

BRIEF ANNUAL REPORT

FY 2075-76



HEALTH INSURANCE BOARD

TEKU KATHMANDU

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Background

Out-of-pocket expenditure has always been the largest source of funding in Nepal, followed by government expenditure. For years different studies, assessments, reviews of the sector called for interventions to reduce OOP as it is the most unfair/regressive way of funding health services.

Finally, after years of preparation the Government of Nepal introduced in 2016 a risk pooling mechanism for every Nepali citizen that provide affordable financial protection against the risks of health-related costs. The Social Health Security Programme (SHSP) later named it Health Insurance is a contributory health insurance system based that has been rolled out to 56 districts (status June 2020) with the plan to roll it out nationwide in next three years.

Overview of the scheme

Institutional set up

In 2018, the Health Insurance Board (HIB) has been formed as an autonomous body, based on the Health Insurance Act 2018. The scheme has a single fund at the national level and HIB province offices with the help of Enrolment Officers and Assistants that implement the scheme at “district level”.

Enrolment

Enrolment assistants, available at ward level, inform, convince and enrol families into the scheme. They are paid per capita basis. Enrolment is done using a mobile phone application – taking pictures of each enrollee, issuing a card to each member on the spot. The contribution amount for enrolment is NPR 3,500 per year for a family of up to 5 members and NPR 700 for every additional family member. The HIB has the provision to provide subsidy for the poor and vulnerable to get enrol into the scheme (100% subsidy for ultra-poor families, elderly population, Female community health volunteers and patients with HIV/AIDS, MDR-TB, Leprosy, Null-Disability).



Figure 1: Enrolment assistant taking a picture of a new member of the scheme in Kailali, Far West



Figure 2: Executive Director Ramesh Kumar Pokharel at Health Insurance Membership Registration Inauguration Program Syangja District



Figure 3: Hon'ble Minister Padma Kumari Aryal, Ministry of Land Management, Cooperatives and Poverty Alleviation at Health Insurance Membership Registration Inauguration Program Syangja District

Benefit package

The benefit package consists of services from primary health care centres, hospitals and public and private referral hospitals including outpatient, inpatient and emergency care. The ceiling is NPR 100,000 per year per family of up to 5 members, with an extra NPR 20,000 for each additional member (up to a total of NPR 200,000). In addition, there is additional benefit of NPR 100,000 for every elderly population and for each case of chronic diseases.

Claims



Figure4: Hospital administrator entering data in service utilisation, Kailali

Health facilities are reimbursed on a per case basis after electronically submitting the claims through Insurance Management Information System (IMIS).

Implementation Status

As of June 2019, the HIB has been implemented in 36 districts on following dates:

Table 1: health insurance implementation status in districts

S.N	Districts	Province	Membership Registration start date	Service start date
1	Ilam	Province 1	15/3/2073	1/5/2073
2	Jhapa		25/6/2074	1/8/2074
3	Sunsari		25/6/2074	1/8/2074
4	Solukhumbu		1/8/2074	1/11/2074
5	Khotang		24/9/2074	1/11/2074
6	Bhojpur		24/9/2074	1/11/2074
7	Mahottari	Province 2	25/10/2074	25/10/2074
8	Rautahat		22/10/2074	22/10/2074
9	Parsa		7/2/2075	7/2/2075
10	Bhaktapur	Bagmati	1/3/2074	1/5/2074
11	Chitwan		1/4/2074	1/5/2074
12	Sindhuli		6/6/2074	1/8/2074
13	Makawanpur		15/3/2074	1/5/2074
14	Ramechhap		29/9/2074	1/11/2074
15	Kaski	Gandaki	12/9/2073	1/2/2073
16	Tanahun		1/3/2074	1/5/2074
17	Gorkha		15/3/2074	1/5/2074
18	Myagdi		13/9/2074	1/2/2073
19	Baglung		15/03/2073	1/5/2073
20	Palpa	Province 5	11/9/2073	1/2/2074
21	Bardiya		6/6/2074	1/8/2074
22	Rolpa		8/6/2074	1/8/2074
23	Argakhachi		15/11/2074	1/2/2075
24	Pyuthan		28/10/2074	1/2/2075
25	Purbi Rukum		1/12/2074	1/2/2075
26	Kaplivastu		5/1/2075	1/2/2075
27	Surkhet	Karnali	6/6/2074	1/8/2074
28	Jajarkot		15/3/2074	1/5/2074
29	Jumla		1/3/2074	1/5/2074
30	Paschim Rukum		1/12/2074	1/2/2075
31	Kalikot		10/2/2075	1/5/2075
32	Kailali	Sudur Paschim	25/12/2072	1/2/2073
33	Achham		9/9/2073	1/2/2073
34	Baitadi		7/9/2073	1/2/2074
35	Bajura		25/12/2074	1/2/2075
36	Bajhang		30/1/2075	1/5/2075

Individual Enrolment

Enrolment has increased steadily in all districts, totalling 1.68 million enrolled insures (47.69% male, 52.29% female and 0.01% other gender) and 5,09,540 households, as at June 2019. The enrolment as per fiscal year, province and district wise status are shown below.

