



# Community Based Health Insurance (CBHI): An Overview

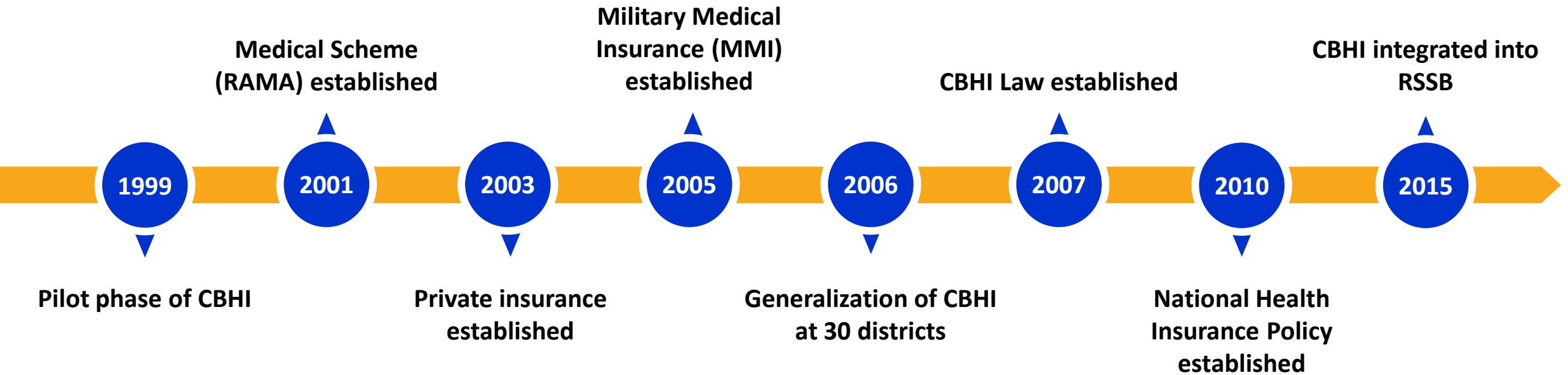
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# Community Based Health Insurance (CBHI - Mutuelle de santé) in Rwanda is based on the traditional Rwandan values of mutual aid and community solidarity

The scheme has grown significantly since its inception in 1999, when it covered only **7%** of the population in three pilot districts

Rwanda's CBHI is one of the most successful CBHI schemes in Africa, thanks to government support and commitment to its expansion

# The health insurance landscape in Rwanda has undergone significant changes over the past 16 years, with the CBHI scheme being fully integrated into RSSB in 2015



