

ADB



**ASIA-PACIFIC**  
**SOCIAL PROTECTION WEEK 2023**  
**Social Protection in a Changing World**

26–28 September • ADB Headquarters, Manila, Philippines

# **SOCIAL HEALTH PROTECTION:**

## **Extending coverage and improving access in Asia and the Pacific – the MALDIVES experience**

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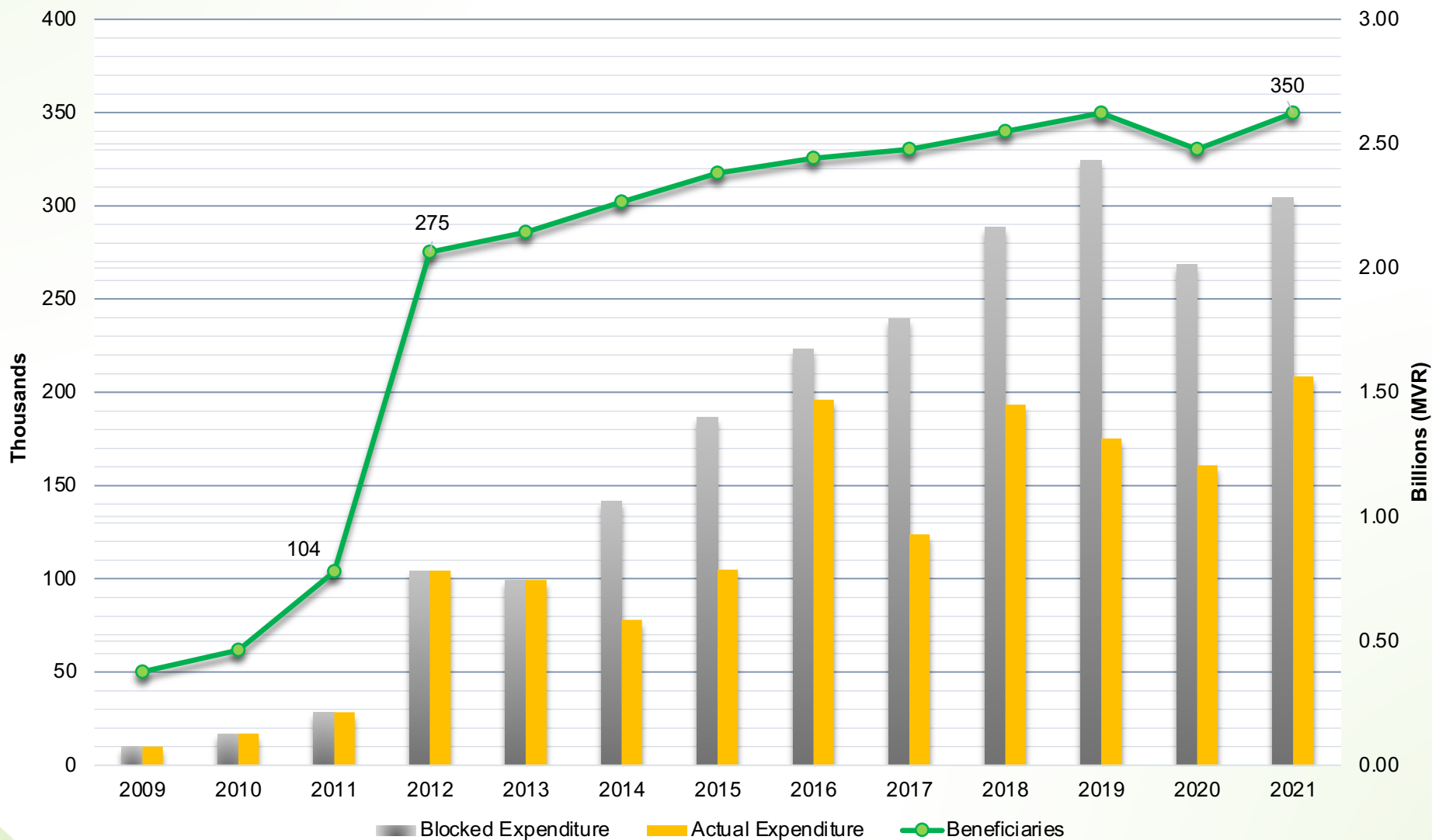
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# Outline

- **Background: Social Health Financing in Maldives**
  - Aasandha (2012 – 2021)
  - Beneficiaries (2009 – 2021)
- **Challenges**
  - Making Health Services Available/Accessible
  - Affordable Universal Health Coverage- Local Vs Foreign
  - Lack of Standards treatment guidelines/ treatment protocols
  - Health Seeking behavior and Glocal services
- **Ongoing Developments**
  - Value for money and excessive leakage controls

