



National Joint Annual Review Meeting

# Brief Annual Progress Report for FY 2078/079



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**Health Insurance Board**

**Teku, Kathmandu**



# Outline of Presentation

- Main responsibility of Health Insurance Board
- Achievements of major indicators during 2078/79
- Major achievements during 2079/80
- New initiatives
- Major priorities of current FY
- Major challenges
- Future directions

# Major responsibilities of HIB

- Policy and standards development
- Membership: registration and renewal
- Listing or delisting of health service providers: Quality assurance
- Claim management-claim review and reimbursement
- Operation of Insurance management information system
- Capacity building
- Demand creation
- Grievance/complaints management
- Update the service/benefit package
- Monitoring and Evaluation

# Achievements of Major Indicators

SN	Indicators (Cumulative)	Achievement	Percentage
1	Total enrolled population	5967408	22.52
2	Total enrolled family	1832105	33.68
3	Total renew population	3383614	57
4	Total renew family	1086463	59
5	Total service users among total registered	2427089	40.67
6	Total claim review	6485052	NA
7	Total reimbursement	9535348337	NA
8	Total reimbursed (from beginning)	21068987902	NA
9	Total district expansion	77	100
10	Total Local level expansion	746	99.07

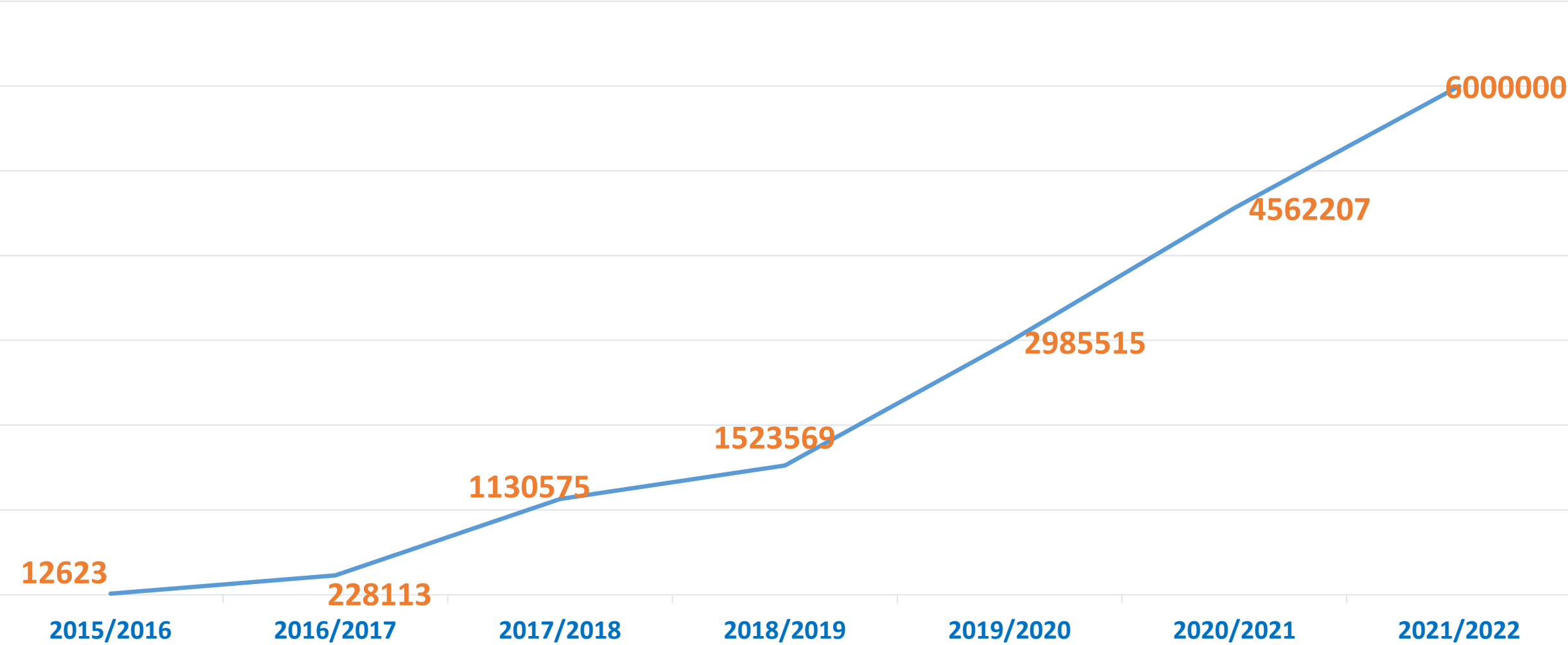
# Enrollment of General and Targeted People by Provinces