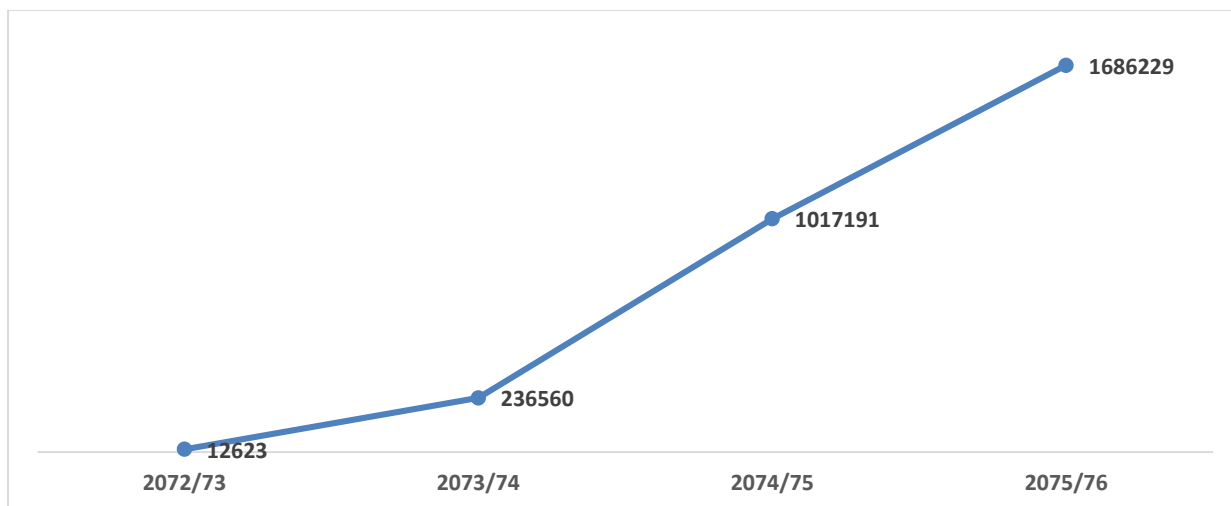


Figure 2: Fiscal year wise distribution of insures until FY 2075-76

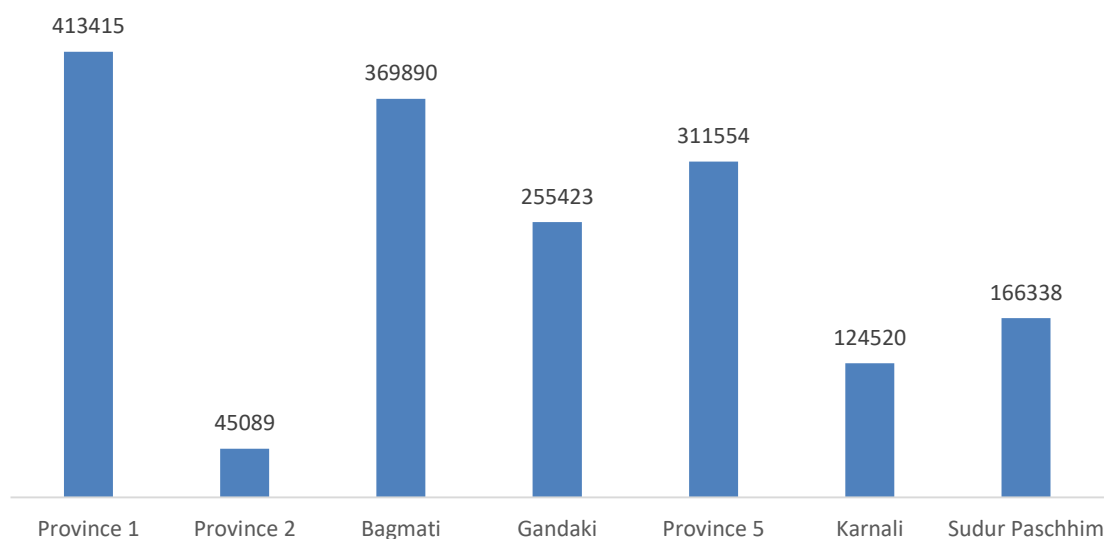


Figure 3: Province wise distribution of insures until FY 2075-76

Table 2: District wise distribution of insures until FY 2075-76

Province	District	Gender Information			Total Insured
		Female	Male	Others	
Province 1	Ilam	25049	25111	11	50171
	Jhapa	101023	91279	20	192322
	Sunsari	67299	60554	0	127853
	Solukhumbu	1253	1107	0	2360
	Khotang	9112	8998	2	18112
	Bhojpur	7144	6988	4	14136
	Sankhuwasaba	4346	4113	2	8461
Province 2	Mahottari	3444	3566	0	7010
	Rautahat	4674	4577	7	9258
	Parsa	6280	5916	1	12197
	Siraha	6211	5967	3	12181
	Danusha	2234	2208	1	4443
Bagmati	Bhaktapur	39510	36957	13	76480
	Chitwan	80956	75943	21	156920
	Sindhuli	20418	19251	4	39673
	Makawanpur	40927	38522	0	79449
	Ramechhap	9215	8153	0	17368
Gandaki	Kaski	48672	43642	11	92325
	Tanahun	26599	23168	2	49769
	Gorkha	15339	13788	4	29131
	Myagdi	6548	5705	0	12253
	Baglung	19492	17375	9	36876
	Syangja	18631	16433	5	35069
Province 5	Palpa	69120	61334	17	130471
	Bardiya	31309	26690	10	58009
	Rolpa	5226	4430	3	9659
	Arghakhanchi	16623	14950	3	31576
	Pyuthan	13335	10659	1	23995
	Rukum East	1359	1083	0	2442
	Kapilbastu	18173	18869	4	37046
	Banke	9456	8900	0	18356
Karnali	Surkhet	13669	12189	0	25858
	Jajarkot	11029	10093	9	21131
	Humla	1456	1530	1	2987
	Rukum West	13795	12393	2	26190
	Kalikot	8749	9543	7	18299
	Dolpa	453	424	0	877
	Jumla	14125	13360	0	27485
	Mugu	802	891	0	1693