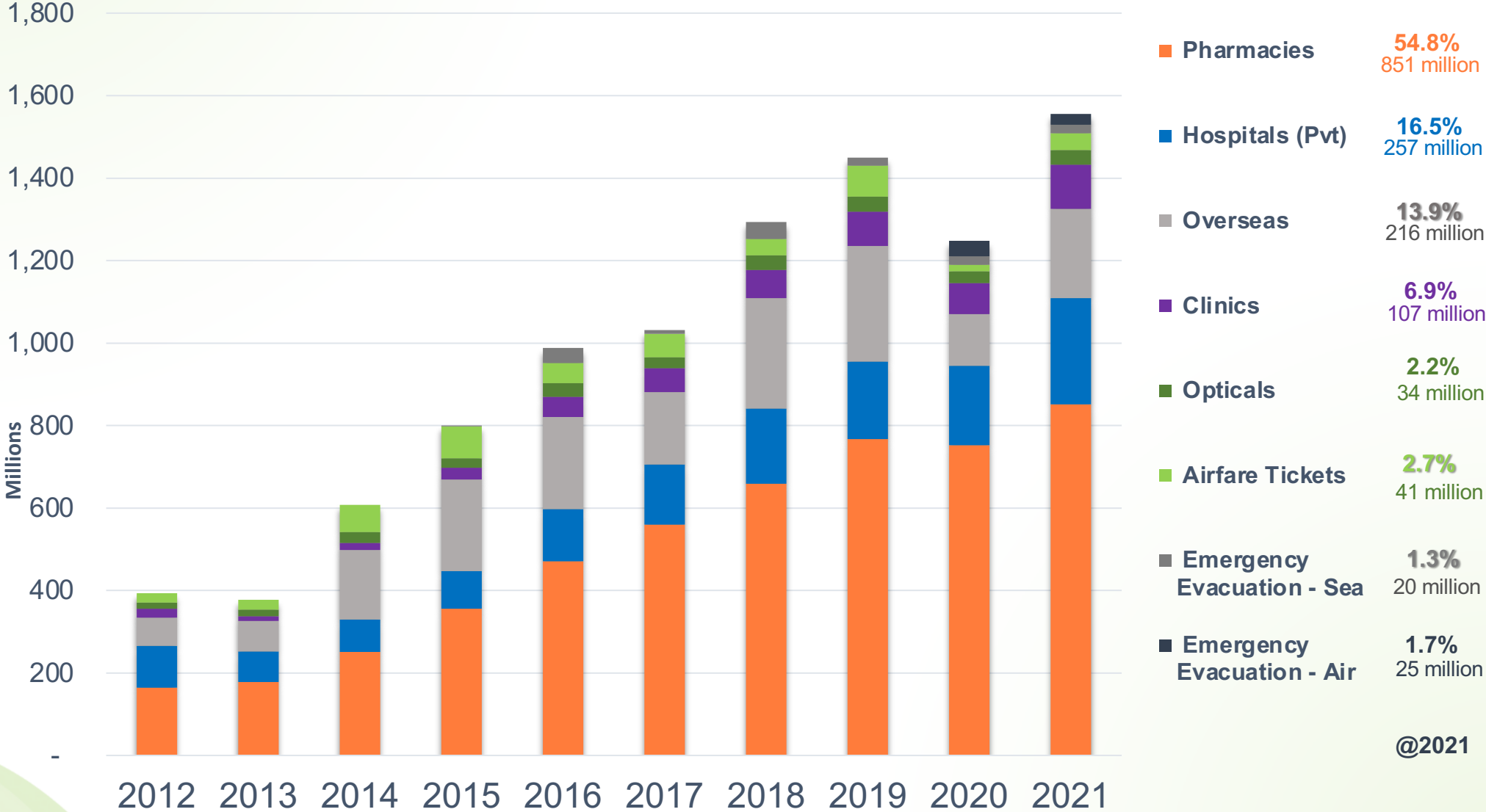
# Background: Social Health Financing in Maldives

