December 12, 2014

# Universal Health Coverage: A Smart Investment

**Advance Health, Secure Livelihoods**

*A version of this post, co-authored with Jim Yong Kim, president of The World Bank, originally appeared on the Huffington Post.*



*“100 million people fall into poverty each year to pay for health care.”*



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June 19, 2015

# Five Things to Know About the First-Ever Global Progress Report on Universal Health Coverage

Advance Health, Secure Livelihoods

*A version of this post originally appeared on the World Bank's Investing in Health blog.*

**GETTING SICK SHOULDN'T BE  
A FINANCIAL GAMBLE**



**17% ARE PUSHED  
OR FURTHER PUSHED  
INTO POVERTY\*  
BY HEALTH COSTS**

SOURCE: WORLD HEALTH ORGANIZATION / WORLD BANK GROUP (2015) - SURVEY OF 37 COUNTRIES

\*US \$2/DAY

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# Universal Health Coverage: A Smart Investment

Posted: 12/12/2014 10:54 am EST | Updated: 02/11/2015 5:59 am EST



Just as a patient with a weak immune system is more susceptible to disease, the Ebola crisis reminds us that a nation with a weak health system is more susceptible to epidemics. This lesson is on our minds not only because of the crippling impact of the worst Ebola outbreak in history, but also because today is the inaugural [Universal Health Coverage Day](#).

Today also marks the second anniversary of the United Nations' declaration in support of [Universal Health Coverage](#) (UHC), so that no one should fall into poverty to pay for the health care they need. A global coalition of more than 500 organizations, including the World Bank Group and the [Rockefeller Foundation](#), are engaging citizens around the world in support of this goal as both a human right and a smart investment.

100 million people fall into poverty each year to pay for health care.

This mobilization toward UHC defies a one-size-fits-all approach, recognizing that diverse contexts will drive country-specific paths. Whatever the path taken, it's indisputable that progress towards UHC will bolster weak health systems.

Ebola spread so quickly in part because of weak health systems in Guinea, Liberia, and Sierra Leone. But weak systems are also dangerous breeding grounds for more common conditions like cancer, heart disease, and hypertension.

**Too many countries rely on broken systems for financing and delivering care.** Their citizens have to dig deep into their pockets

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## Five things to know about the first-ever global progress report on universal health coverage



SUBMITTED BY ROBERT MARTEN ON THU, 06/18/2015

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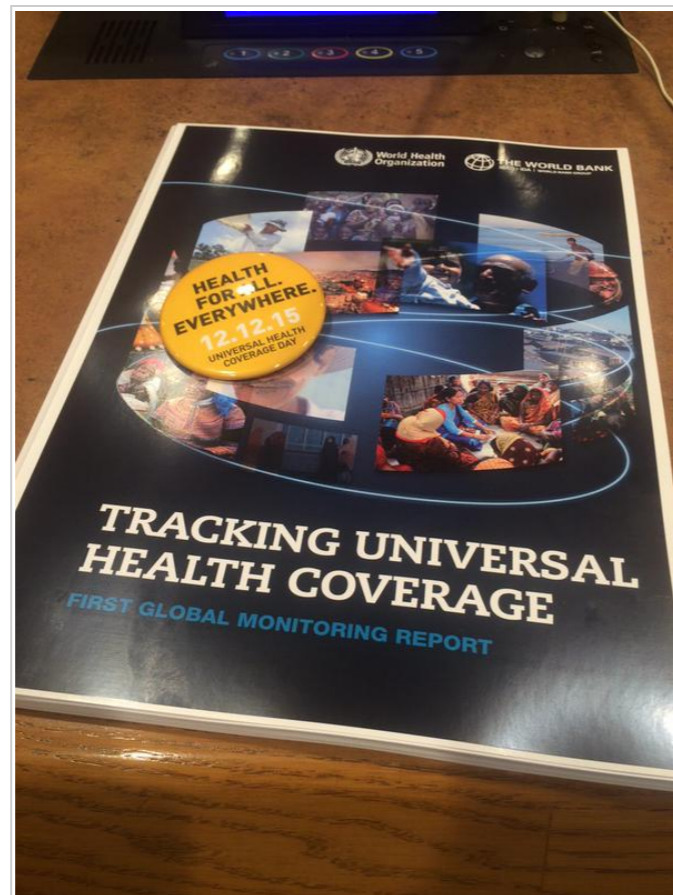
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Collection Review

