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# Understanding Zambia's Progress Towards Universal Health Coverage

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universal health coverage

# INTRODUCTION

Achieving Universal Health Coverage (UHC) is a key priority lor the Zambian government, as outlined in the 8th National Development Plan (2022-2026) and the National Health Strategic Plan. Despite significant reforms aligned with the World Health 0rganisation's Six Pillars of a Strong Health System, Zambia faces several challenges in accelerating progress towards UHC. These challenges include inadequate financing, insufficient human resources concentrated in urban areas, and limited availability of medicines and diagnostic services, particularly in public health facilities. The COVID-19 pandemic highlighted the need for enhanced drug security and availability to build a resilient healthcare system.

***Effective leadership and governance are crucial for driving health policy reforms and ensuring public accountability.***

UHC aims to provide all individuals and households with access to necessary health services without financial hardship, reducing health inequalities in line with the Sustainable Development Goals. It encompasses population coverage, service coverage, financial protection, equity, and quality. Zambia has implemented various reforms to advance UHC, including the abolition of user fees in rural and peri-urban areas and all primary healthcare facilities.

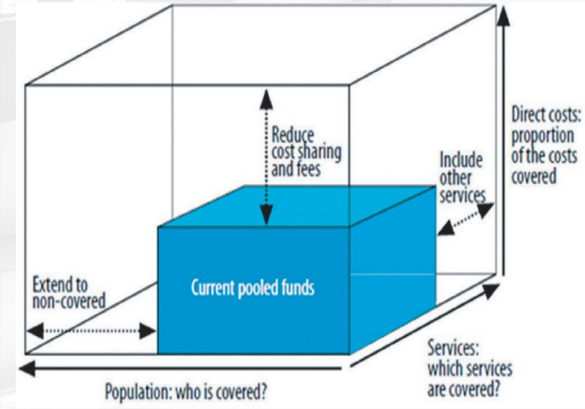
## The Universal Health Coverage Framework 1

Nested in its definition, UHC is comprised of three main concepts, these:

1.Population coverage; there must be a clear definition and classification on who should benefit

2.Package of health services provided; there must be a well-defined health benefits package that reflects the need of the population.

3.Level of Financial Risk Protection; the level of financial risk protection (Healthcare Financing) that citizens do not face any financial risk protection at the point of needing care.




***Source: WHO, 2020, World Health Report***

At the core of UHC is the elimination of Out-of- Pocket expenditures, particularly the concern of user fees. Critical, therefore, to assessing progress towards UHC is the adequacy and sustainability of healthcare financing, among other pillars of a strong health system.

The achievement of UHC concerted efforts aimed at enhancing and strengthening the building blocks to enhance access to quality and effective health services that respond to the needs of the population without exposing them to financial hardship, thus providing financial risk protection.

The assessment of Zambia's progress towards UHC, overall, is nested within the WHO Health Systems Building Blocks with a focus on the following:

I. Health Workforce: A well-performing workforce consists of human resources management, skills, and policies.

II. Health Information System: A well performing system ensures the production, analysis, dissemination, and use of timely and reliable information.

III. Medical Products and Drugs: Procurement and supply programs need to ensure equitable access, assured quality and cost-effective use.

IV. Sustainable Financing: A good health financing system raises adequate funds for health, protects people from financial catastrophe, allocates resources, and purchases good and services in ways that improve quality, equity, and efficiency.

V. Leadership and Governance: Effective leadership and governance ensure the existence of strategic policy frameworks, effective oversight and coalition building, provision of appropriate incentives, and attention to system design, and accountability.




# Current Status of UHC in Zambia 2

Key progress and challenges in Zambia's journey towards UHC

## Progress Areas:

***Establishment of a Mandatory National Health Insurance Scheme***

i. To address the challenge of sustainable health financing, the Zambian government passed the

ii. National Health Insurance Act No. 2 of 2018 as compulsory contributory health insurance Scheme, managed by the National Health Insurance Management Authority (NHIMA) which acts as the purchaser of health services and initially started purchasing from government facilities before including private providers, which was perceived as a positive step as it could improve the integration of the different service providers in the health system and increase the choices of scheme members as the health insurance allows beneficiaries to use private pharmacies in the instance of drug stock-outs in public facilities.

iii. Availability of Policies and Strategies Leadership and governance in building a health system involve ensuring that strategic policy frameworks exist and are combined with effective oversight, coalition-building, regulation, attention to system design and accountability. As part of the health governance system, the government of Zambia has consistently designed critical health policies and strategies that guide health system implementation. Key strategies such as the National Health Strategic Plan which is the country's anchor health policy is in place and is the guiding document for the overall National Development Plan's targets on health targets.