**Law No 04//2015 of 11/03/2015** that gives RSSB the responsibility to manage CBHI.

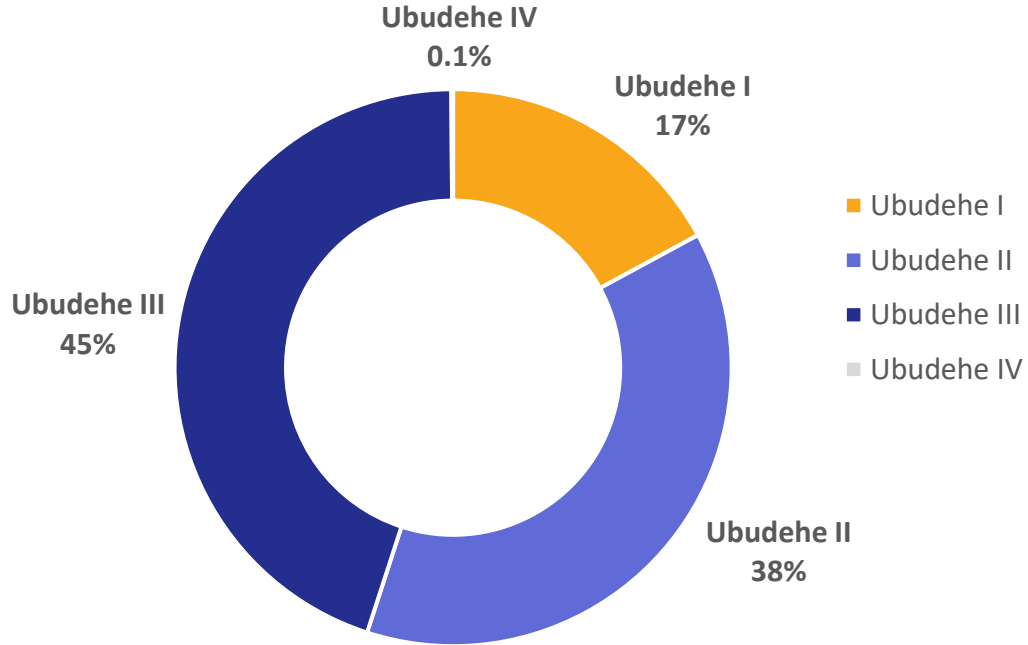


**Law No 03/2015 of 02/03/2015** governs the organization of CBHI.

## Implementing Orders

- Prime Minister's Order: Additional sources
- Ministerial Instructions: Mobilization committees
- Ministerial Order: CBHI members' contributions
- Ministerial Order: Medical services provided to CBHI members

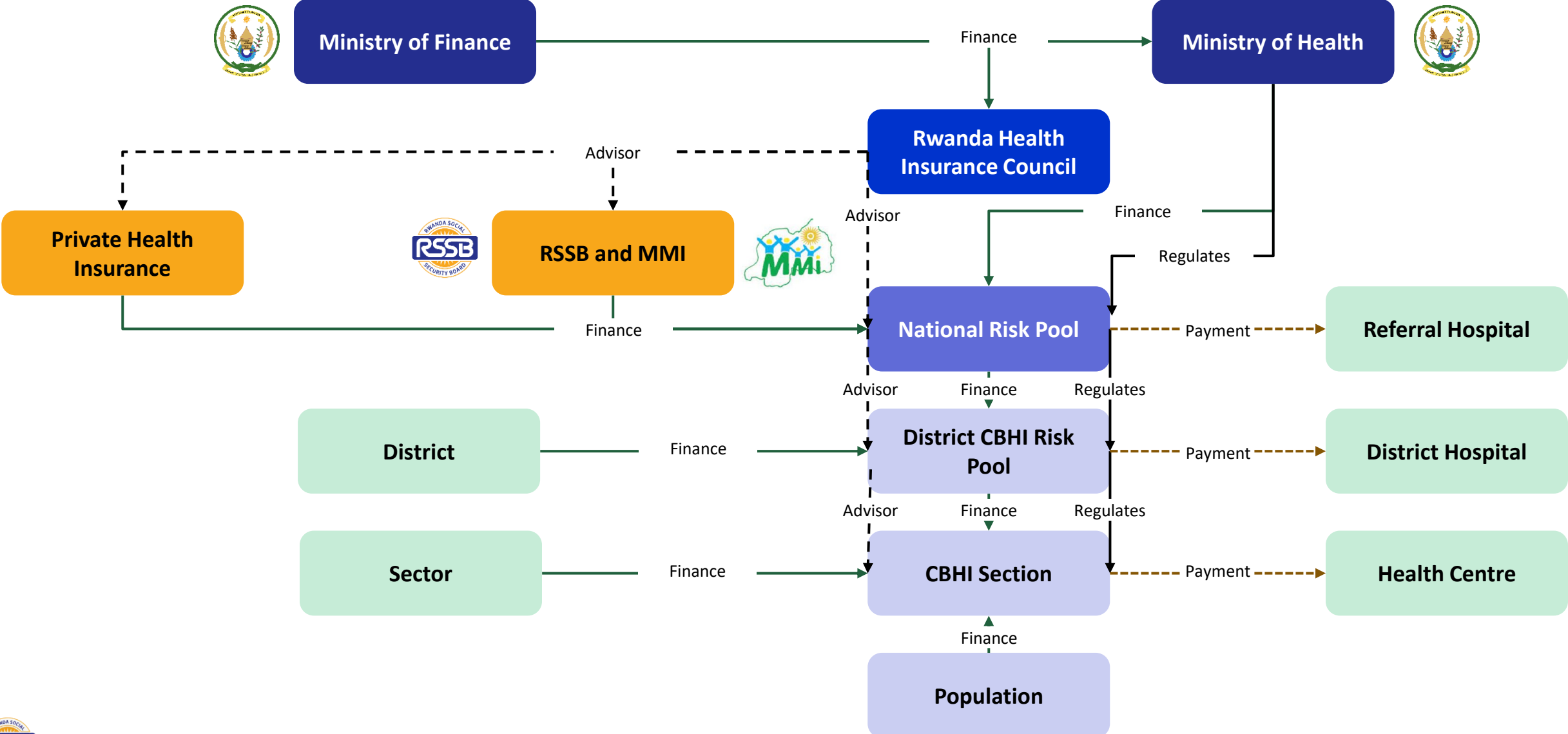
# About 83% of the population belongs to Category II and III of the Ubudehe categorization, and they pay for their own CBHI premiums



