

FOCUS ON

Universal Health Coverage



Achieving universal health coverage and equity in health are central to reaching the global goals to end extreme poverty by 2030 and boost shared prosperity.

Jim Yong Kim, President, World Bank

Without universal access to quality health care, millions of people die unnecessarily every year, and preventable diseases including AIDS, tuberculosis and malaria continue to ravage families and communities. More than a billion people lack access to basic health care, and in many parts of the world, one-third of all households have to borrow money or sell assets to pay for essential health services.

In September 2015, world leaders unanimously agreed to address this challenge. With the adoption of the 2030 Agenda for Sustainable Development, they acknowledged that health is a precondition, an outcome and an indicator of sustainable development. Achieving universal health coverage and ending the epidemics of AIDS, TB and malaria are integral parts of the comprehensive approach in the Sustainable Development Goals.

Universal health coverage aims to ensure that everyone, everywhere can access quality health services without suffering financial hardship. It strives to remove barriers to health, and to improve affordability, access and quality of health systems. The Global Fund makes major contributions to universal health coverage by expanding access to essential health services, with a strong focus on HIV, TB, and malaria.

For universal health coverage, the Global Fund works on three levels:

1. Specific goals on HIV, TB and malaria;
2. Building resilient and sustainable systems for health;
3. Cross-sectorial work to focus on the person, not the disease.

Specific Goals on HIV, Tuberculosis and Malaria

The Global Fund's work is anchored by investing in programs that prevent, treat and care for people affected by HIV, TB and malaria. By making specific goals for these three diseases, and achieving great progress in reducing infection rates and deaths, the Global Fund plays a key role in alleviating the burden on health systems in countries, facilitating efforts to move toward universal health coverage.

The Global Fund's investments have saved 17 million lives, contributing to a significant decline in deaths from HIV, TB and malaria worldwide. Through scientific advances, innovative solutions and increased global support, even more can be achieved. The Global Fund supports specific goals set with partners to reach a 90 percent reduction in deaths from HIV, TB and malaria by 2030. With these goals, and the strategic focus to achieve them, the Global Fund plays a key role in laying the groundwork for universal health coverage.

In countries that are developing national health insurance, it is critically important to include HIV, TB and malaria within coverage and to make it affordable to those affected by the diseases. Integrating health services also encourages long-term financing that is sustainable. The Global Fund has worked with partners to integrate the three diseases successfully into national health insurance programs in countries like Rwanda, Thailand, and Estonia. We currently support similar efforts in other countries including Indonesia, Kenya and Tanzania.

1 billion people lack access to basic health care.

1/3 of families in Africa and Southeast Asia have to borrow money or sell assets to pay for essential health services.



Building Resilient and Sustainable Systems for Health

Achieving universal health coverage and ending HIV, tuberculosis and malaria as epidemics can only be achieved through building resilient and sustainable systems for health: a combination of robust health systems including improved facilities, health care, training for health workers, information management, and stronger community response and support mechanisms. Investments in HIV, tuberculosis and malaria promote quality health services of all kinds, and also strengthen health systems with a powerful multiplier effect that can improve a community's overall health status, as well as its economic and social well-being.

This mutually-reinforcing relationship between funding disease control and overall system improvement typifies Global Fund investments. Forty percent of Global Fund investments go toward improving systems for health, and cross-cutting elements have doubled since 2014, with an increased focus on high-impact interventions promoting integration, value for money and differentiation. Global Fund investments promote and reinforce efforts to strengthen community responses and involve communities in national decision-making.

In Ethiopia, for instance, the government has invested Global Fund resources to co-fund their rapid expansion in the number of community health workers. Training of over 38,000 extended health workers has expanded access to HIV, TB, malaria, as well as maternal and child health services and basic screening for non-communicable diseases.

Innovative Solutions to Improve Affordability

Making essential health supplies affordable is a challenge in many countries. The Global Fund is piloting an innovative e-Marketplace platform, an open source exchange that lowers prices and increases access, supporting efforts for universal health coverage even in countries that have already transitioned away from Global Fund support. The e-Marketplace is a platform that allows implementing partners to order and procure health supplies in a reliable way. It can

reduce costs for governments, ensure quality, and increase accountability and transparency in the global pharmaceutical and health supply market, providing a critical public good. The e-Marketplace could add an additional US\$100 million per year in efficiency savings by 2020.