# Monitoring Progress towards Universal Health Coverage at Country and Global Levels

**Ties Boerma<sup>1\*</sup>, Patrick Eozenou<sup>2</sup>, David Evans<sup>1</sup>, Tim Evans<sup>2</sup>, Marie-Paule Kieny<sup>1</sup>, Adam Wagstaff<sup>2</sup>**

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## Universal health coverage in Latin America 4

# Leading the way towards universal health coverage: a call to action

*Julio Frenk*

*Lancet* 2015; 385: 1352–58

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October 16, 2014

[http://dx.doi.org/10.1016/S0140-6736\(14\)61467-7](http://dx.doi.org/10.1016/S0140-6736(14)61467-7)

This is the fourth in a **Series** of four papers about universal health coverage in Latin America

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Policy innovations and lessons associated with the quest for universal health coverage in Latin America are the result of a complex epidemiological transition, an extended process of democratisation, and high economic growth in recent times that has facilitated additional investments in health. The goal of universal health coverage is part of a third generation of health-system reforms, which implies a comprehensive scope of policy interventions, including the introduction of explicit ethical frameworks, the enhanced attention to financial arrangements, and the transformation of major dimensions of the organisation of health systems. The call for action emphasises the next steps that could help reach the goal of universal health coverage both in the Latin American region and the rest of the developing world.

### Introduction

Latin America has enormous potential to contribute to the solution of health problems across the developing world. However, this region has been conspicuously absent from the global health debate in the past decades. One of the reasons is the perception that countries in this part of the world have focused more on addressing their challenges than have other developing regions. Although this might

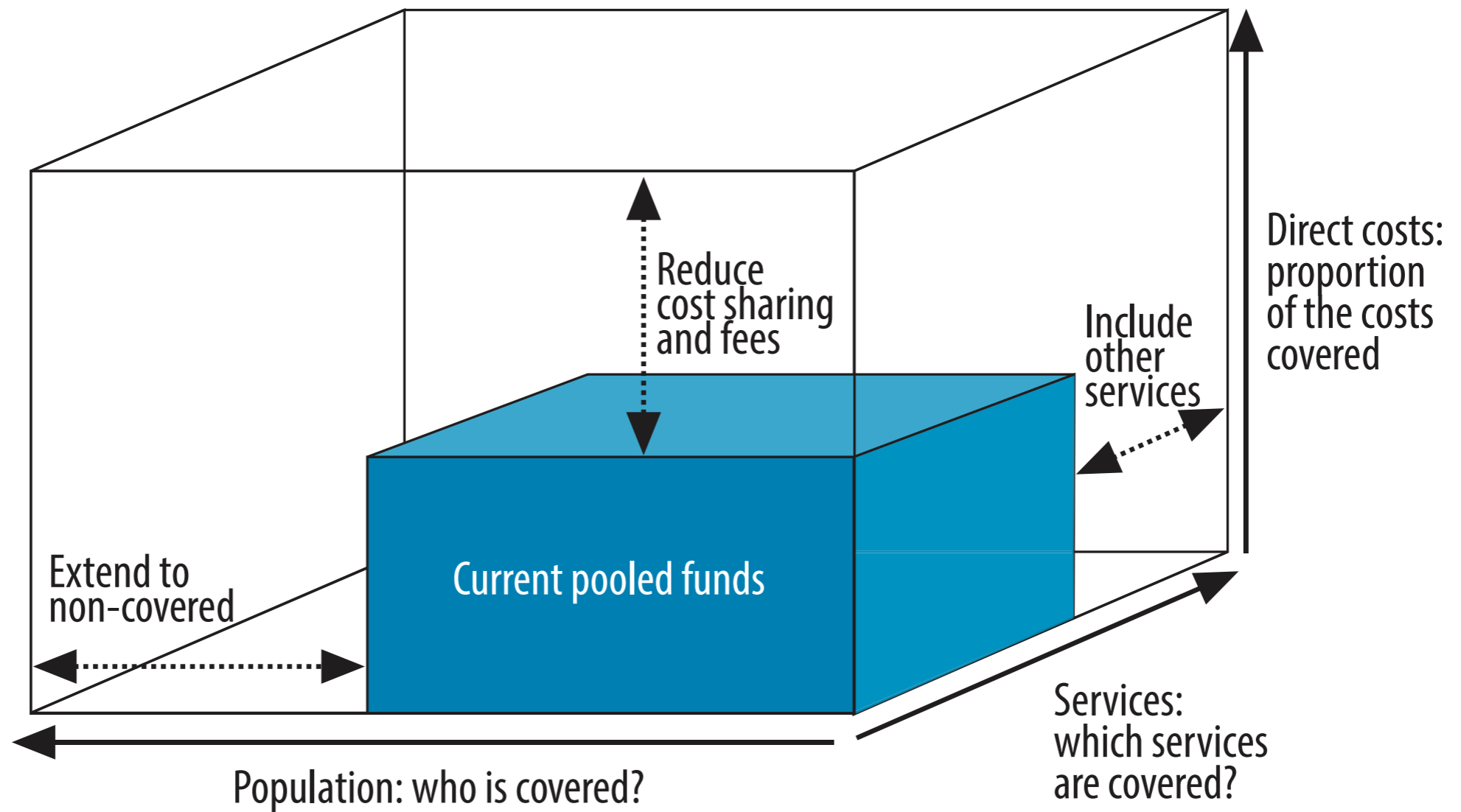
included several health interventions, were very successful and were eventually extended to almost all the region and other parts of the developing world. They are now deemed to be partly responsible for the decrease in poverty in Latin America during the past decade.<sup>3,9</sup> Mention should also be made of Brazil's Family Health Programme (*Programa Saúde da Família*), which has affected infant and adult mortality and avoidable hospitalisations.<sup>10,11</sup>