Sudur paschim	Kailali	52073	46177	0	98250
	Achham	8388	6679	1	15068
	Baitadi	3374	2612	0	5986
	Bajura	7450	7323	14	14787
	Bajhang	11687	9675	0	21362
	Darchula	2431	2278	1	4710
	Kanchanpur	3277	2898	0	6175

Household enrolment

As of June 2019, there is enrolment of 5,09,540 households in the health insurance. The distribution of household enrolled as per fiscal year, province and district wise are given below.

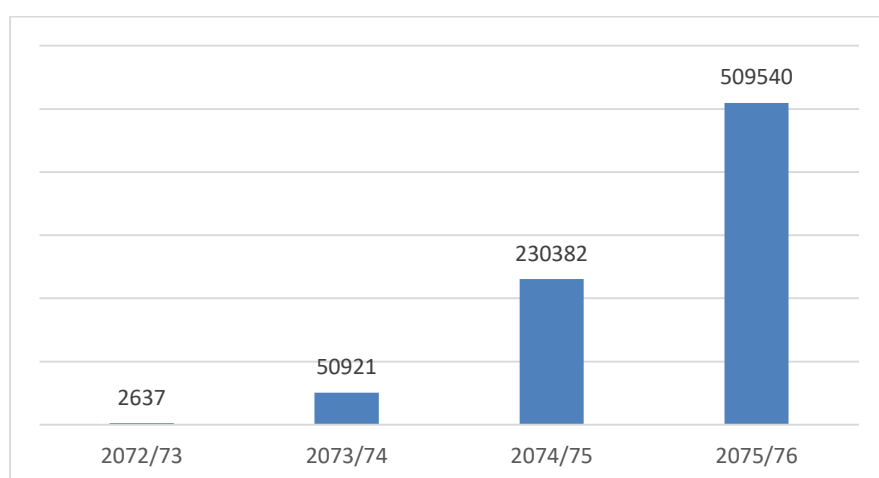


Figure 4: Household enrolment until FY 2075-76

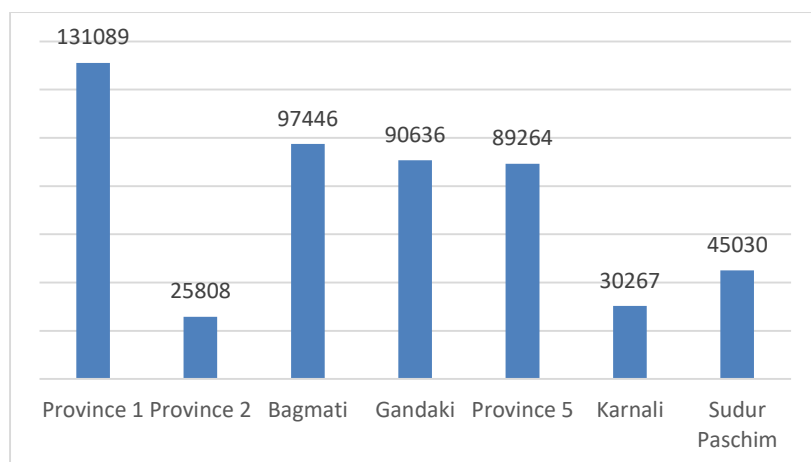


Figure 5: Province distribution of household enrolment until FY 2075-76

Table 3: District wise distribution of household enrolment until FY 2075-76

Province	District	Enrolled Household No.
Province 1	Ilam	18521
	Jhapa	56934
	Sunsari	39118
	Solukhumbu	1538
	Khotang	7257
	Bhojpur	4242
	Sankhuwasaba	3479
Province 2	Mahottari	4894
	Rautahat	4322
	Parsa	8424
	Dhanusa	2477
	Siraha	5691
Bagmati	Bhaktapur	20804
	Chitwan	42067
	Sindhuli	9530
	Makawanpur	19010
	Ramechhap	6035
Gandaki	Kaski	29607
	Tanahun	17914
	Gorkha	11475
	Myagdi	4587
	Baglung	12107
	Syangja	14946
Province 5	Palpa	33135
	Bardiya	16402
	Rolpa	3690
	Argakhachi	11167
	Pyuthan	7118
	Purbi Rukum	698
	Kaplivastu	8338
	Banke	8716
Karnali	Surkhet	9817
	Jajarkot	4339
	Humla	693
	Paschim Rukum	6805
	Kalikot	2936
	Dolpa	227
	Jumla	4973
	Mugu	477
Sudur paschim	Kailali	24473
	Achham	3384
	Baitadi	4117
	Bajura	2894
	Bajhang	5288
	Darchula	2212
	Kanchanpur	2662

Contribution amount collected

As of June 2019, the Health Insurance Board has collected NPR 511 million from the insured members from 36 districts. The contribution amount collected based on fiscal year province and districts are presented in tables below.