## Expenditure via Health Financing Scheme 2009 - 2021



# Background: Social Health Financing in Maldives

AASANDHA Scheme Expenditure distribution by Type of Service



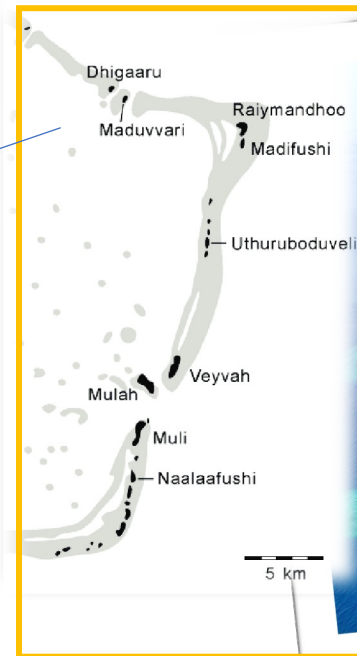
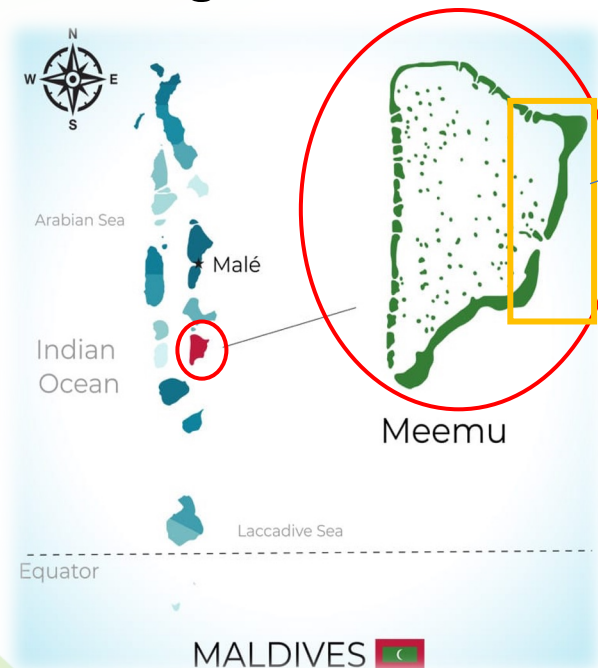
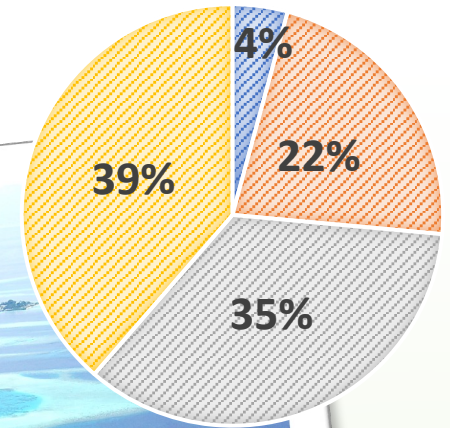
# Challenges

## Making Health Services Available/Accessible

- **Total population 382,751 → Geographically dispersed islands with 74% island populations under 2000**
- **Making services available in the islands and/or facilitating travel between islands**

% OF ISLANDS BY POPULATION DENSITY (CENSUS 2022)

