1- CONCEPTS
UHC is a 2030 Sustainable Development Goal (SDG)

**SDG 3:** ‘ensure healthy lives and promote well-being for all ages’

- **Target 3.8:** Achieve UHC
  - **Indicator 3.8.1:** Coverage of essential health services
  - **Indicator 3.8.2:** Financial protection when seeking care

The way a health system is organized and financed is critical for making progress towards UHC: moving away from reliance on user fees and out-of-pocket (OOP) financing at the time and place of seeking care towards higher public financing and ‘negative user fees’ (e.g., conditional cash transfers for incentivizing preventing and promotive care) are core elements, especially for enhancing access for the poor.
UHC is a 2030 Sustainable Development Goal (SDG) SDG 3: ‘ensure healthy lives and promote well-being for all ages’

Target 3.8: Achieve UHC

Indicator 3.8.1: Coverage of essential health services

Indicator 3.8.2: Financial protection when seeking care

UHC is a policy commitment that all people can use promotive, preventive, curative, rehabilitative, and palliative health services they need, of sufficient quality to be effective, while also ensuring the use of these services does not expose the individual to financial hardship.

UHC is directly embedded in SDG goal #3 (better health), but UHC promoting policies also matter for SDG goal #1 (no poverty) and SDG goal #10 (reducing inequalities).
Measurement relies on household expenditure surveys

To measure financial protection indicators, we typically need:

1. Nationally representative household surveys
   - Clustered sampling based on most recent census data

2. Information on Out-of-Pocket Payments (OOP) for health
   - Household level
   - Inpatient care
   - Outpatient and preventive services

3. Information on total consumption expenditure
   - Household level
   - Annualized
   - Poverty line
Financial protection indicators

Consumption in multiple of poverty line

Total consumption, *gross* of OOP

Poverty line

Households ranked by total consumption
Financial protection indicators

- Poverty line
- Consumption in multiple of poverty line
- Total consumption, *gross* of OOP
- OOP
- Household ranked by total consumption
Financial protection indicators

Consumption in multiple of poverty line

- Total consumption, **gross** of OOP
- Total consumption, **net** of OOP
- Poverty line
- Households ranked by total consumption
Financial protection indicators

- Consumption in multiple of poverty line

- Total consumption, *gross* of OOP

- OOP are larger than 10% of total consumption: catastrophic payments

SDG indicator 3.8.2

Poverty line

Households ranked by total consumption
Financial protection indicators

Consumption in multiple of poverty line

Total consumption, *gross* of OOP

OOP are larger than 10% of total consumption and pushing households below the poverty line: *catastrophic and impoverishing expenditures*

Poverty line

Households ranked by total consumption
Financial protection indicators

Consumption in multiple of poverty line

Close to the poverty line, small OOP may be sufficient to push vulnerable households below the poverty line: *impoverishing expenditures*
Financial protection indicators

Consumption in multiple of poverty line

Total consumption, \textit{gross} of OOP

Poverty line

\textit{Poor households can be pushed further into poverty because of OOP}

Households ranked by total consumption
2- GLOBAL PERSPECTIVE
Monitoring of financial protection at the global level (joint WHO and WB)

2014

2015

2017

2019
Monitoring of financial protection at the global level
Progress towards UHC means moving to the lower right corner.

The overall trend is to improve service coverage, but increasing financial hardship.

Monitoring of financial protection at the global level.
About 930 millions spend more than 10% on health and 90 millions are pushed into poverty.
High concentration of financial risk in Asian countries
A large proportion of the population facing financial risk due to OOP are the poor incurring OOP and pushed further below into extreme poverty.

The population pushed further below the poverty line due to OOP is likely to increase with the projected increase in extreme poverty.
3 – DATA AND MEASUREMENT TOOLS
THE HEALTH EQUITY AND FINANCIAL PROTECTION INDICATORS – HEFPI – PROJECT
Why HEFPI for UHC measurement?

• Financial protection **AND** service coverage data in one place
• *Real* household survey data
• Indicators **harmonized** across different sources with comprehensive quality checks
• Includes different measures of **inequality**
• Regularly updated
Some key HEFPI numbers

- 19,030 datapoints at the population level across 197 countries
- 8,205 available at the (wealth) quintile level and 8,649 with Concentration Index (and its standard error)
- Spans 1982-2018, with 16,503 datapoints since 2000
- 60 indicators commonly used in int’l goals like MDGs, SDGs, NCD targets,…
  - 14 financial protection
  - 18 service coverage
  - 28 health outcomes
HEFPI Financial Protection Indicators

- **Financial Protection**
  - **Catastrophic expenditures (CATA)**
    - **CATA 10%**
    - **CATA25%**
  - **Impoverishing expenditures (IMPOV)**
    - **IMPOV absolute**: $1.90 and $3.20 per day
    - **IMPOV relative**: 60% of median p.c. consumption
    - **IMPOV poverty gap (in $ due to OOP)**: For all abs. poverty lines ($1.90, $3.20, $5.50, $21.70 per day)
  - **Out-of-pocket expenditures (OOP)**
    - **Household p.c. OOP**
    - **Household OOP budget share**