# What Is Universal Health Coverage (UHC)?

- Definition often imprecisely stated.
- Usually refers to a *financial* reform extending *insurance* coverage in varying degrees to a larger part of a country's population.
- UHC does not mean “health care for all” (HCA) –
  - a health care delivery system that provides equal services for the entire population regardless of an individual's or family's financial resources (more later).

## Three dimensions to consider when moving towards universal coverage



**Figure 1. Progressive realization of universal health coverage.**  
doi:10.1371/journal.pmed.1001731.g001

# What Is Universal Health Coverage (UHC)?

- UHC conveys symbolism of universal access to health services.
- UHC proposals usually describe ways to extend services to populations that face barriers to access:
  - poor people
  - ethnic/racial minorities
  - otherwise marginalized groups
- The use of the term “universal” conveys concern about the severe access barriers affecting people around the world.

# What Is Universal Health Coverage (UHC)?

- However, the UHC approach does not necessarily entail a unified, accessible health care delivery system.
- In fact, most UHC proposals actually disfavor such unified systems.
- Instead, the proposals argue for a multifaceted *financing* reform that would extend some services, but not necessarily all needed services, to those who currently lack health insurance.

# What Is Universal Health Coverage (UHC)?

- In most UHC proposals, the public sector enters into a competitive relationship with an expanded private sector.
  - Private, usually for-profit insurance corporations play an important role.
- Through UHC, these insurance corporations gain access to public trust funds dedicated to health and social security benefits.

# What Is Universal Health Coverage (UHC)?

- Corporations are then paid from these funds for providing “managed care” services on a prepaid, capitated basis.
- As shown in prior research, corporations use much of the capitation payments for investment in the global financial marketplace.
- A reduced role for the state and privatization of public services make UHC consistent with other neoliberal policies.

# What Is Universal Health Coverage (UHC)?

- UHC schemes in countries like Colombia and Mexico:
  - The state gathers funds through mandatory taxes and premiums.
  - The state disburses funds to corporations that contract for delivering services to insured individuals and families.
  - The state directly delivers services for the remaining uninsured poor through public sector hospitals and clinics, which become increasingly stressed due to budgetary cutbacks.

# What Is Universal Health Coverage (UHC)?

- UHC almost always involves tiered benefits packages, with differing benefits for the poor and non-poor.
- A national reform provides a minimum package of benefits that experts view as essential.
- The poor and previously uninsured receive basic insurance with a requirement of little or no copayment out of pocket.
- The non-poor or their employers can purchase additional benefits.