Ubudehe Category	Percentage of Population (%)	Premium (USD)	Paid By	Observation
I (Extremely Poor)	17.1%	3	Government	24% before July 2016
II (Poor)	37.9%	3	Members	-
III (Self-Sustaining)	44.9%	3	Members	-
IV (Rich)	0.1%	7	Members	Majority have other medical insurances

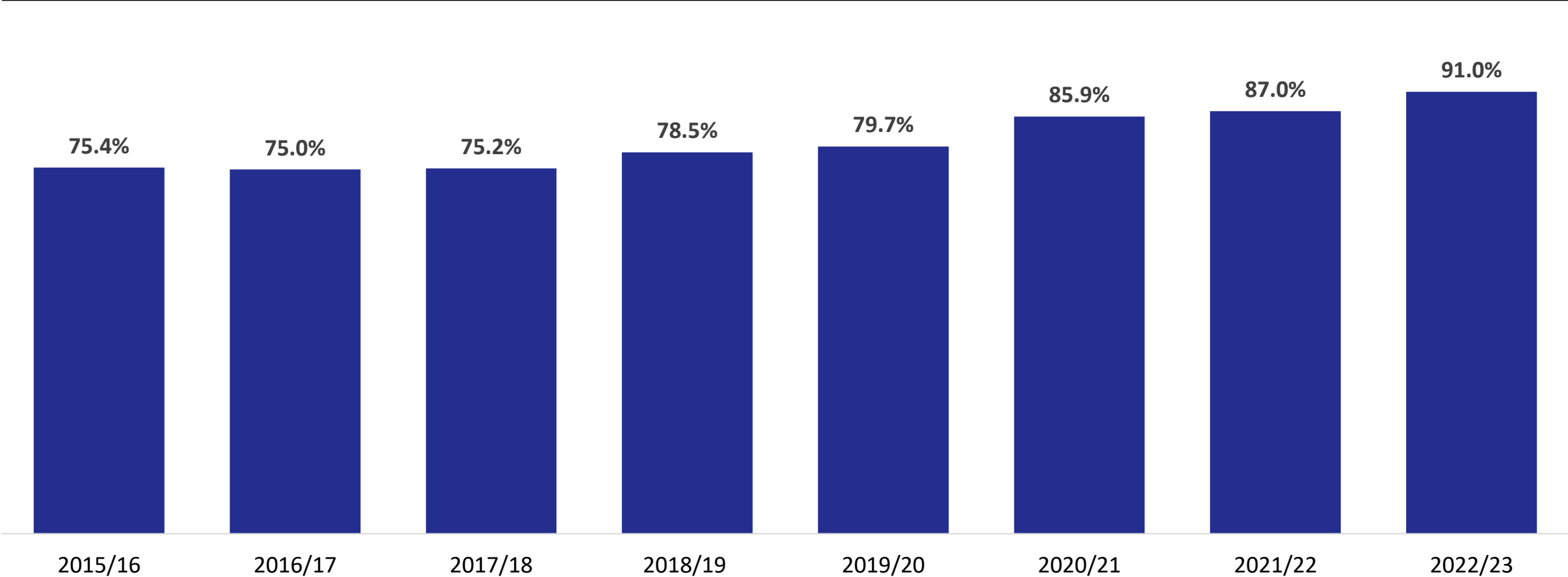
The national socio-economic categorization, Ubudehe, classifies Rwandans into four groups based on their economic status.

