

# Road to Results

ACHIEVING SUCCESS STEP BY STEP

## The National Health Insurance Fund of the Kyrgyz Republic: An Exemplary Model for Providing Health Care Services to its Citizens and Refugees within its Borders

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In the past three years, over 7,000 refugees from Tajikistan have been receiving the same health care coverage in the Kyrgyz Republic as the rest of the country's population. Like Kyrgyz citizens, they carry health insurance cards, have received information about the care they are entitled to, and have access to treatment at the primary health care facility of their choice. This has all been made possible through the mutual cooperation of the United Nations High Commissioner for Refugees (UNHCR), local NGOs, and the Kyrgyz National Health Insurance Fund (HIF)—and is testament to the efficacy of the HIF system in the Kyrgyz Republic.

### The Health Insurance Fund

In 1996, the Kyrgyz Government, with technical support from the USAID-funded ZdravPlus Project, established the HIF as an improved mechanism for health care funding. It provides a guaranteed basic package of health care services for all citizens of the Kyrgyz Republic.

After the collapse of the Soviet Union, the real costs of health care were felt for the first time. Equipment was in disrepair, facilities lacked basic utilities, medical workers' salaries went unpaid, and drugs were oftentimes unavailable. For the vast majority of the population, access to quality health care was out of reach.

With the creation of the National Health Insurance Fund under the Ministry of Health in late 1996, budgets were united, a guaranteed benefits package was ensured to the population, and, once again, health care was made available to its citizens via a government-funded system. This time, emphasis was placed on primary health care, preventative medicine, transparency, and measures which discouraged corruption.

Each citizen is covered by a mandatory health insurance policy provided by the national HIF—a significant event that has become an extraordinary accomplishment for the post-Soviet Kyrgyz Republic.

### Health Care for Refugees

Even with the establishment of the HIF, however, refugees—who were primarily from Tajikistan and began moving to the Kyrgyz Republic in 1993 as a result of the civil war at home—still remained outside of the official health care system. Instead of being covered and treated within the general health care system, they were served by separate health clinics set up by humanitarian agencies such as the Red Crescent Society and the UNHCR.

Under the traditional UNHCR plan, refugees were served by four refugee clinics which also made field visits. The quality of care was sufficient, but only general care was available. Specialized care and medications often remained out of reach. Additionally, the refugees—95 percent of whom hope to stay and obtain Kyrgyz citizenship—remained outside of the systems and services which served the general population.



Tajik refugees who have benefited from HIF coverage

In 2002, the UNHCR approached the Ministry of Health to see if it could somehow tap into the national health care system to help the refugees. After several meetings, it was decided that these refugees could be seamlessly enrolled into the system. As Deputy Director of the Health Insurance Fund Ninel Kadirova explained, "It is very important to involve refugees into the HIF.



The USAID-funded ZdravPlus Program provides technical assistance and training to improve the health of Central Asian populations by improving health delivery systems

It is not big money for us, it is actually very little money, but it is important. For us, this cooperation is a sign that the UNHCR realizes that the medical services provided through the HIF policies are valuable.”

As a result of the discussions between the HIF and UNHCR, in September 2002, the UNHCR purchased one year HIF policies for over 7,000 Tajik refugees—providing a unique opportunity for refugee communities in the country to access health care services just like ordinary citizens.

### ***From the Refugees’ Point of View***

Initially, not all refugees understood the advantages of HIF coverage. If they were out in the fields working all day or away from home, they often did not go to pick up their health insurance cards, which are required for health care services. But word of its advantages spread quickly. As Almaz Burkutov of the UNHCR explained, “We soon had situations where refugees were coming to us, asking for the cards, explaining that their relatives had received good treatment, and they wanted to have this possibility, too.”

Today, each refugee, just like any Kyrgyz citizen, has a health insurance card. When refugees go to their health care providers for treatment, they are treated just like any other patient and the provider is paid for the service by the HIF in the same way as if he were serving a Kyrgyz citizen. The health insurance card also gives the refugees rights—including the right to change providers if they are not satisfied with their care.

### ***Health Care Coverage***

Health Insurance Fund coverage pays for a guaranteed package of primary care services, including examinations, necessary immunizations, EKG services, certain laboratory analyses, emergency-care, some prescriptions, and basic hospital care at both city and rayon-level hospitals. According to Kadirova of the HIF, “The refugees are most pleased about the outpatient drug benefit under the HIF policy, as it gives them access to free prescription drugs which they could not otherwise afford.”

The HIF is now institutionalized in the Kyrgyz Republic and is a viable, sustainable institution which allows universal health care coverage. In fact, the Kyrgyz HIF is considered a model system and has piqued the interest of authorities in Russia interested in piloting a similar system.

The HIF policy serves as an equalizer, enabling every covered individual to receive basic medical services and prescription drugs. The policies have made a difference in the lives of both Kyrgyz citizens and refugees alike. For the refugees, however, the coverage has been about more than access to health care. “I was treated with compassion and respect,” noted one refugee.

Based on the success and positive experiences that the Tajik refugees have had with the HIF system, the communities of Afghan refugees and Chechen asylum-seekers in the country have also opted to forgo their specialized health clinics operated by international humanitarian organizations, opting instead to have UNHCR enroll them, too, into the Health Insurance Fund system.

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