# What Is Universal Health Coverage (UHC)?

- For instance: Under minimum packages, all women would be entitled to periodic pap smear screening for cervical cancer.
- But treatment of cervical cancer if revealed by pap smear screening would not necessarily be covered under the benefits packages –
  - leaving women vulnerable to variability in local government funding and policies.

# What Is Universal Health Coverage (UHC)?

- In Mexico's UHC program (*Seguro Popular*) benefits available for treatment of cervical cancer for poor women with positive pap smears have varied according to the financial resources and policies of different Mexican states.

# What Is Universal Health Coverage (UHC)?

- ALAMES authors point out: the concept of UHC has become “hegemonic” in global health policy circles.
- Ideological assumptions:
  - Efficiency increases if financing is separated from service delivery, and if competition is generalized among all subsectors (state, social security, and private).
  - The market in health is the best regulator of costs.
  - Demand rather than supply is to be subsidized.
  - Private administration is more efficient and less corrupt than public administration.
  - Deregulation of health and social security trust funds allows the user freedom of choice and an ability to opt for the best administrator of his or her funds.
  - Quality is assured by fostering the client's satisfaction through competition of providers in the marketplace.

# What Is Universal Health Coverage (UHC)?

- Another “hegemonic” ideological assumption: INVESTING IN HEALTH (World Bank, 1993)
- 2 meanings:
  - Investing in health as a route to economic productivity and development
  - Investing in health as a route to enhanced profits for multinational corporations

# What Is Universal Health Coverage (UHC)?

- Limited studies of UHC's outcomes in countries such as Colombia, Chile, and Mexico based on data rather than assertions:
  - Have not confirmed the above assumptions regarding managed care, competition in markets, efficiency, cost reduction, or quality.
  - Under UHC, access barriers remain or worsen as costs increase and corporate profit making expands.

# What Is Universal Health Coverage (UHC)?

- Obamacare adheres closely to the UHC model.
- Structural characteristics of the Affordable Care Act are the same as prior neoliberal proposals advocated by the World Bank worldwide.

**Obamacare:  
The Neo-liberal Model Comes Home to  
Roost in the United States  
- If We Let It**

Howard Waitzkin

American Public Health Association

New Orleans, LA

November 17, 2014

# HISTORY

- A dynamic, young, newly elected president makes health reform one of his highest priorities.
- His proposal aims to improve access for the uninsured and underinsured.
- To achieve that goal, he decides to collaborate with the private, for-profit insurance industry.
- Public hospitals and other public-sector institutions would compete with the private insurance sector for public, tax-generated revenues.