Tracking Health Expenditures

The Global Fund is at the forefront of collecting data on affordability. Working with WHO, USAID, and the Bill & Melinda Gates Foundation, the Global Fund is pioneering a new system for tracking health expenditures. Out-of-pocket health spending is a key indicator for universal health coverage, only captured



In **South Africa**, in addition to providing direct support to government and nongovernmental organizations for scaling up HIV prevention and treatment for HIV and TB, the Global Fund is investing in a comprehensive package of health, education and support services for young women and girls, both in and out of schools, in priority districts. They are also designing a social impact bond for HIV prevention in high-risk groups.



Health improvements drove **1/4 of full income growth** in developing countries between 2000 and 2011.

in health expenditure data at a country level. To address the need for better tracking of health investments, the new system, National Health Accounts 2.0, enables broader tracking of funding by separate category, such as specific disease. The Global Fund supports 46 countries using this new system and reporting on a regular basis. In addition, the Global Fund is supporting regional networks for national health accounts in Asia and Africa, and has funded the first national health accounts, disease accounts, and AIDS expenditure analysis in South Africa.

Equitable Access Initiative

The Global Fund believes strongly that investments in public goods and global initiatives at the global level are critical to improving equity at the country level. The Global Fund is a co-convenor in the Equitable Access Initiative, a multi-stakeholder approach set up to better understand countries' health needs and capacities. The convening partners of the Equitable Access Initiative include WHO, the World Bank, Gavi, The Vaccine Alliance, UNAIDS, UNICEF, UNDP, UNFPA, UNITAID and the Global Fund. The Equitable Access Initiative strives to develop a new health framework to better reflect a country's capacity for domestic investment in health – beyond just Gross National Income per capita – and to better inform decision-making on health and development.

Focus on a Person, Not a Disease

The Global Fund supports programs for prevention, treatment and care through new or existing community service delivery points that provide a range of services – not just focused on HIV, TB and malaria. The aim of integrated service delivery is to address an individual's multiple health needs at different points in their lives, improving overall health outcomes and resulting in a more cost-effective and efficient approach. For example, in Kenya, the Global Fund has integrated TB screening into the country's antenatal care platform, which also provides treatment to prevent the transmission of HIV from mothers to their babies. This has resulted in a 43 percent increase in the number of clients screened for TB during antenatal visits. This also strengthens the



In **Rwanda**, access to quality health services used to be limited by high out-of-pocket expenses, particularly for the poorest people. That resulted in low use of health services, including for HIV, TB and malaria. Rwanda's efforts to greatly expand community-based health insurance, supported by the Global Fund, has included coverage of HIV, TB, malaria and other programs that benefit people who are most vulnerable and at-risk.

link between health services and community response. The Global Fund supports the role of communities in designing effective interventions, implementing and evaluating health services, and in helping reach those who may lack access to health care, particularly the most vulnerable or marginalized.

Strong progress has also been made in the integration of HIV and TB services, breaking barriers that traditionally prevented HIV patients from being tested for HIV, or HIV patients from being given prophylaxis against TB. In partnership with UNICEF and UNFPA, the Global Fund supports work to integrate service delivery platforms for maternal and child health.



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Community, Gender Focus

Universal health coverage – and health security – will not be attainable without the involvement of communities. Communities are essential to designing effective interventions, implementing and evaluating health services, creating demand for health care and to reaching those who do not always go to health clinics – in particular the most vulnerable and marginalized such as men who have sex with men, sex workers, transgender people, prisoners, migrants and women and adolescent girls.

Gender inequalities are major drivers of disease transmission and affect the ability of people to access health care and other services equitably. The Global Fund works to advance gender equality and remove gender-based barriers to health, and to improve the health status of women, adolescents and children, and

supports more integrated programming in the area of reproductive, maternal, child and adolescent health. Working beyond the health sector is important. There is strong evidence that keeping adolescent girls and young women in school not only reduces their vulnerability to HIV infection but also yields healthy, educated and financially independent women who make well-informed choices about their lives. In South Africa, Kenya and Swaziland, the Global Fund supports efforts to link education and health.

About the Global Fund

The Global Fund is a 21st-century partnership designed to accelerate the end of AIDS, TB and malaria as epidemics. As a partnership between governments, civil society, the private sector and people affected by the diseases, the Global Fund mobilizes and invests nearly US\$4 billion a year to support programs run by local experts in more than 100 countries. The Global Fund's operating costs are just 2.3 percent of grants under management, reflecting an exceptionally high degree of efficiency. By challenging barriers and embracing innovative approaches, we are working together to better serve people affected by the diseases.

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The Global Fund is working with the World Bank on integrating HIV and TB into health insurance in **Indonesia**. The Global Fund also has an innovative partnership with one of the world's largest insurance companies, Munich Re, which provides actuarial support on integration of AIDS into health insurance in **Kenya**.