Province	Total population	General people enrolled	Target people enrolled	Total enrolled	Percentage
■ Province one	4535943	1638505	276943	1915448	42
■ Madesh	5404145	270278	137912	408190	7.5
■ Bagmati	5529452	1017166	172258	1189424	22
■ Gandaki	2403757	573304	171868	745172	23
■ Lumbini	4499272	624254	277513	901767	20
■ Karnali	1570418	206022	129703	335725	21
■ Sudurpaschim	2552517	193240	279085	472325	18.6
<b>Total</b>	<b>26494504</b>	<b>4522769</b>	<b>1445282</b>	<b>5968051</b>	<b>22.5</b>

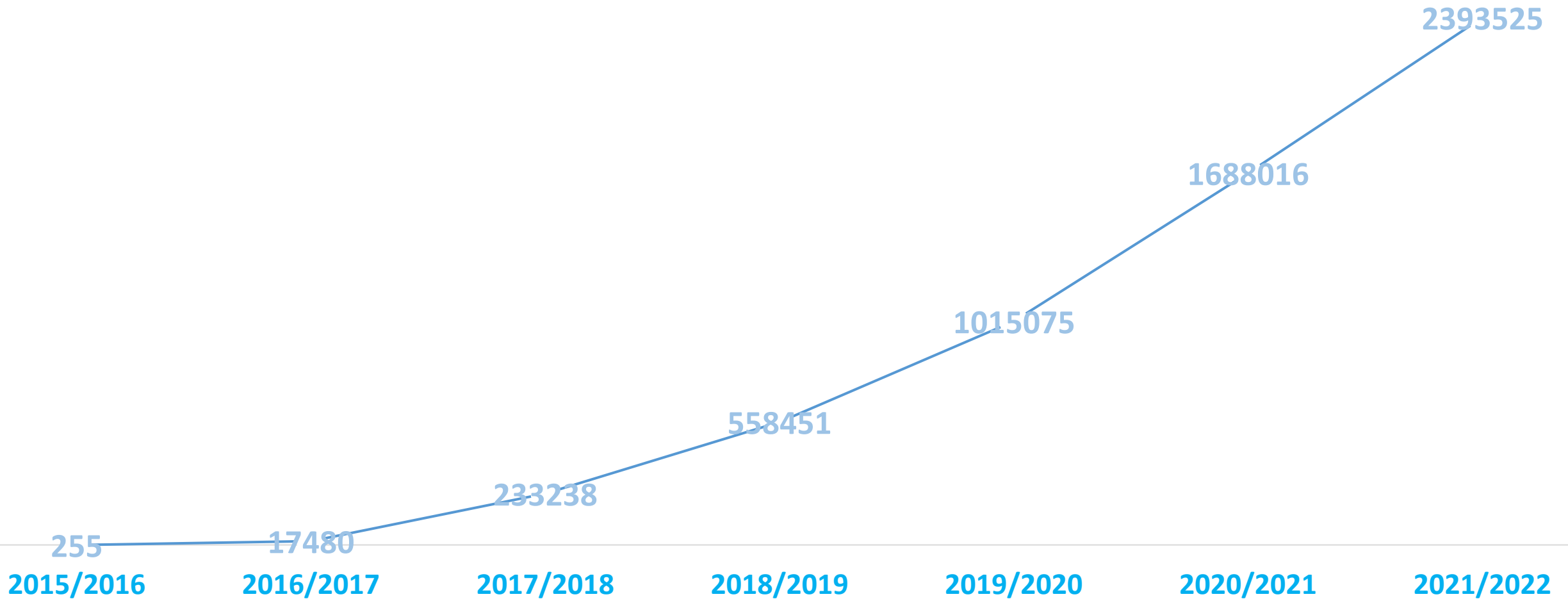
# Total Enrolled, Dropout and Service Utilization Status by Provinces