# HISTORY

**César Gaviria**

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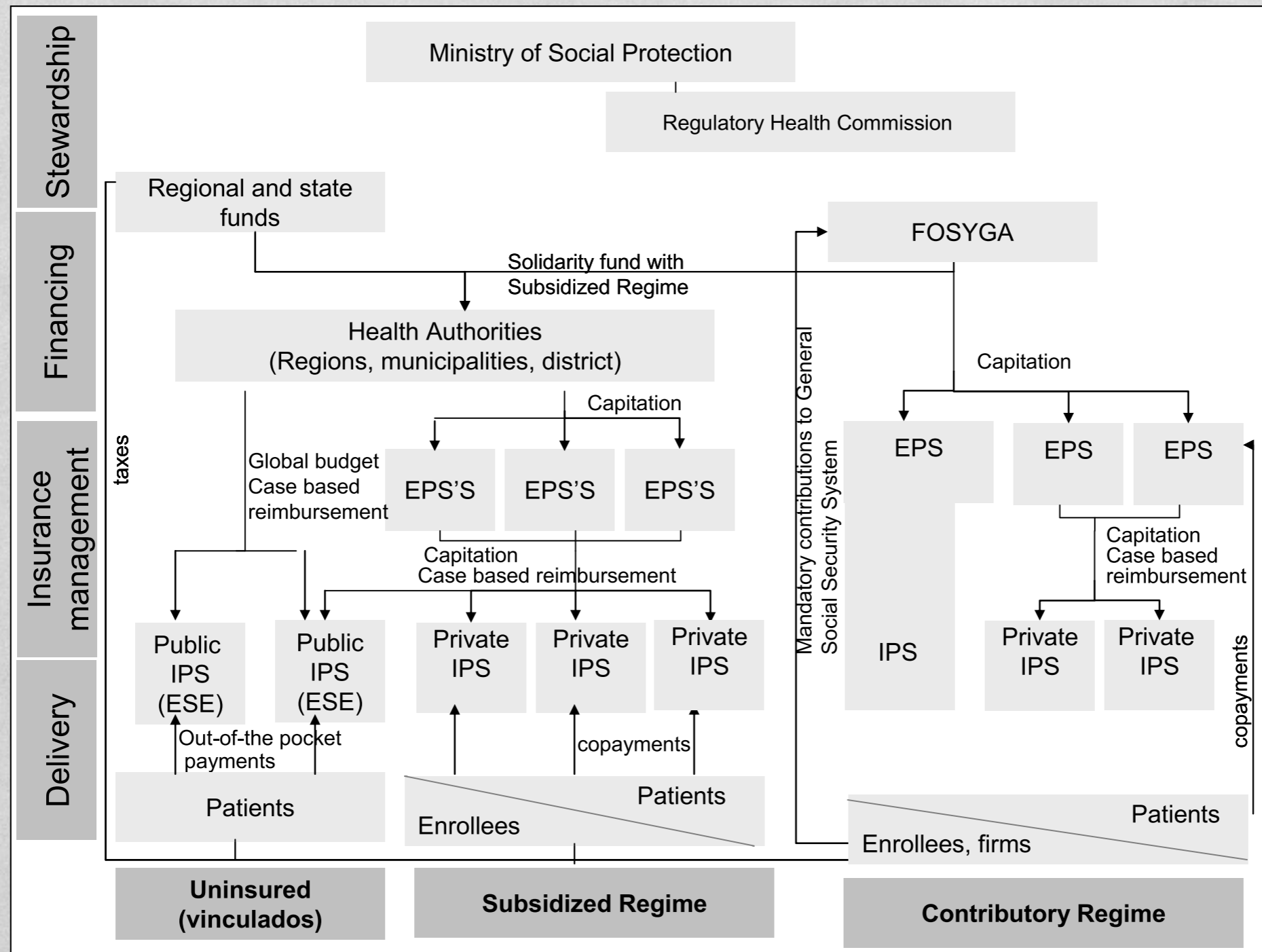
# HISTORY

- César Gaviria Trujillo
  - President of Colombia, 1990-1994
  - Health reform enacted by Law 100, 1994
  - Reform mandated and partly financed by loans from World Bank
  - World Economic Forum: financial elites
  - Model for health reform around the world *and now in the United States*