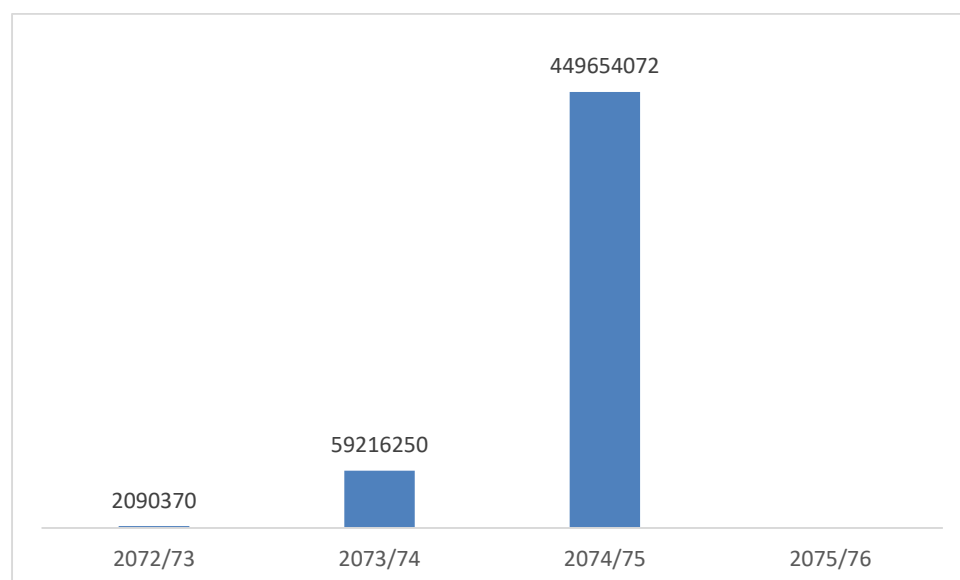


Figure 6: Contribution amount collected as per fiscal year

Table 4: Province wise contribution

S.N	Province	FY 2072/73 (Rs)	FY 2073/74 (Rs)	FY 2074/75 (Rs)	FY 2075/76 (Rs)	Total Collected Money (Rs)
1	Province 1	2,439,000	11,200,800	146,361,975	427,389,975	587,391,750
2	Province 2	0	0	6,898,075	88,525,950	95,424,025
3	Bagmati	0	39,135,400	151,548,400	304,893,675	495,577,475
4	Gandaki	979,075	48,009,800	99,466,800	294,088,150	442,543,825
5	Province 5	0	24,265,400	130,735,700	292,289,375	447,290,475
6	Karnali	0	5,192,125	55,044,150	102,719,900	162,956,175
7	Sudur Paschim	3,867,650	6,700,500	58,784,575	160,206,350	229,559,075
Total		7,285,725	134,504,025	648,839,675	1,670,113,375	2,460,742,800

Table 5: District wise contribution amount collected by the HIB

Province	District	Collected contribution fund (Rs)
Province 1	Bhojpur	13,774,475.00
	Ilam	62,040,375.00
	Jhapa	182,414,675.00
	Khotang	25,140,725.00
	Sankhuwasabha	12,432,700.00
	Solukhumbu	5,295,175.00
	Sunsari	126,291,850.00
Province 2	Dhanusa	8,396,125.00
	Mahottari	16,853,450.00
	Parsa	29,134,550.00
	Rautahat	14,434,975.00
	Siraha	19,706,850.00
Bagmati	Bhaktapur	65,528,650.00
	Chitawan	129,362,925.00
	Makawanpur	59,021,275.00
	Ramechhap	19,542,625.00
	Sindhuli	31,438,200.00
Gandaki	Baglung	39,812,225.00
	Gorkha	37,454,825.00
	Kaski	94,711,150.00
	Myagdi	15,072,500.00
	Syangja	49,008,825.00
	Tanahu	58,028,625.00
Province 5	Arghakhanchi	36,640,575.00
	Banke	28,893,250.00
	Bardiya	54,894,650.00
	Kapilbastu	29,124,800.00
	Palpa	104,191,575.00
	Pyuthan	23,428,225.00
	Rolpa	12,749,375.00
	Rukum East	2,366,925.00
Karnali	Dolpa	816,900.00
	Humla	2,760,800.00
	Jajarkot	15,086,225.00
	Jumla	17,491,375.00
	Kalikot	10,509,325.00
	Mugu	1,745,100.00
	Rukum West	22,214,725.00
	Surkhet	32,095,450.00
Sudur paschim	Achham	11,498,600.00
	Baitadi	14,205,975.00
	Bajhang	19,525,650.00
	Bajura	10,731,550.00
	Darchula	7,302,825.00
	Kailali	88,077,950.00
	Kanchanpur	8,863,800.00

Reimbursement to health facilities

As of June 2019, the HIB has paid 2.3 Billion amounts to various health facilities for delivering services to the insured families. The details of amounts paid to each health facilities at each province is given below.