**Challenging Areas:**

i. ***Essential Medicines, Medical Supplies and Vaccines.*** One of Zambia's key challenges in achieving UHC is the limited availability and adequacy of essential drugs in public health facilities, leading to high out-of-pocket expenditures. Governance and efficiency issues in the supply chain hinder last-mile distribution, causing wastage and limited access, especially in rural areas. Sustainable health security requires investment in local manufacturing of drugs and vaccines, along with enhanced transparency and accountability in procurement and distribution.

ii. ***Human Resources for Health.*** The health workforce situation in Zambia remains a major concern, in terms of numbers, quality and equity. While the Ministry of Health has emphasised the need to ensure availability of adequate, competent, and well-distributed health workforce across the country, the 2020 WHO report shows that the Zambia doctor to patient ratio was at 1 to 12,000, compared to the ideal doctor patient ratio of 1 to 5,000. Further, the report revealed the nurse-to-patient ratio was 1 to 14,960, compared to the ideal of 1 to 700. The clear implication is that there is need for enhanced training, recruitment and retention of competent and adequate health staff needs to continue and be scaled up.

i. Health Infrastructure, Equipment and Logistics. Zambia faces challenges in achieving Universal Health Coverage (UHC) due to inadequate health infrastructure and equipment. Most of the infrastructure is in urban areas, with few serving rural populations. Diagnostic equipment, particularly major ones like MRI, Angiography, Xrays, Ultrasound, and CT scanners, is scarce, leading to costlier private sector access. Urgent investment in diagnostic equipment is needed to improve treatment options and health outcomes.

ii. ***Leadership and Governance.*** The need for greater accountability arises both from increased funding and a growing demand to demonstrate results. Accountability is, therefore, an intrinsic aspect of governance that concerns the management of relationships between various stakeholders in health, including individuals, households, communities, firms, governments, nongovernmental organizations, private firms, and other entities that have the responsibility to finance, monitor, deliver and use health services. There has been growing challenges in health leadership and governance, particularly around prudential financial management and donor funding accountability. Furthermore, there is need for political leadership engagement on UHC for its prioritization on the political agenda.

# Strategic Focus Areas for Accelerated Progress Towards UHC

***To achieve sustainable progress towards UHC, anchored in the 2022 —2026 National Health Strategic Plan and the WHO Health Systems Building Blocks, the following areas of focus are key:***

***Human Resources for Health (Health Workforce):*** The health workforce in Zambia is a critical area for accelerating progress towards Universal Health Coverage (UHC). To address these challenges, strategic actions include increasing investment in the health workforce,

enhancing training programs, ensuring equitable distribution of healthcare workers, and leveraging technology. These measures aim to improve healthcare service delivery, enhance the quality of care, and reduce inequities in healthcare access, ultimately advancing Zambia's progress towards UHC.

***Essential Medicines, Medical Supplies and Vaccines:*** The procurement and supply of essential medicines and medical supplies remains a major concern for the health sector in Zambia, with stock-outs at all the levels of care. In 2021, the Zambia Medicines and Medical Supplies Agency (ZAMMSA) was established, through an Act of Parliament (Act No. 9 of 2019), which transformed the Medical Stores Limited (MSL) into ZAMMSA, with an additional mandate of procurement of medicines and medical supplies for the public health sector. Further, there have been improvements in the storage capacity across the country, through the establishment of seven (7) regional hubs as at 2021. However, the problem of stock-outs of essential medicines and medical supplies has not yet been resolved and needs urgent attention

***Health Infrastructure, Equipment and Transport***: Health infrastructure, medical equipment and transport are important physical inputs that are essential for the delivery of quality health services. Many people across the country still face challenges in accessing health services. To address the capacity and access barriers inthe provision of health services, the Ministry has continued to invest in maintenance, rehabilitation, upgrading, and construction of health facilities. Procurement and distribution of essential medical equipment and transport, and to negotiate for more optimal funding. One of the major challenges is the high number of stalled projects, which needs to be addressed.

***Health Information, Research, and Innovation:***Health Information Systems (HIS), research and innovation are important in generating and promoting the utilization of high-quality information required for the promotion, restoration, and maintenance of a population's health.

Health information systems are essential for monitoring, measuring, and evaluating public health trends. During the period 2017 to 2021, the Health Management Information System (HMIS) was strengthened to be responsive to programme needs. However, there is need for further strengthening and harmonization of health information systems to scale-up access, and utilization of quality and timely health information.