# The structure of Rwanda's health insurance is as below:



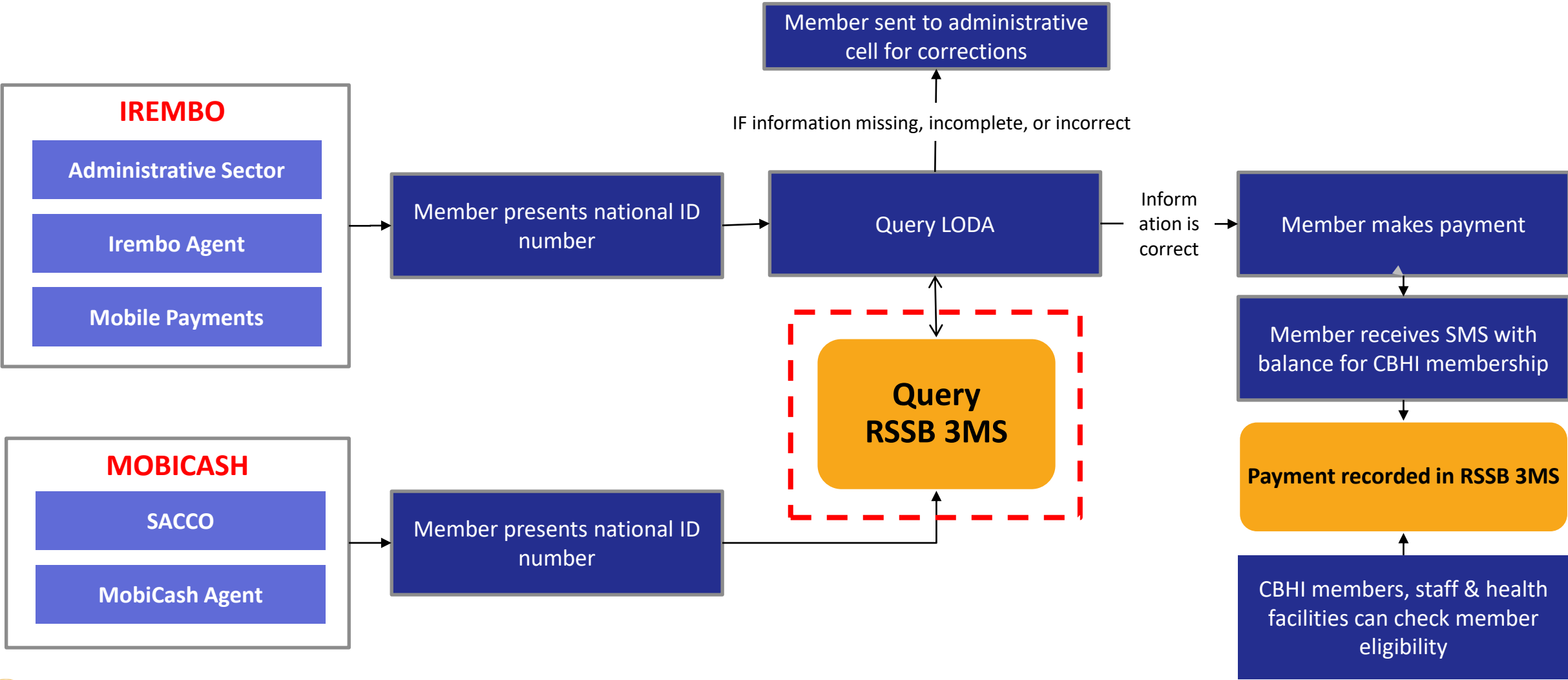
# The coverage rate of CBHI has increased from 75% in FY 2016 to 91% in FY 2023, a significant increase in just 8 years