Province	Total No. of enrolled	No. of dropout	% of dropout	No. of service utilizers	% of service utilizers
▪ Province one	1915448	573872	<b>30</b>	846957	<b>44</b>
▪ Madesh	408195	96407	<b>24</b>	100463	<b>25</b>
▪ Bagmati	1189422	323460	<b>27</b>	559350	<b>47</b>
▪ Gandaki	745172	217495	<b>29</b>	311927	<b>42</b>
▪ Lumbini	901767	248293	<b>28</b>	348263	<b>39</b>
▪ Karnali	335725	138405	<b>41</b>	125170	<b>37</b>
▪ Sudurpaschim	472325	125318	<b>27</b>	134536	<b>28</b>

# Population Enrollment Trends by FY



# Service Utilization Trends of People by FY





# Service Providers by Provinces

Province	Public hospital	PHCC	Community/Pvt. hospitals	Eye hospital	Total
▪ Province one	44	40	19	7	109
▪ Madesh	16	34	8	5	63
▪ Bagmati	51	30	8	6	94
▪ Gandaki	24	24	4	1	53
▪ Lumbini	23	28	5	6	62
▪ Karnali	16	14	1	2	33
▪ Sudurpaschim	16	16	3	1	36
<b>जम्मा</b>	<b>189</b>	<b>186</b>	<b>48</b>	<b>28</b>	<b>451</b>

# Total Renewed of Service Providers by Provinces During 2078/79

Province	Public HFs	Community and Private HFs	Eye care center	Total
Province one	32	1	-	33
Madesh	19	1	2	22
Bagmati	21	1	4	26
Gandaki	--	--	--	--
Lumbini	32	2	2	36
Karnali	17	1	2	20
Sudurpaschim	12	2	--	14
<b>Total</b>	133	8	10	151

# New Registered Service Providers During FY 2078/79

Province	Govt. HFs	Community and Private HFs	Eye care center	Total
• Province one	5	1	--	6
• Madesh	12	2	--	14
• Bagmati	13	--	--	13
• Gandaki	--	--	--	--
• Lumbini	--	--	--	--
• Karnali	1	--	--	1
• Sudurpaschim				
Total	31	3		34

# Distribution of Service Providers by Local Levels

Provinces	Total Local level	LL covered by the listed service providers	LL without service providers
• Province one	137	85	52
• Madesh	136	50	86
• Bagmati	119	58	61
• Gandaki	85	40	45
• Lumbini	109	54	55
• Karnali	79	24	55
• Sudurpaschim	88	32	56
Total	753	343	410

# Grievance Management Status During FY 2078/79

Types of grievances	Written, Hello government, MoHP and others	Toll free number	Remarks
• Pending during 2077/78	10	--	
• Total for FY 2078/079	144	14370	
<b>Total Grievances</b>	<b>154</b>	<b>14370</b>	<b>Total 14524</b>
• No. of resolved grievance	148 (92%)	14370 (100%)	
• Pending to solve	6	0	Due to unfavorable with existing laws/regulations/guidelines/policies

# Conduction of Training Programs During FY 2078/79

Training course	No. of batch	No. of person attempted
• IMIS training for service providers	11	254
• Registration officers	2	72
• Enrolled assistants	10	158
• Elected representatives	10	350

# Preparation of Policy Documents During FY 2078/079

- Claim Review and Evaluation Procedure 2078
- Procedure for Listing of Service Providers 2078
- Health Insurance Fund Operation and Management Procedure 2078
- Province level / Local level “Health Insurance Coordinating Committee” Formation / Operation sample Procedure 2078
- Local Level Health Insurance Model Declaration Procedure 2078
- Procedure to Enroll the family of the foreign employees in health insurance 2078
- Procedure of treatment expenditure of chronic diseases for ultra poor will be gradually included in health insurance 2078

# Financial Achievement Status

Title	Budget (NPR)
▪ Grants from Ministry of Finance	8,50,00,00,000.00
▪ Total annual budget	10,24,42,64,346.00
▪ Total Financial expenditure	10,05,69,03,325.30
▪ % of annual financial achievement	98.20
▪ % of annual physical achievement	80.08

Budget title	Approved budget(NPR)	Expenditure budget	% achieved
▪ Capital budget	6,33,20000.00	4,85,82,254.00	76.72
▪ Regular budget	10,18,09,44,346.00	10,01,11,08,071.30	98.33
<b>Total</b>	<b>10,24,42,64,346.00</b>	<b>10,05,69,03,325.30</b>	<b>98.20</b>