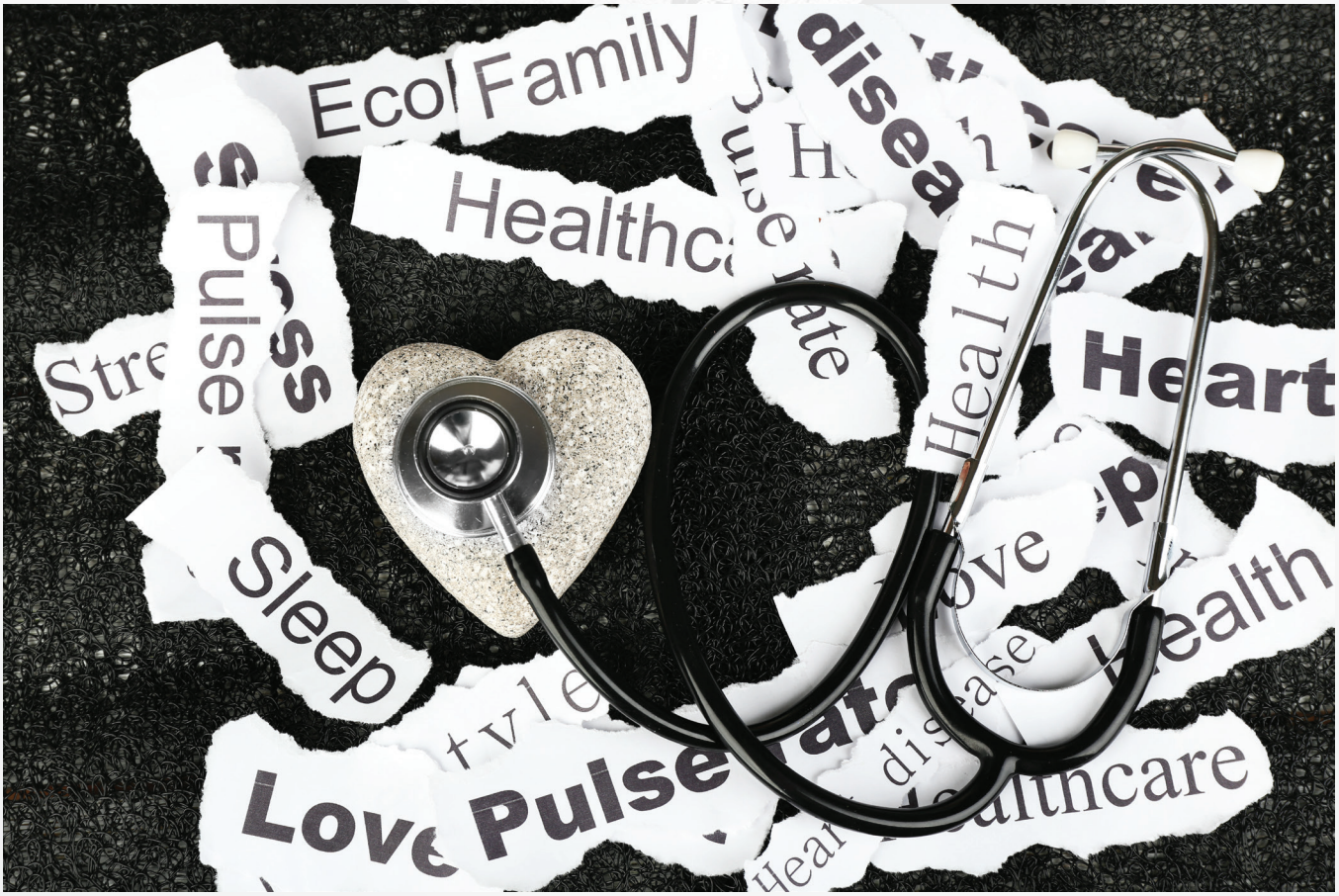


***Sustainable Health Care Financing (HCF):*** During the implementation period of the NHSP 2017-2021, one key achievement was the development of the National Health Care Financing Strategy (2017 - 2027), whose goal is to attain adequate, sustainable, and predictable financing through existing and new sources. Another major achievement was the successful introduction of the National Health Insurance Scheme (NHIS). The 2017-2021 NHSP targeted to achieve the Abuja target of 15% of the national budget. However, despite the observed nominal increase in financing to the health sector, the share of health funding to the total public budget decreased, from 8.9% in 2018 to 8.1% in 2021, and remained far below the Abuja target. There is still a significant financing gap requiring renewed commitment and effort from the Government and its Cooperating Partners.

Further, the National Health Accounts (NHA) 2016 report reveals that the health sector was heavily dependent on external assistance, with an annual average of 42% (US$22.58 per capita) of the total per capita health expenditure from donors and 41% (US$25.04 per capita) from the Government in 2016.