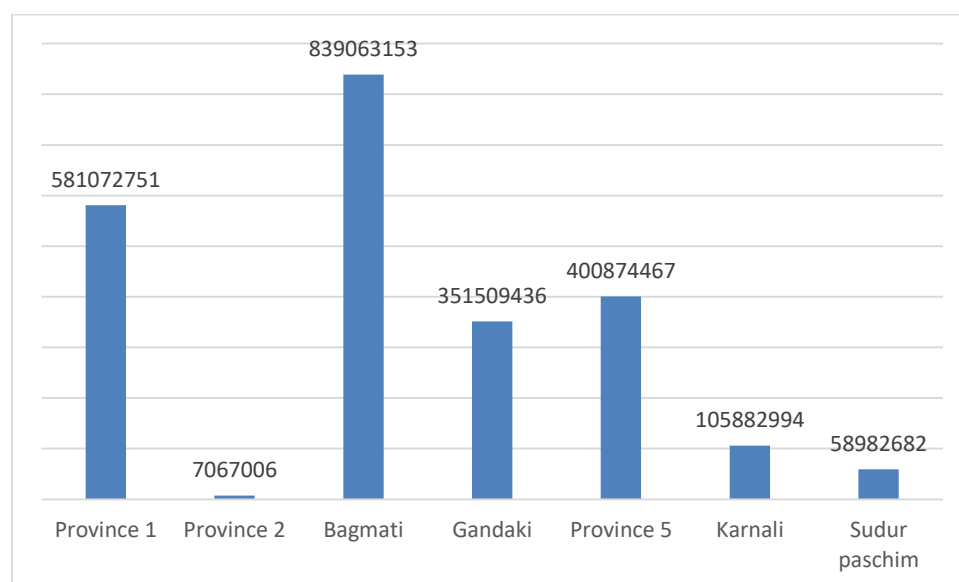


Figure 7: Province wise distribution of reimbursement amounts from HIB

Table 6: Reimbursed amount to health facilities in Province 1

District	Health facilities	Total Claim	Claimed Amount	Reimbursed Amount
Bhojpur	Bhojpur District Hospital	1802	1945698	1466340
	Ghoretar PHC	274	62719	58424
	Mulpani PHC	6	6495	6495
	Pyauli PHC	1054	598397	501169
Ilam	Ilam District Hospital	9881	9315802	9093574
	Mangalbare PHCC	3681	2221633	2196753
	Pashupatinagar PHC	3316	2396040	2306594
	Phikkal PHC	15291	17585329	17271522
	Pyang PHC	1099	492287	471811
Jhapa	Advance Multispeciality Hospital	2562	7654977	6558493
	Amda Hospital	36459	63289359	55452289
	Baniyani Primary Health Centre	8961	3756758	3692184
	Damak Hospital	27866	27954321	26479253
	Dhulabari Primary Health Centre	8639	4708142	4656988
	Kajurgachhi Primary Health Centre	681	138187	135328
	Kankai Hospital P .Ltd	614	3069667	2469609

	Life-Line Hospital	15647	45492725	40142258
	Mechi Eye Hospital	21047	37443681	36307945
	Mechi Zonal Hospital	52708	75812545	70714053
	Sanischare Primary Health Centre	20217	14451157	14268091
	Shivganj Primary Health Centre	8390	4317461	4106862
	Surunga Primary Health Centre	11522	3025784	2986760
Khotang	Chisapani PHC	11	3162	2922
	Diktel Hospital	2826	1965051	1838431
Morang	Birat Medical Teaching hospital	5716	16753276	15844361
	Biratnager Eye Hospital	673	2034806	1877192
	Hamro Aspatal	43	69239	67839
	Koshi Zonal Hospital	3514	6277657	5902295
	Nobel Medical College	58273	161861642	152835741
Okhaldunga	Okhaldhunga Community Hospital	160	195204	184048
Sankhuwasabha	Khandbari District Hospital	32	28659	23359
Solukhumbu	Solukhumbu Community Eye Center Soluk	110	84980	77980
	District Hospital Phaplu	125	59448	55052
	Salyan PHC	80	59333	49977
	Sotang PHC	258	83155	73756
Sunsari	BPKISH	53860	88047047	82284546
	Chatara Phc	16913	9368625	9173705
	Harinagara Phc	2042	376524	374928
	Inaruwa district hospital	9921	5958673	7331674
	Itahari Hospital	10400	1391590	1382792
	Maduban Phc	1427	249590	246990
	Saterjora Phc	164	26900	26800
Udayapur	Katari Hospital	121	86520	75568
Total		418386	620720243	581072751

Table 7: Reimbursed amount to health facilities in Province 2

District	Health Facilities	Total Claim	Claimed Amount	Reimbursed Amount
Dhanusa	Janaki eye Hospital	219	318822	299140
	Janakpur Zonal Hospital	318	545196	455263
	Leprosy Hospital	101	83091	80957
	Mahendranagar Primary Health Centre	6	600	600
Mahottari	Bardibash Hospital	232	103537	77637
	Gausala Phc	31	3429	3429
	Jaleswor Hospital	91	62847	51374
	Ram Gopalpur Phc	5	1774	1774
	Subha Swastik Hospital Pvt. Ltd	3	30401	16421