# Total Contribution Collection Vs. Reimbursement During 2078/79

Province	Contribution collection (From beginning to FY 2078/79)	Reimbursement (FY 2078/79)	Reimbursement-cumulative (up to now)
• Province one	3311032550	4013867800	<b>24,66,23,76,312.42</b>
• Madesh	678953725	207980646.5	
• Bagmati	2156529200	3120905423	
• Gandaki	14150711009	82879606.1	
• Lumbini	1704847675	1184947066	
• Karnali	477765650	251612477.6	
• Sudurpaschim	808658100	316321501.3	
<b>Total</b>	<b>10552858000</b>	<b>9924430982</b>	
<i>Peski deduction</i>		<i>389082645</i>	

# Reimbursement of Bipanna (ultra poor) Program for FY 2078/79

Title	Budget (NPR)	Remarks
<ul style="list-style-type: none"> <li>Total allocated budget for FY 2078/79</li> </ul>	No	
<ul style="list-style-type: none"> <li>Final payable cost for the FY 2078/79</li> </ul>	80,35,73,589.26	3 months
<ul style="list-style-type: none"> <li>Budget allocated for FY 2079/80</li> </ul>	2,47,81,00,000.00	
<ul style="list-style-type: none"> <li>Total reimbursed of FY 2078/79</li> </ul>	59,37,98,822.55	<b>Payment during FY 2079/80</b>
<ul style="list-style-type: none"> <li>Total reimbursed of FY 2078/79 to Kidney transplant patients</li> </ul>	100,80,123.60	69 Patients
<p style="text-align: center;"><b>Total reimbursed</b></p>	<b>60,38,80,957.15</b>	24.37%

# Beruju Status (Irregularities)

Title	Budget (NPR)
▪ Total Beruju budget	2,37,11,37,000.00
▪ Total clearance cost	1,03,95,000.00
▪ Clearance cost	0.4%
▪ Total cost submitted for clearance (सम्परिक्षण को लाग पेश भएको )	2,17,95,243.78
▪ <b>Total Beruju</b>	<b>2,33,89,95,446.22</b>

# Major Achievements During FY 2079/80

Major activities	Total costs
▪ Reimbursement to service providers	3,33,93,20,436.00
▪ Reimbursement to service providers for ultra poor treatment for complicated diseases package	59,37,98,822.55
▪ Reimbursement to patients with Kidney transplant patients	100,80,134.60
▪ Endorsed of Procedure for the enrollment of prisons in health insurance 2079	

# New Initiatives During FY 2078/79

- Adjustment of Health insurance program with Nagarik App.
- Implemented online renew of health insurance
- A high level suggestion committee has been established for the study of problems of service providers and received written recommendations to resolve the problems
- Partially revised the benefit package
- Integration of ultra poor program for treatment of complicated diseases in HIB
- Pending claims (about 20 lakhs) before FY 2077/078 have been reviewed and reimbursed to service providers NPR 3,18,36,18,416.00
- Expansion of Health Insurance program in two districts and 10 local municipalities

# Major Challenges



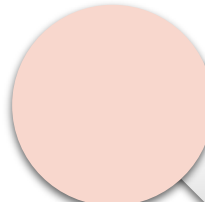
Timely settlement of all claims and reimbursement management



Permanent O and M structure



Ownership program from the province and local governments on health insurance



Rationale use of diagnosis, treatment and referral process (Moral hazards)



Ensuring access to quality of health care services

# Major Challenges



Formal sectors enrollment for financial sustainability of HIB



Coverage of ultra poor : identified only in 26 districts



Quality M&E



High dropout of insure

# Way Forwards

- 50% of family will be enrolled during FY 2078/79
- Integration of the reimburse to Bipnna program into IMIS software
- Update the openIMIS software
- Implementation of online registration system
- Development of Insurance specific EMR and interlink of all claims with API system
- New benefit package for Bipanna program
- Revision of benefit package of Health Insurance program
- Recruitment of new staffs according to approved temporary O&M



# Major Priorities for Current FY.....

- Initiation of copayment system
- Implement advocacy program to newly elected parliamentarians at federal and province levels
- Preparation and display of comprehensive dashboard
- Management of referral mechanism
- Expansion of health insurance program to remaining Local levels
- Initiation of fully Digitalize system
- Replace the current Insurance membership card with Smart card



**Thank You!!**