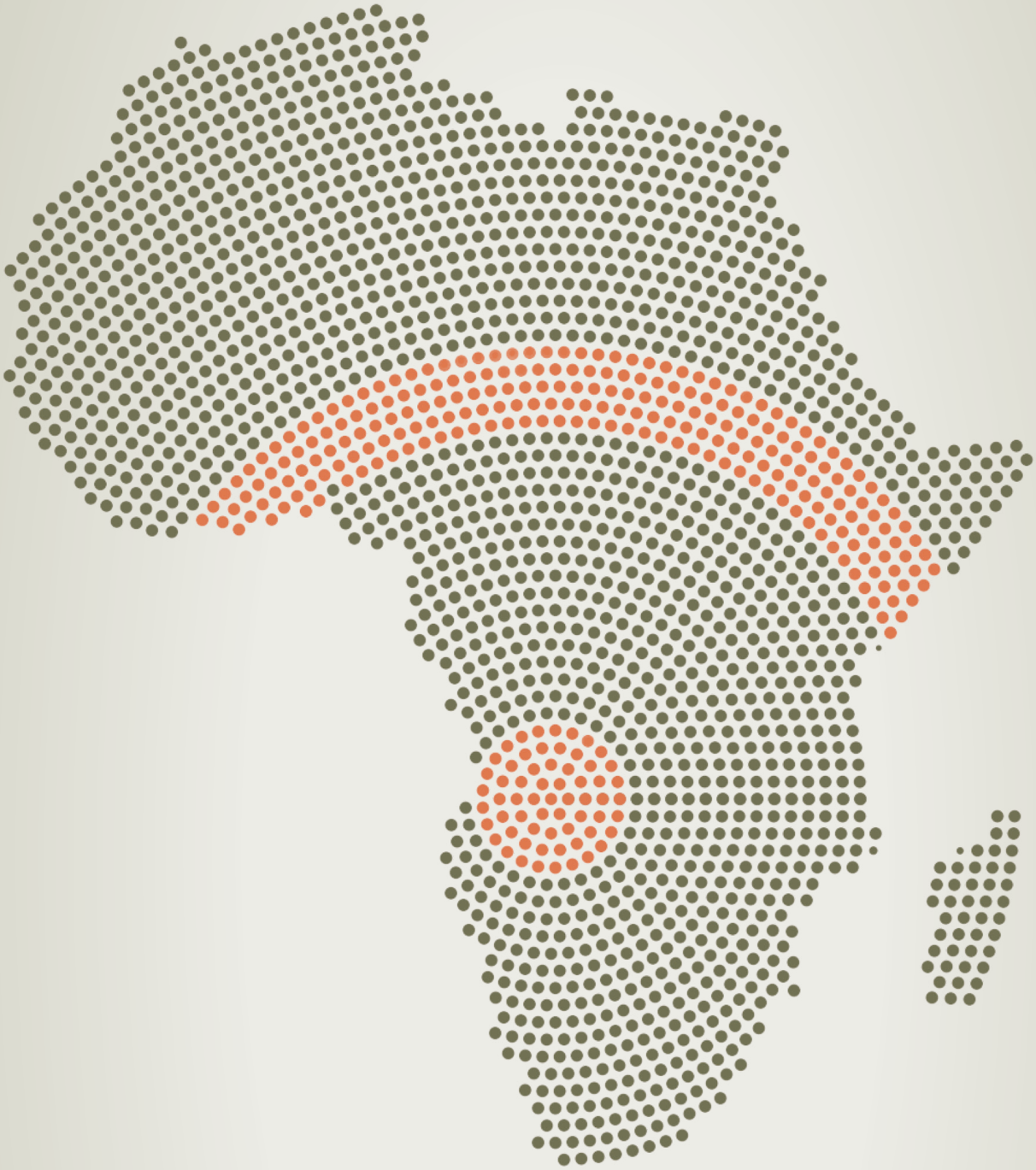
***Leadership and Governance:*** The International Health Partnerships (IHP+) provides a framework for analyzing governance of the health sector by focusing on broader issues of policy, legislation, coordination, equity, effectiveness and efficiency, transparency and accountability, intelligence and information, and ethics. An important development towards strengthening the health sector's leadership and governance in Zambia has been the existence of a strong Sector-wide Approach (SWAp) mechanism, for coordination of the participation of the sector partners in health sector.

Decentralization of health systems and services will form part of the focus of the repositioning of the health sector, to deliver universal health coverage to the people of Zambia.



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This policy brief was written by Mulenga Ching'ambo and Amos Mwale (Centre for Reproductive Health & Education) and Jim Kaketch (Partnership for African Social & Governance Research (PASGR). It was produced as part of the PASGR's Utafiti Sera UHC House with the Support from Hewlett Foundation.



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