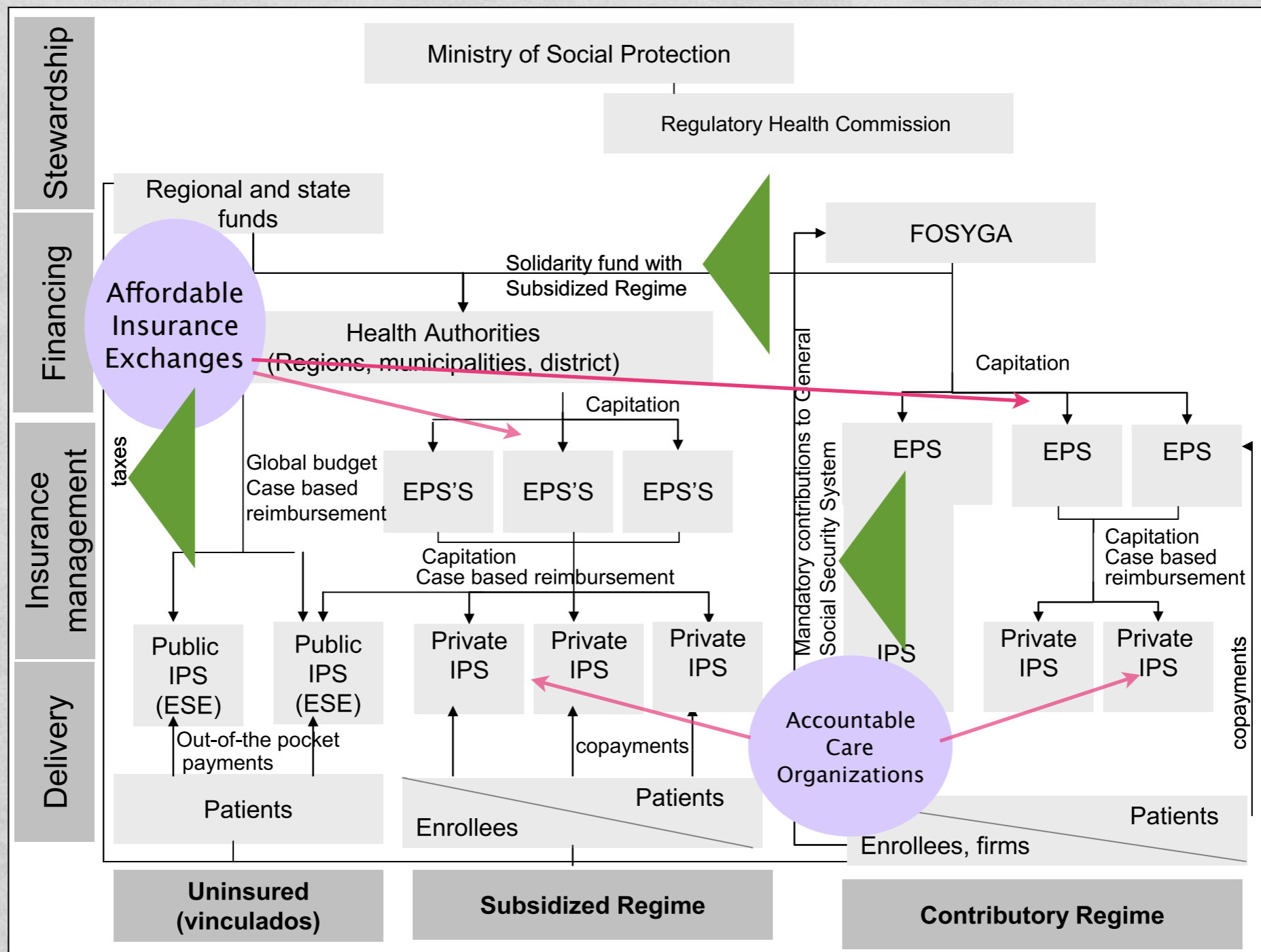
# RECENT OBSERVATIONS BY PHP STUDENT

Colombia's Universal Health Care Coverage: A Lesson Learned, by Max Feinstein, 8/11/15 (<http://student.pnhp.org/post/126466134005/colombias-universal-health-care-coverage-a>)

- What I quickly discovered is that the major Colombian health insurance reform that occurred over 20 years ago looks a whole lot like our Patient Protection and Affordable Care Act, aka Obamacare.
- Thanks to the reform, over 97 percent of Colombian's now have health insurance.
- Reports in the literature provide support for the anecdotes that I heard from patients and health care providers alike – Colombian health insurance companies engage in corrupt practices to intentionally obstruct their own patients' access to health care.



**Figure 1 The model of managed competition in the Colombian healthcare system.** Figure legend text: FOSYGA: Fondo de Solidaridad y Garantía (Solidarity and Guarantee Fund); EPS: Empresa Promotora de Salud (Insurance Company for the Contributory Regime); EPS'S: (Insurance company for the Subsidized Regime); IPS: Instituciones Prestadoras de Servicios de Salud (Healthcare Provider); ESE: Empresa Social del Estado (Public Health Provider). → Monetary flows. Source: authors.



**Figure 1 The model of managed competition in the Colombian healthcare system.** Figure legend text: FOSYGA: Fondo de Solidaridad y Garantía (Solidarity and Guarantee Fund); EPS: Empresa Promotora de Salud (Insurance Company for the Contributory Regime); EPS'S: (Insurance Company for the Subsidized Regime); IPS: Instituciones Prestadoras de Servicios de Salud (Healthcare Provider); ESE: Empresa Social del Estado (Public Health Provider). → Monetary flows. Source: authors.