Parsa	Bagahi Phc	38	6130	6130
	Bhikhampur Phc	5	2740	2740
	Kiran Eye Hospital	149	300370	286942
	Narayani Sub Regional Hospital	2095	2606437	2380156
	National Medical College And Teaching Hospital	61	158449	131421
	Pokhariya Hospital	505	412983	386013
	R. M. Kedia Eye Hospital	12	22023	21663
Rautahat	Gaur Eye Hospital	421	1030398	1014115
	Chandranigahapur Hospital	3586	1623009	1601342
	District Hospital Gaur	375	152619	141381
	Ganga Pipara Phc	1	100	100
	Katahariya Phc	86	20948	21198
Siraha	Distirct Hospital Siraha	43	26018	25305
	Phul Kumari Mahato Memorial Hospital	1	1476	1476
	Sagarmatha Chaudhary Eye Hospital	39	61227	60427
Total		8423	7574625	7067006

Table 8: Reimbursed amount to health facilities in Bagmati

District	Health Facilities	Total Claim	Claimed Amount	Reimbursed Amount
Bhaktapur	B.P.E.F. EYE CHEERS	516	1559782	1517217
	Bhaktapur Hospital	20399	19194268	18423845
	Bhaktapur Cancer Hospital	6448	17528764	17244154
	Chagunarayan Primary Health Center	224	55251	53246
	Dadhikot Primary Health Center	1422	694960	678604
	District Community Eye Center	5720	4353097	4320356
	Human Organ Transplant Center	6728	20674627	20436608
	Khwopa Poly Technic Institute	37894	28535320	28325436
	Korea Nepal Maitri Hospital	66993	97255858	96973994
	Siddhi Memorial Hospital	1061	3897881	3635431
Chitawan	Baghauda Hospital	8394	7521649	7407271
	Bakulhar Ratnanagar Hospital	29924	25139917	25015847
	Bharatpur Eye Hospital	28626	32281423	27230699
	Bharatpur Hospital	89320	133596104	130228953
	BP Koirala Memorial Cancer Hospital	1802	3609106	3584949
	Chitwan Medical College	71373	156741423	153341636
	College of Medical Sciences-Teaching Hospital	17347	74000863	69200805
	Jutpani PHC	7045	1570344	1545058
	Khairahani PHC	12753	6949289	6585099
	Manakamana Hospital	5037	26768773	24936964
	Shivanagar PHC	4183	2901836	2737620

Dolakha	District Hospital Dolakha	376	298338	278770
Kathmandu	Bir Hospital	5884	24562926	23887043
	Kanti Hospital	804	3387740	3188740
	Manmohan Cardiothoracic Vascular and Transplant Center	2841	8552238	8479411
	Maternity Hospital	207	271742	269932
	National Trauma Center	1838	4037606	3729341
	Sukraraj Tropical Hospital	548	972729	959891
	Tilganga Institute of Ophthamology	3289	7977636	7914434
Kavrepalanchok	Dhulikhel Hospital	7320	26776408	25032610
Lalitpur	Mental Hospital	315	627496	499792
	Patan Hospital	6804	21499683	20044205
Makawanpur	Community Eye Hospital Hetauda	14849	15245672	15203739
	Bhimphedhi Phc	1090	275004	268586
	chhatiwan phc	3146	1917467	1877240
	Chure Hill Hospital	26671	47486249	42971186
	Heatauda hospital	28893	24566943	22526766
	Manahari Phc	2713	1676360	1421293
	Manmohan Memorial Community Hospital	1053	1487539	1432356
	Palung phc	1101	462661	445528
Ramechhap	Distrcit Community Eye Center Ramechhap	771	745096	695684
	Khimti PHC	74	7400	7400
	Manthali PHC	2882	346003	344776
	Ramechhap District Hospital	222	102903	96581
	TamakoshiHospital	3153	4071701	3592938
Sindhuli	Belgaari Phc	1234	507142	485431
	Kapilakot Phc	5407	2427785	2205405
	Laampantar Phc	1962	704687	644352
	Sindhuli Hospital	7735	6110352	6004024
	Sirthauli Phc	2798	1209780	1131904
Total		559189	873145823	839063153

Table 9: Reimbursed amount to health facilities in Gandaki

District	Health Facilities	Total Claim	Claimed Amount	Reimbursed Amount
	Burtibang PHC	1917	1067811	1042702
	Dhaulagiri Zonal Hospital	18155	19597554	18833369
	Galkot PHC	2351	1505354	1353990
	Kusmishera PHC	9866	6266625	6011656
Gorkha	Aappipal Hospital	12248	9697659	9390866
	Aaruchanaute Phc	7587	6563721	6516851
	Gorkha Hospital	6559	4841815	4542573
	Jaubari Phc	2900	1108239	1062576
	Makaising Phc	367	134964	134730
Kaski	Armala phc	2	200	200

	Bhadabari phc	513	219874	216985
	Gandaki Medical College	13042	44180664	39971871
	Himalya Eye Hospital	18746	33050883	31618510
	Krishti Nachnechaur Phc	46	4873	4873
	Manipal Teaching Hospital	22914	49451648	44810111
	Matri-Shishu Maitri Hospital	5156	2643350	2573574
	Sishuwa Hospital	1993	1163325	1149417
	Urban Health Promotion Cente, Pokhara	56	5600	5600
	Western Regional Hospital	83529	137107302	129916236
Lamjung	Sundar Bazar Hospital	945	691807	650545
	Beni Hospital	9873	12323558	12134122
Myagdi	Durbang Phc	2974	1694073	1600878
	Chapakot Hospital	145	63583	62878
	Grahun Ghyangling PHC	1091	715920	713320
	Malunga PHC	93	14996	13545
Syangja	Syangja District Hospital	848	596504	595344
	Bandipur Hospital	3063	3777385	3184441
	Bhimad Phc	5361	1803875	1757741
	Damauli Hospital	14627	11179981	10920800
	G.P Koirala NCR	23121	21195552	20479343
Tanahu	Purandihi Phc	938	240421	239790
Total		271026	372909118	351509436