**CBHI Coverage Rate , 2015 – 2023**  
Percentage

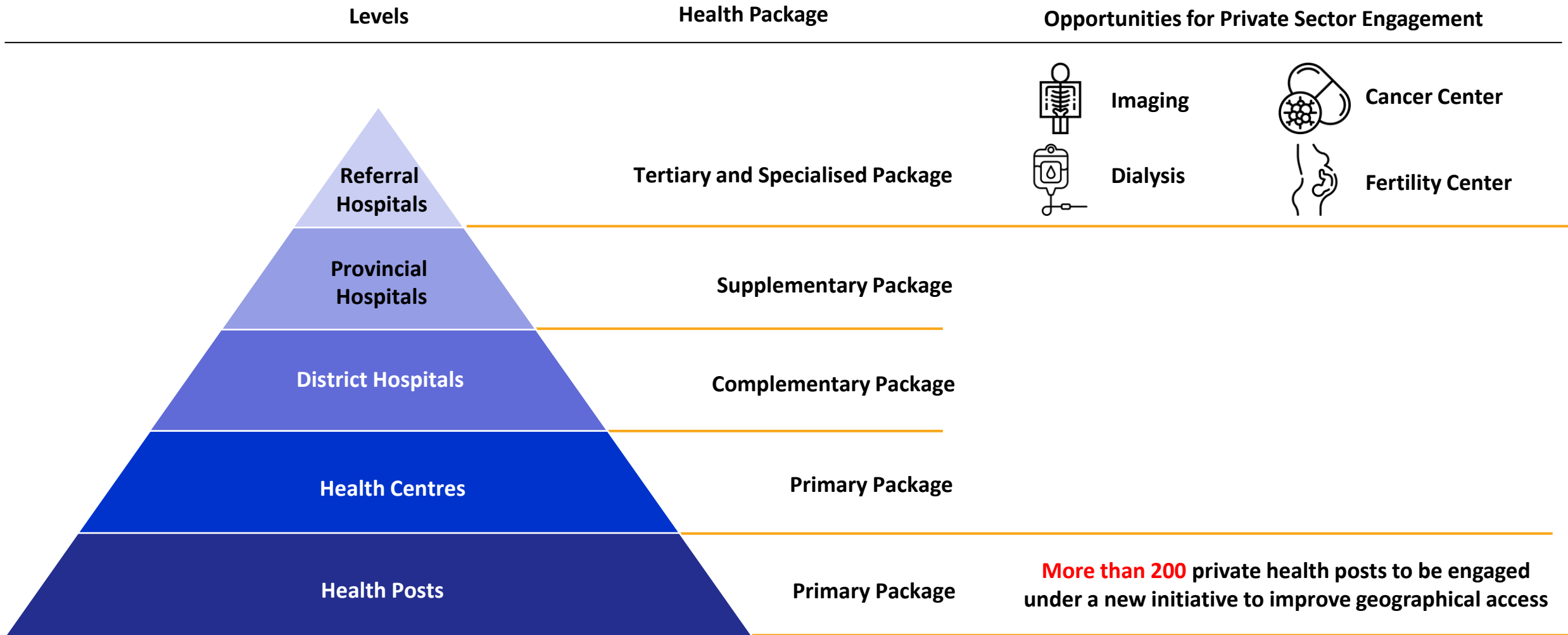


# CBHI's digitalization of revenue collection system has made it easier and more efficient for members to pay their premiums, improving the scheme's financial sustainability