# What Is Health Care for All (HCA)?

- HCA sees health care as a human right.
- Services are provided in a national system.
- Access does not differ according to people's income, wealth, occupation, gender, racial/ethnic characteristics, age, or other criteria.

# What Is Health Care for All (HCA)?

- A single public system provides outpatient, inpatient, and preventive services; that is the model of Cuba.
- Or, in countries as diverse as Brazil and Canada, HCA is based on public sector funding for services provided in either the public sector or by private practitioners, hospitals, and clinics.
  - However, participation by for-profit corporations is prohibited or tightly regulated.

# What Is Health Care for All (HCA)?

- Unifying principle: The national health system should not include tiers with differing benefit packages for rich and poor.
  - For instance, Canada prohibits private insurance for services provided in its national health program.
  - Canada's wealthy must participate in the publicly financed system.
  - The presence of the entire population in a unitary system assures a high quality national program.



# What Is Health Care for All (HCA)?

- These principles of HCA also are fundamental in PNHP's single payer proposal for the USA.

# What Is Health Care for All (HCA)?

- The ALAMES article in *The Lancet* series expresses the HCA vision: “ALAMES argues for the right to health for all citizens, without distinction, with the state as the guarantor of finance and administration.”
- In Latin America, countries trying to advance the HCA model include Cuba, Brazil, Bolivia, Ecuador, Uruguay, and Venezuela.
  - All have moved in the direction of HCA after rejecting the prior neoliberal models.

# Who Supports Universal Health Coverage (UHC)?

- Rockefeller Foundation
- World Bank
- WHO/PAHO (with and funded by World Bank)
- United Nations (supported by USA)
- Lancet (funded by Rockefeller)
- MEDICC, CubaSalud 2015 (ditto)
- Public health elites (ditto and World Bank)
  
- David Legge: “the usual suspects” linking international health organizations, international financial institutions, corporations, and “philanthro-capitalism.”

## Who Supports Universal Health Coverage (UHC)?

- The Rockefeller Foundation, World Bank, and WHO currently are beginning to use UHC and HCA as synonyms.
- Very misleading mystification of the political economic realities.

# Who Supports Health Care for All (HCA) Rather Than UHC?

- Association of Latin American Social Medicine (ALAMES)
- Cuba's chapter of ALAMES
- Worldwide People's Health Movement (PHM)
- Global Health Watch (GHW)
- Physicians for a National Health Program (PNHP) and other groups struggling for a single payer national health program in the USA

# El derecho a la salud: ¿cuál es el modelo para América Latina?

Nila Heredia, Cristina Laurell Asa, Oscar Feo, José Noronha, Rafael González-Guzmán, Mauricio Torres-Tovar

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Inglés disponible en: [http://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(14\)61493-8/abstract](http://www.thelancet.com/journals/lancet/article/PIIS0140-6736(14)61493-8/abstract)



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## About the People's Health Movement

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### 1. What is the People's Health Movement – PHM

**The PHM is a global network** bringing together grassroots health activists, civil society organizations and academic institutions from around the world, particularly from low and middle income countries (L&MIC). We currently have a presence in around 70 countries. Guided by the [People's Charter for Health](#) (PCH), PHM works on various programmes and activities and is committed to Comprehensive Primary Health Care and addressing the Social, Environmental and Economic Determinants of Health.



OCCASIONAL PAPER No. 20 – NOVEMBER 2013

# Universal Health Coverage:

Beyond rhetoric

Amit Sengupta



# GHW4:Download contents

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Posted Mon, 2015-06-01 11:57

## **INTRODUCTION**

### **Section A: The global political and economic architecture**

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*Mobilising civil society around an alternative World Health Report*



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## WORLD HEALTH ORGANIZATION OR WORLD HEALTH CORPORATION?

Posted Thu, 2015-09-03 11:24

### Resisting Corporate Influence in WHO

The latest issue of [Third World Resurgence](#) (#298/299, June/July2015) delves into the influence of the private sector on the WHO in the context of the current reform of the institution and its long standing funding crisis. See detailed contents below.

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# Our Tasks

- “Relentless demystification” (Chomsky)
- Counter-hegemonic struggle toward Health Care for All