

Community Recommendations on Civil Health Insurance



The USAID Health Finance and Governance Activity and the Ministry of Health Community Engagement Activity

The USAID Health Finance and Governance (HFG) Activity works hand in hand with the Ministry of Health (MOH) to support Jordan in reaching universal health coverage, which was stated in the National Health Strategy for the years 2016-2020: "Providing health, financial and social protection to all people equally." The strategy also addresses the importance of "developing a roadmap to achieve the goal of universal health coverage in the Kingdom". Hence, HFG focused on health insurance as one of the most important topics for achieving universal health coverage. Moreover, HFG cooperated with both the Health Awareness and Communication Directorate of the MOH and the Health Insurance Administration to implement awareness activities for the community through community health committees (CHCs) focusing on the concepts of solidarity in health insurance and the benefits of civil health insurance.

Seminars on the definition of civil health insurance for the local community

In collaboration and coordination with the CHCs, the Health Promotion Supervisors, working in the health directorates arranged seminars to introduce health insurance, specifically voluntary insurance in eight governorates (Irbid, Jerash, Amman, Zarqa, Madaba, Balqa, Karak and Aqaba). 500 participants attended from different age groups. These seminars have exposed the desire and interest of the local community to learn more about their rights to access civil health insurance and to raise their voices in demanding more benefits and facilities for obtaining it.

In line with His Majesty's vision of democratic empowerment and effective citizenship, as stated in the fourth paper of His Majesty, "Political participation has no positive effect, unless each of us believes in "active citizenship", which is based on these three main principles: the right to participate, the responsibility of participation, and the commitment to integrity and mutual respect responsibility, as well as achieving community participation in decision-making."

In this context, HFG has taken all the recommendations provided by the community and drafted them to be submitted to decision makers to be taken into consideration, which will contribute in enabling community engagement as well as achieving transparency in decision-making.

Community recommendations to the Ministry of Social Development on the topic of health insurance for poor families:

1. Raising the upper limit of the approved monthly income of a poor family, to become at least JD400 instead of JD300, in order to be included in the poor families' insurance category, in addition to considering the number of family members when calculating the income of each poor family.
2. Changing the name of the insurance type from "Poor Families' Insurance" to "Providing Family Assistance", in order to not offend and label them and taking into consideration the feelings of these families
3. Informing beneficiaries from the National Aid Fund of their right to benefit from the civil health insurance through text messages.

Local community recommendations to the Ministry of Health regarding civil health insurance

1. Applying the health piaster similarly to the rural piaster which is added to the electricity bill in order to be incremented in the health insurance fund for the inclusion of all individuals with civil health insurance
2. Adding a piaster to the price of one cigarette pack in order to be incremented in the health insurance fund
3. Introducing educational hospitals to the list of hospitals approved by the optional insurance, with the addition of added fees on the insurance for those willing to benefit from this option only
4. Establishing a mechanism to include day-workers under Article 31
5. Establishing a mechanism for treating the injured in traffic accidents
6. Establishing a mechanism that includes the sons of Gaza
7. Gender equality between males, whom are at least 18 years old, with females, and keeping them on the list of beneficiaries with their parents with the intention of achieving equity
8. Informing the participants and beneficiaries of the civil health insurance of the date of insurance card renewal through text messages, or other means of communication, which contributes to reducing the financial burden due to delay penalty, especially for families benefiting from the insurance after the death of a member
9. A consensus among the community was observed, regarding the need for more awareness on health insurance and improving the quality of health services provided by the MOH to attract and motivate community members to subscribe with the civil health insurance.