## CBHI Digital Revenue Collection System



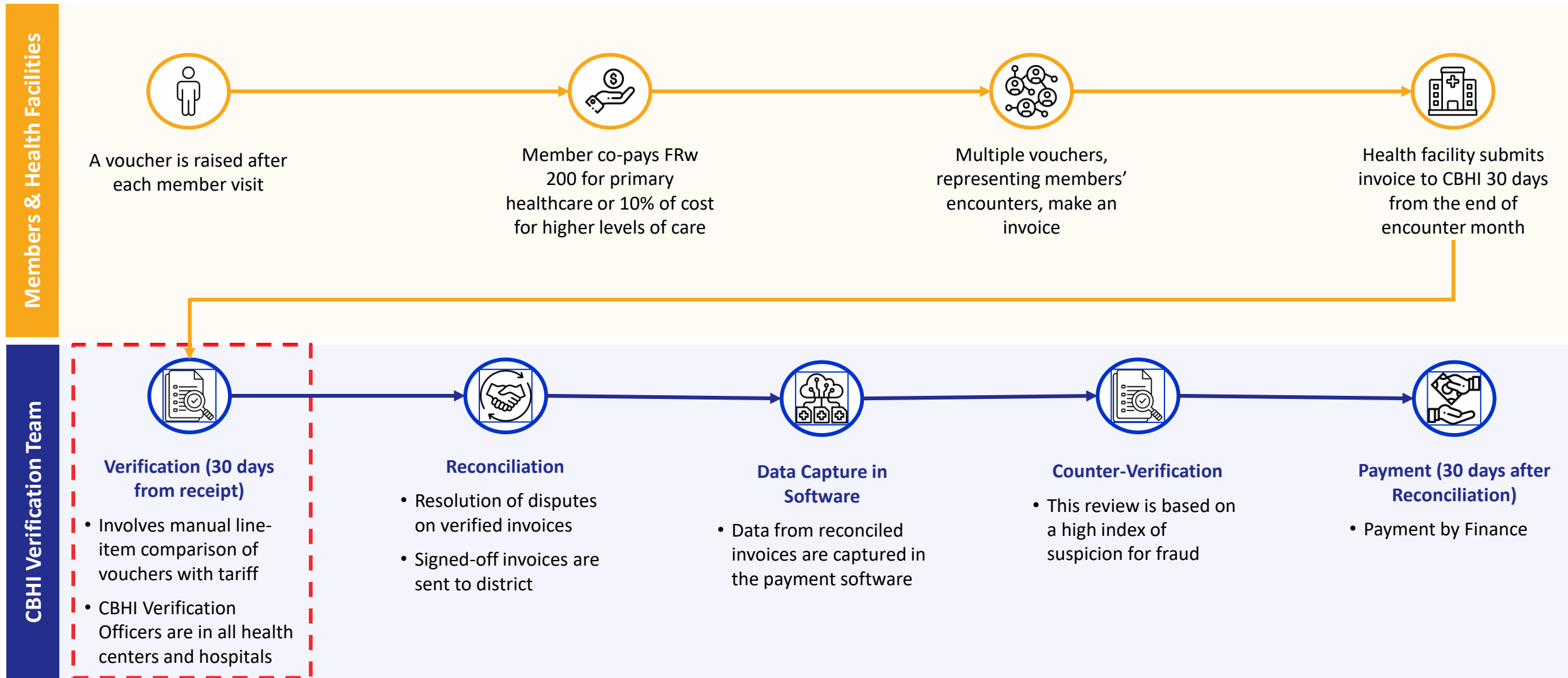
# There are many opportunities for the private sector to engage in Rwanda's health sector



With the exception of one private national referral hospital and more than 200 health posts under the new initiative to improve geographical access, all health facilities utilized by CBHI members are public sector-operated. A strict referral system controls the movement of patients from one level of care to another.



# The payment process for service providers requires the cooperation of both health facilities and CBHI verification teams.



**Opportunity for Private Sector Engagement and Automation**

# The success of CBHI depends on the close collaboration of all five major stakeholders, stated below



## 1 Ministry of Finance and Economic Planning (MINECOFIN)

- Funds mobilization
- Overall supervision of RSB as line Ministry



## 2 Ministry of Health (MINISANTE)

- Payment of subsidies provided by the Law (13% of the MoH budget)
- Elaboration of the Health policy (Medical acts & service package, prices, coding.....)