Table 10: Reimbursed amount to health facilities in Province 5

District	Health Facilities	Total Claim	Claimed Amount	Reimbursed Amount
Arghakhanchi	Arghakhachi Hospital	3452	2740265	2653544
	Balkot Phc	4036	3186657	3139548
	District Eye Care Center	1066	1415129	1330282
	Thada Phc	2776	1308994	1239525
Banke	Bankatuwa PHC	5	500	500
	Bheri Zonal Hospital	4325	6136251	7405559
	Fateh Bal Eye Hospital Nepalgunj	1518	3301948	3047543
	Khajura PHC	14	2765	2765
	Nepalgunj Medical College Hospital	2157	4449660	3972901
	Nepalgunj Medical College Teaching Hospital, Kohalpur	15739	42913805	37127652
	Sushil Koirala Prakhari Cancer Hospital	1	31960	31960
Bardiya	Bardiya District Hospital	8600	7563727	7299195
	Magaragadi Phc	1171	192839	191697
	Rajapur Phc	9288	2495962	2455234
	Sorahawa Phc	3318	680757	679644
Dang	RAPTI EYE HOSPITAL	86	208510	153943
	Rapti Zonal Hospital Tulsipur	237	134631	128526

Gulmi	District Hospital Gulmi	1064	809666	808346
Kapilbastu	Pipara Hospital	4971	2428429	2424755
	Shivraj Hospital	2214	1684750	1639188
	Tailihawa Hospital	501	449591	389134
Palpa	Lacoul Eye Hospital	17723	14574097	13740631
	Kali Gandaki Eye Care Centre	226	209706	207506
	Khasyauli Phcc	5927	4467678	4431615
	LMCN Teaching Hospital	97621	187939679	176777952
	Palpa District Hospital	15133	4231879	4203068
	Rampur Hospital	16274	11233605	10698931
	Tanhoo Phcc	3331	570972	565129
	United Mission Hospital	51430	86118926	88076679
Pyuthan	Bhingri Phc	1844	888477	885162
	Khalanga Phc	5770	2791686	2756215
	Pyuthan Hospital Bijwar	6871	6325732	5681006
Rolpa	District Hospital Rolpa	2030	1899440	1813703
	Holeri Phc	410	158330	157385
	Sulichaur Phc	38	20416	18416
Rupendehi	Devdaha Medical College And Research Center	3734	7476714	6255737
	Lumbini Eye Institute & Research Center	78	407864	385674
	Lumbini Zonal Hospital	4534	8530901	7778525
	Universal College of Medical Science Teaching Hospital	90	388043	319692
Total		299603	420370942	400874467

Table 11: Reimbursed amount to health facilities in Karnali

District	Health Facilities	Total Claim	Claimed Amount	Reimbursed Amount
Jajarkot	Dalli Phc	45	8032	8032
	District Hospital Jajarkot	1061	843201	708823
	Limsha Phc	284	93866	91324
Jumla	kalikakhetu PHC	80	25098	23977
	Karnali Academy of Health Science	14837	18314780	15824541
Kalikot	District Hospital Kalikot	3514	3599047	3078612
	Kumalgaun PHC	512	570419	514483
Rukum West	Aathbishkot Nagar Hospital	508	1040292	895410
	Chaurjahari Mission Hospital	34640	42286644	41188453
	District Hospital Rukum Pachim	6995	6886934	5962877
	Eye Hospital Salle Rukum	538	399336	378507
	Kotjari Phc-WR	186	59624	59408
Surkhet	Awalching Phc	1118	603195	562558
	Dasrathpur Phc	3520	2127391	2023017

	Mehalkuna Hospital	11668	8832703	8581698
	Salkot Phc	4731	4512312	4246362
	Surkhet Eye Hospital	3692	3279853	3074198
	Surkhet Regional Hospital	13369	19797413	18660715
Total		101298	113280141	105882994