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HEFPI Health and Service Coverage Indicators

Health equity

Service coverage

Prevention
- MDG era
  - Antenatal visits (4+ ANC)
  - Child immunization
  - Contraception prevalence
  - Family planning demands satisfied

- SDG era
  - Condom use during risky intercourse
  - Cervical cancer screening (PAP)
  - Hypertension testing
  - Diabetes testing

Treatment
- MDG era
  - Breast cancer screening
  - Cholesterol testing
  - Treatment of child with acute respiratory infection (ARI)
  - Treatment of child with diarrhea

- SDG era
  - Skilled birth attendance (SBA)
  - Inpatient admissions
  - Treatment for hypertension
  - Treatment for diabetes

Health outcomes

- MDG era
  - Infant mortality (IMR)
  - Under-five mortality (USMR)
  - Stunting among under-5s
  - Underweight among under-5s
  - HIV prevalence

- SDG era
  - Adult BMI
  - Adult overweight
  - Adult obesity
  - Prevalence of raised blood pressure
  - Raised blood glucose and impaired fasting glycaemia (IFG)
HEFPI Health and Service Coverage Indicators

Spring 2021 update:
Sub-national data (FP and HE)
Healthcare quality indicators
From household survey to HEFPI data

- Datapoints derive from almost 1,800 nationally representative household surveys from countries of all income levels – no administrative or modeled data
  - LSMS, HBS
  - DHS, MICS, RHS, STEPS, ...
  - National household surveys

- We analyze the microdata to maximize consistency in indicators definitions across countries and over time

- Transparency – Stata code applied to micro-data publicly available

- Comprehensive quality checks – logical, mathematical, trend view, external verification...

- New data are constantly added, public dataset updated every 1-2 years
Data access and resources

- **HEFPI**: [https://datacatalog.worldbank.org/dataset/hefpi](https://datacatalog.worldbank.org/dataset/hefpi)
- **WHO Portal**: [https://www.who.int/data/gho/data/major-themes/universal-health-coverage-major](https://www.who.int/data/gho/data/major-themes/universal-health-coverage-major)
- **Applications**: [https://academic.oup.com/wbro/article/35/2/123/5734986](https://academic.oup.com/wbro/article/35/2/123/5734986)
- **STATA command FPRO**: [https://ideas.repec.org/c/boc/bocode/s458457.html](https://ideas.repec.org/c/boc/bocode/s458457.html)
Data visualization – The HEFPI portal
http://datatopics.worldbank.org/hefpi
Customizable charts – maps and trends

**Most recent value - Population mean** - Catastrophic health spending, 25%
From 1982 to 2017

**Trends** - Proportion of population spending more than 10% of household consumption or income on out-of-pocket health care expenditure (%)

Please select economies using the dropdown menu.
Customizable charts – inequality
Interested in learning more? We offer trainings!

**We provide customizable modular one or multi-day trainings**

**HEFPI dataset**
- Visualizing and interpreting HEFPI data
- Computing UHC achievement indices

**Household micro-data analysis using ADePT**
- Inequalities in health and healthcare access, including standardization and decomposition
- Financial protection
- Benefit incidence analysis
- Progressivity analysis

![Image of training sessions with people working on laptops and discussing](image-url)
## Conclusion points

**Financial protection** is an integral part of [UHC](#) and is a key [SDG](#) indicator which relates to SDG target #3 (better health), target #1 (no poverty), and target #10 (inequality reduction).

**Joint monitoring** of service coverage and financial protection is essential.

<table>
<thead>
<tr>
<th>Financial protection is an integral part of UHC and is a key SDG indicator which relates to SDG target #3 (better health), target #1 (no poverty), and target #10 (inequality reduction).</th>
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<tbody>
<tr>
<td><strong>Globally, progress towards UHC between 2000 and 2015 was characterized by improvements in service coverage, together with an increase in financial risk.</strong></td>
</tr>
<tr>
<td>Financial risk is currently concentrated in middle income countries and in Asia.</td>
</tr>
<tr>
<td><em>Forgone care</em> due to financial barriers is important to monitor too (Africa).</td>
</tr>
</tbody>
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Monitoring financial protection at country level requires investments in regular, nationally representative, household survey data.

At the global level, monitoring of financial protection is conducted **jointly with WHO**.

Next monitoring report: **2021**

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<td><strong>Measurement tools</strong> and data visualization platform are available through WB or WHO.</td>
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<tr>
<td><em>In-country measurement workshops</em> provide a good opportunity to translate measurement into policy assessment and recommendation.</td>
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**WORLD BANK GROUP**
Thank you