## 3 Ministry of Local Government (MINALOC)

- Mass mobilization & sensitization,
- Ubudehe (LODA) and NIDA databases management,
- To issue Ubudehe certificate for those who are not in the database



NATIONAL BANK OF RWANDA  
BANKI NKURU Y'U RWANDA

## 4 National Bank of Rwanda (BNR)

- Regulator of insurance industry



## 5 Rwanda Social Security Board (RSSB)

- Full management of CBHI scheme:
  - Collection of contributions
  - Registration & membership management
  - Benefits provision
  - Payment of service providers

# CBHI scheme faces a variety of challenges that require a multistakeholder approach to overcome them

**1** Limited Budget vs Services



**2** Excluded Services



**3** Insufficient Providers for Specialized Services



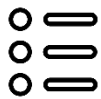
**4** Lack of Criteria to Select Priority Services to Include in the HBP



**5** Increasing Number of NCDs



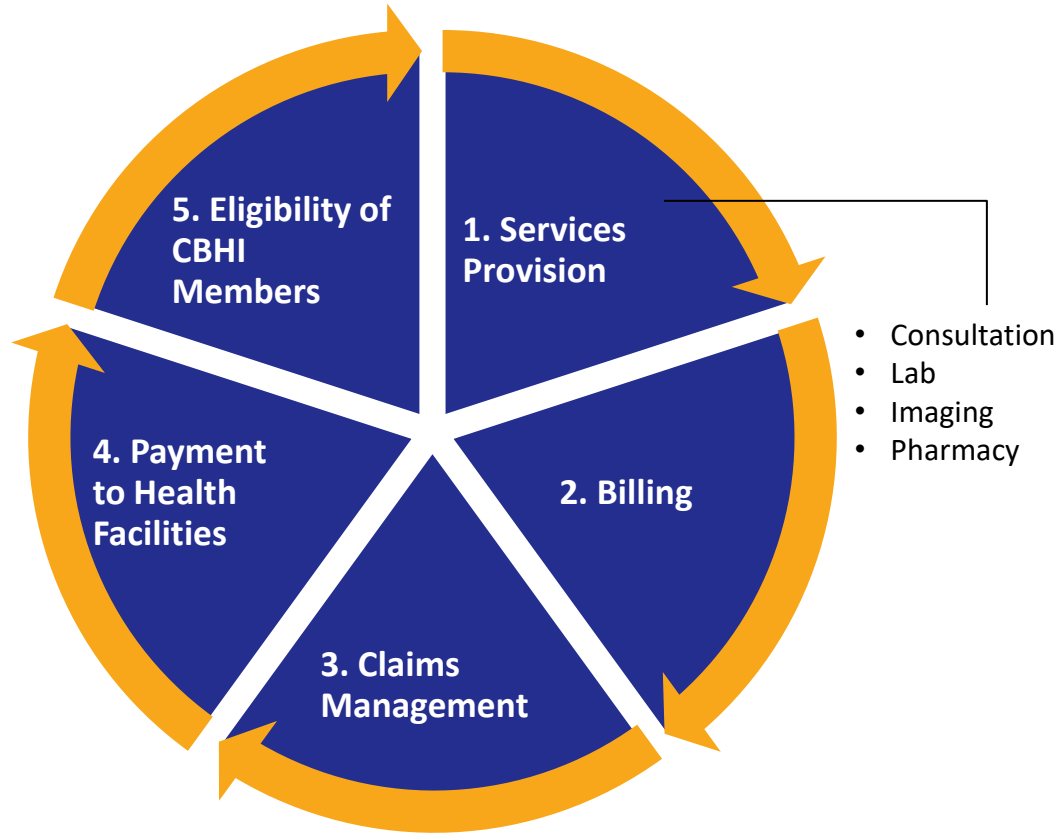
**6** Lack of Standard Nomenclature



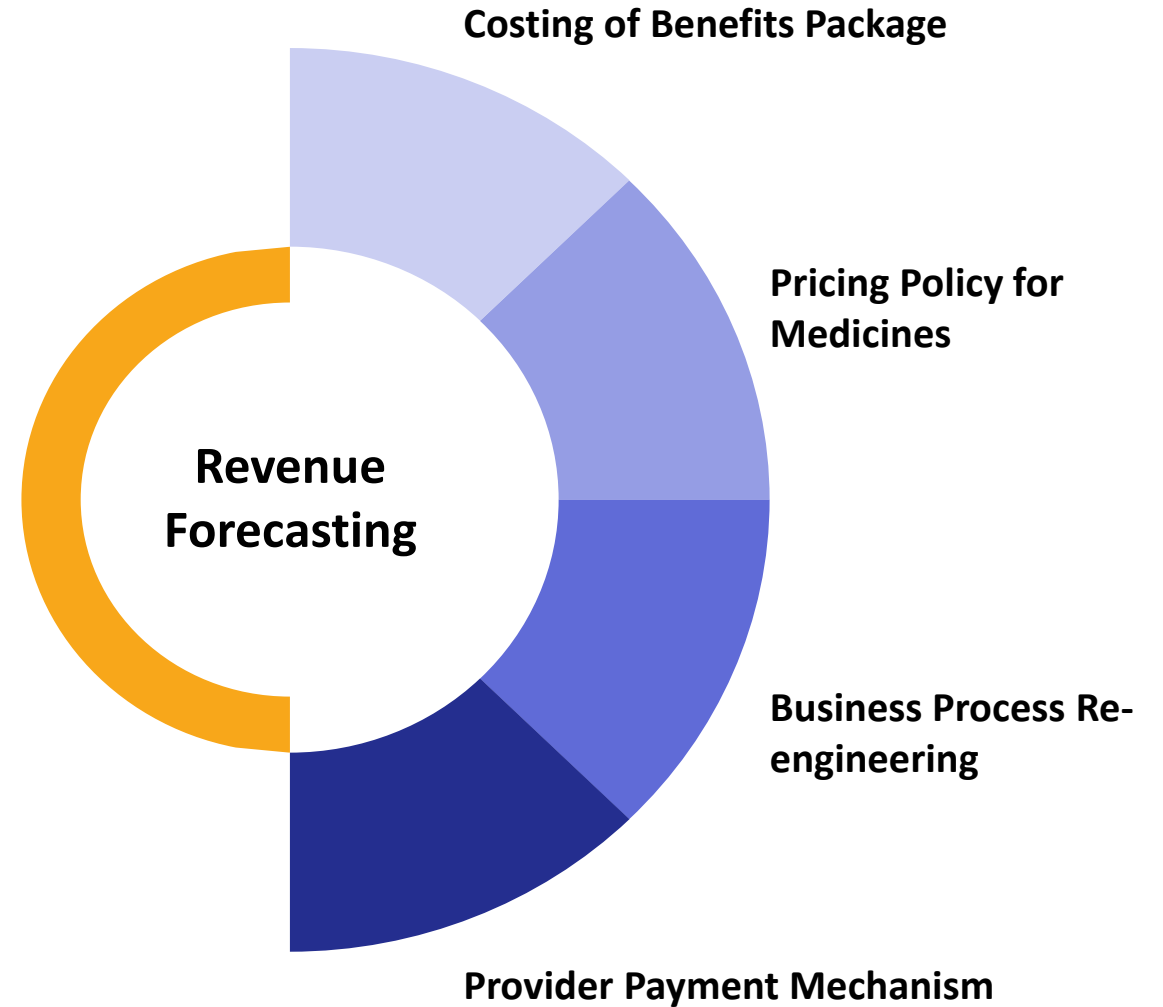
**The struggle between high coverage and limited  
resources in CBHI**

# CBHI is now focusing on automating processes and forecasting revenue in order to achieve financial sustainability and better serve our members

## Automation of Processes



## Sustainability Plan



**VISIT  
RWANDA**

**Thank You!**