Table 12: Reimbursed amount to health facilities in Sudur pashchim

District	Health Facilities	Total Claim	Claimed Amount	Reimbursed Amount
Achham	Achaam District Hospital	1121	1290604	874872
	Bayalpata Hospital	364	318749	299489
	Kamalbazzar PHC	116	35767	34902
Baitadi	District Hospital Baitadi	499	417956	415354
	Kesharpur Phc	246	120445	113530
	Patan Phcc	786	511900	449335
Bajhang	Deulekha Phc	11	6519	6519
	District Hospital Bajhang	996	865954	820887
	Raya Phc	1353	670474	642047
Bajura	Bajura Hospital	4036	3948433	3802634
Dadeldhura	Dadeldura Sub Regional Hospital	352	694911	515900
Darchula	District Hospital Drachula	43	36610	34786
	Gokuleswor Hospital	96	73559	62044
Kailali	Bardagoriya Hospital	44	479207	349857
	Bhajani PHCC	11816	12415237	10790955
	Chaumala PHCC	512	137822	136127
	Geta Eye Hospital	2209	5735641	5541605
	Godagodi Hospital	2763	5449286	5029691
	Joshiapur PHCC	10113	3540847	3503589
	Lal Ratna Hospital	1071	2309012	2215547
	Malakheti Hospital	313	111701	113346
	Navajeevan Hospital	438	1257562	1141694
	Seti Zonal Hospital	10018	12458798	10930879
	Tikapur Hospital	14711	10360120	9954876
	Udasipur PHCC	2841	1201782	1198461
Kanchapur	Mahakali Provincial Hospital , Mahendranagar	1	923	923
	Beldadi PHC, Kanchanpur	11	1225	1225
	Dodhara PHC, Kanchanpur	2	5611	1611
Total		66882	64456654	58982682

Empanelled health facilities

As of June 2020, the HIB has made an agreement with 316 health facilities comprising public, private and community hospitals. The province wise distribution of empanelled health facilities is given in table below.

Table 13: Province wise distribution of empanelled health facilities in Nepal

S.N	Province	Health Facilities			Total
		Government	Private	Community Hospital	
1	Province 1	55	14	6	75
2	Province 2	31	9	3	43
3	Bagmati	45	8	9	62
4	Gandaki	31	3	1	35
5	Province 5	37	5	3	45
6	Karnali	24	0	1	25
7	Sudur Paschim	26	4	1	31
Total		249	43	24	316

Table 14: Specialized/ Central hospitals empanelled in Health insurance till FY 2075/76

S.N	District	Health Facility Name
1	Kathmandu	NAMS, Bir Hospital
2		Manmohan cardiovascular and transplant center, Maharajganj
3		Kanti Baal Hospital, Maharajganj
4		Sahid Gangalal National Heart Centre, Bansbari
5		NAMS, Bir Hospital, National Trauma Centre, Mahankal
6		Sukraraj Tropical and Communicable Disease Hospital, Teku
7		Paropakar Maternity and Reproductive Hospital, Thapathali
8	Lalitpur	Mental Hospital, Patan
9		PAHS
10	Bhaktapur	Human Organ Transplantation Centre, Bhaktapur
11		Cancer Hospital, Bhaktapur
12	Sunsari	BPKHIS, Dharan
13	Chitwan	B.P Koirala Cancer Hospital, Chitwan

Opportunities

Overall, despite the hurdles and initial scepticism, the scheme itself is operating. The scheme has also introduced a number of innovations, including:

- The scheme empowers patients as they have a greater voice on account of having paid for the services; the health insurance scheme will be able to better negotiated prices than the patient would be able to secure as an individual.
- Until now the MoH has financed primary health care centres and hospital regardless of their productivity (the exception is the Safe Motherhood Programme). The health insurance scheme provides for case payment against claims.
- A number of private health care providers have been contracted into the scheme with their strong commitments to provide services in the given prices as mentioned at benefit packages.
- Reinforces referral system as gate-keeping function.
- The additional money generated for health care facilities by the scheme (in the form of payment of claims) might encourage more 'business-like thinking' on the part of public health care providers.
- Gradual increase in access and outrage of people in health services
- Improving quality of health services along-with infrastructures.
- Increasing people's awareness towards health insurance and services.
- Nepal has transitioned from unitary centralized system to federalized government structure– the health insurance scheme will be one of the central funds remaining in the health sector and can secure funding for health services to all provinces and local authorities as per the spirit of constitution of Nepal.

Challenges

Though lots of improvement has been made during a short period in the front of social health insurance in Nepal, a number of challenges exist:

- **Organization development of HIB:** the HIB still runs in temporary organizational structure and lacks the approval of Organization and Management (O&M) as well as Employees Bylaws, which hinders in recruitment of human resources of its own. At present, the HIB is running through seconded staff from the MOHP and few contracted staff at province and local level.
- **Fragmentation of Health Insurance Programs:** Many contributory programs of similar health insurance are run by state-owned organization like Employee Provident Fund (EPF), Social Security Fund (SSF), and Citizen Investment Trust (CIT). Likewise many programs like free medicines and safe motherhood etc. are run on subsidies from GON by different health institutions making overlapping and misuses of the resources. Integration of such horizontal and vertical programs would enhance the cost efficiency of health financing in Nepal.
- **Subsidy for the poor:** Although HIB has the provision to provide subsidy for the poor families to get enrol into the scheme, HIB is unable to enrol the poor families due to absence of identification of poor families and distribution of poverty card in national level, which is completed only for 26 out of 77 districts. This is purely the responsibility of the Ministry of Cooperatives, Land Management and Poverty Alleviation.
- **Supply side issues:** The availability of drugs, diagnostic services and doctors are significant drivers of enrolment and service utilisation. Even though ensuring these things is not the immediate responsibility of SHSDC, its success will depend on it.
- **Lack of awareness campaigns:** The lack of timely and targeted enrolment campaigns has been a key factor in the stagnating enrolment rates. Strong

emphasis needs to be placed on the dissemination of the IEC materials that have already been developed. Concerted efforts are needed to create media campaigns through various mediums (TV, radio, newspapers, social networks etc.). More innovative forms of group enrolment also need to be initiated (e.g., through cooperatives).