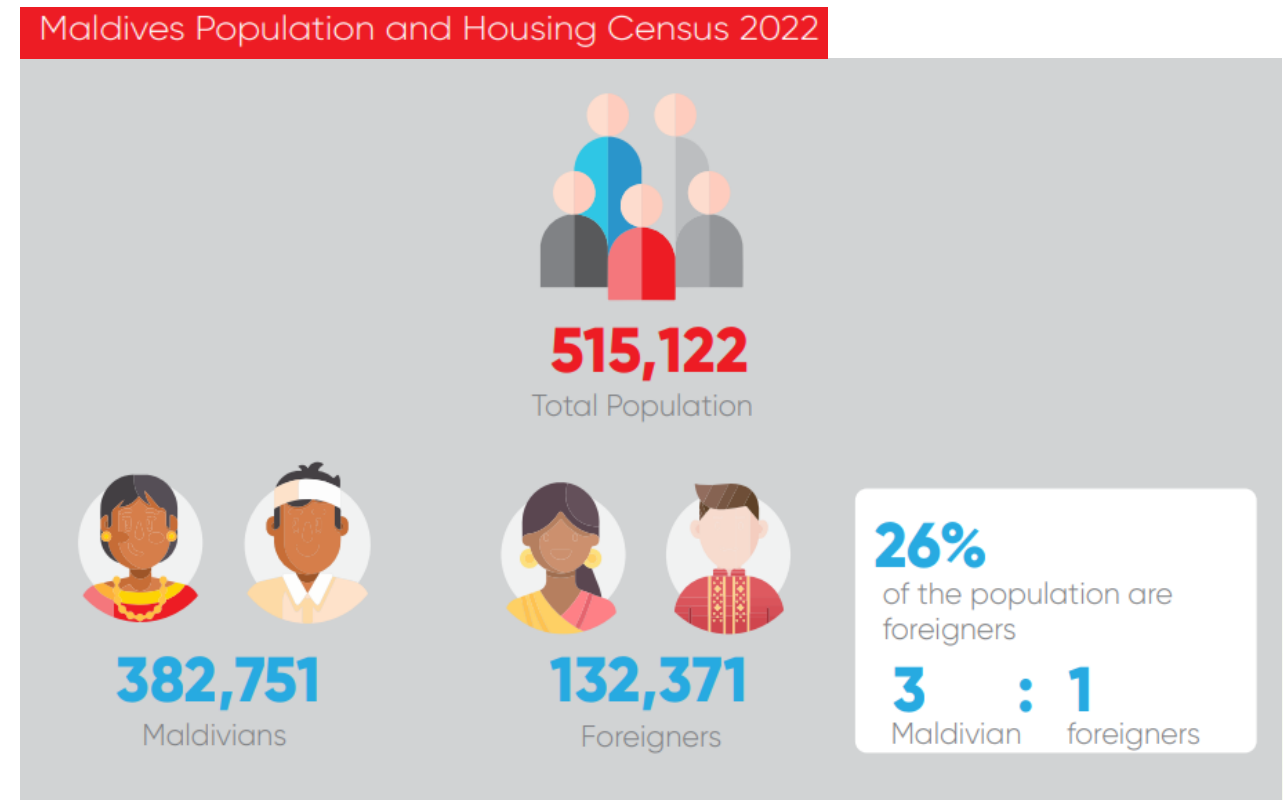
■ >5000 ■ <5000 ■ <2000 ■ <1000



- **Challenges**

## Affordable Universal Health Coverage- Local Vs Foreign

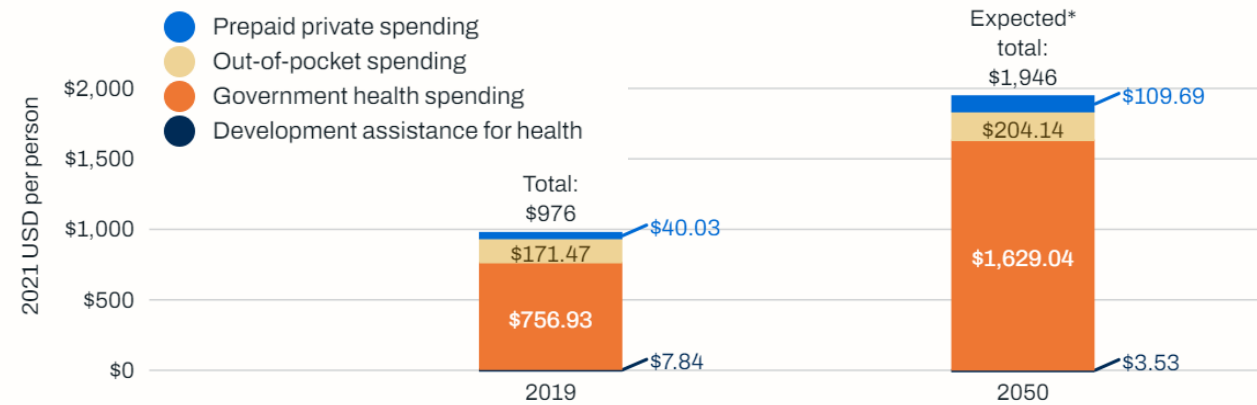
- **Maldivians- National Healthcare Financing Program- AASANDHA unlimited coverage – No contribution**
- **Foreign Nationals - Mandatory minimum Health insurance for work permit – with very limited coverage**
- **Population Health ... residential**



# Challenges

## Lack of Standards treatment guidelines/ treatment protocols

- Coverage for all Health conditions except fertility treatments and cosmetic enhancements.
- Local healthcare service delivery is largely in need of proper regulatory frameworks- especially treatment guidelines for most prevalent diseases



## Health Seeking behavior and Glocal service market

- Limited health service delivery capacity leads to financing requirement for services sought abroad – usually India and Sri Lanka.
- With expanded travel ease and direct flights many other destinations are becoming attractive for people seeking healthcare services. Population below national poverty line is about 5.4%

Poverty Line	MVR-Daily	MVR-Monthly	MVR-Annual	Poverty Rate - The Maldives
National Poverty Line (LRPL)	71.4	2172.6	26071.5	5.4
High Poverty Line (HRPL)	142.8	4345.2	52143	43.9
USD 5.5 PPP (UMIC)	59.6	1812.8	21752	1.7





# Ongoing Developments

- **Online Application Portal**

- My aasandha portal – digital doctors referral and individual applications

- **Medicine price revisions**

- Price harmonization across same generic
- Price controls comparative to wholesale and retail price

- **Initiative for bulk procurement of medicine**

- Collaboration with MOF, MOH, MFDA, AASANDHA, STO and UNDP

- **Pharmacy Module Upgradation**

- Introducing new controls on medicine dispensing based on historical use
- Medicine receiving confirmed via code to phone

**THANKYOU from**

