



The Essential Package of Health Services and Health Benefit Plans in Nepal



About the health benefit plan crosswalk analysis

An Essential Package of Health Services (EPHS) is a broad policy statement that identifies the services that a government has prioritized. The government seeks to ensure that these essential services reach the population equitably. A health benefit plan (HBP) specifies an explicit set of services and the cost-sharing requirements for beneficiaries to access those services.

In 2015, the USAID-funded Health Finance and Governance (HFG) project completed a landscape analysis of the EPHS in the 24 USAID priority countries for Ending Preventable Child and Maternal Deaths (EPCMD).¹ The analysis found that the government in most of the countries intends for the public and/or private not-for-profit facilities in the country to deliver the services in the EPHS. It also showed that several governments were implementing major HBPs (such as social health insurance schemes) as a primary strategy for moving toward universal health coverage. Yet it remained unclear how the EPHSs and HBPs are formulated, how they are modified, and the extent to which they overlap.

HFG conducted a second landscape analysis in 2016 to identify existing HBPs in the countries, and the services they cover. It then did a crosswalk analysis – a mapping of items on one list to equivalent items on another list – of the services specified in the country’s EPHS and those identified in an HBP. This companion analysis to the EPHS country snapshot documented the degree of alignment between the EPHS and HBP.

This brief presents HFG’s findings and observations for policymakers and program managers seeking to promote alignment of services in the EPHS with services covered in the HBP and move toward universal health coverage.

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¹ See HFG’s series of country snapshots on EPHS here: <https://www.hfgproject.org/ephs-epcmd-country-snapshots-series/>

Health benefit plans in Nepal

Social Health Security Scheme

Nepal's Interim Constitution of 2007 states that every citizen has the right to basic health services free of cost. Even before that declaration, however, the Government of Nepal began implementing programs that offered health services at no cost to Nepali citizens: the Safe Motherhood Programme 2005, Free Healthcare Programme 2007, and vertical programs for many individual diseases and health issues such as Kala-Azar, Malaria, HIV, Tuberculosis, Outbreak/ Surveillance, Leprosy, Extended Programme on Immunization, Child Health, Disease Control, and Family Planning. The government's National Health Insurance Policy of 2013 was intended to guide the implementation of a National Health Insurance Program II (2010–2015), which was to increase access to effective health care services, particularly for members of disadvantaged population groups," (Government of Nepal 2013) and strengthen health systems to improve the health status of the population.

Following passage of the National Health Insurance Policy of 2013, the Government of Nepal set up a Social Health Security Development Committee (SHSDC) as a legal entity for the implementation of the Social Health Security (SHS) scheme in 2015. Membership in the SHS scheme is voluntary, and all Nepali citizens can join. The first phase of the scheme began in 2015 in three districts, Kailali, Baglung, and Ilam.

The SHS scheme is funded by individual premiums, local bodies, donations from individual citizens and different organizations, and foreign assistance. Member contributions are deposited in a special fund that serves as a risk pool; it is maintained by the SHSDC. The poor are offered premium subsidies under this scheme.

Both public and private facilities located in the districts and zones where the SHS scheme is being implemented can apply to become empaneled as scheme providers. To participate, the facilities must meet minimum requirements and must reapply every five years.

Community-Based Health Insurance Schemes

The Ministry of Health and Population (MoHP) has been piloting community-based health insurance (CBHI) schemes since 2003/04. HFG identified six existing government-supported CBHI schemes, in Dang, Kailali, Morang, Nawalparasi, Rautahat, and Udayapur districts. These CBHI schemes do not cover services provided free through public health facilities.

These CBHI schemes were established and are financially and technically supported by the government through the MoHP. Premiums are set by the CBHI management based on experience. The MoHP provides annual block grants to the schemes to subsidize premiums for people from poor and other disadvantaged groups and to cover part of the schemes' operating costs. In 2012 approximately 3.5 percent of the population were covered under public CBHI schemes (Stoermer et al. 2012).

The CBHI schemes provide benefits for covered services, with member cost-sharing for five high-level service categories: medicine, diagnosis, hospitalization, transportation, and referral (Stoermer et al. 2012). Copayments range from 10 to 80 percent of the cost of the service. The benefit ceiling among schemes varies from NPR 120,000 (US\$1,126) to NPR 3,500 (US\$33) per family per year.

HFG did not identify a detailed list of services covered by CBHI schemes in Nepal and therefore could not perform a corresponding crosswalk analysis.

Methodology

HFG identified all major HBPs operating in the country through a desk review of public domain sources found through web-based searches, including: government strategy documents, studies and reports, peer-reviewed journal articles, news articles, and gray literature. A list of sources reviewed is at the end of this document. We collected information across all 24 countries using a common template. We analyzed the HBPs operating in the country which:

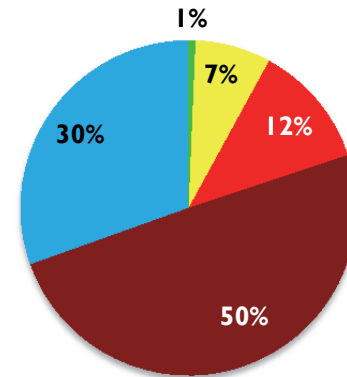
- ▶ are fully or partially publicly financed.
- ▶ employ a risk-pooling mechanism to provide financial protection to beneficiaries when they access covered services.

HFG determined whether the HBP had an explicit, published list of covered services. We compared services included in the government’s EPHS to those in the HBP using Microsoft Excel. To indicate how each service included in the EPHS relates to those in the HBP, we established a color-coded system as follows:

TABLE 1: CLASSIFICATION SYSTEM FOR THE CROSSWALK ANALYSIS

Service included in EPHS matches service included in HBP	
Service included in HBP fits within a broader category of services included in EPHS	Service included in EPHS fits within a broader category of services included in HBP
Service included in EPHS but not included in HBP	Service included in HBP but not included in EPHS
Service explicitly excluded from EPHS	Service explicitly excluded from HBP

Main observations from the crosswalk



- ▶ Overall there is limited alignment between Nepal's EPHS and the SHS HBP. One reason could be the non-specificity of services in the EPHS.
- ▶ The HBP explicitly excludes services that are provided free through the Government of Nepal. In most instances, these services are listed in the EPHS. Abortion services, diarrhea and acute respiratory infections in children, and some laboratory tests are HBP exclusions not listed in the EPHS.
- ▶ Communicable diseases such as hepatitis, dengue, meningitis, seasonal flu, and enteric fever are listed in the HBP but not in the EPHS. Major communicable diseases like HIV/AIDS, malaria, TB, kala azar, and Japanese encephalitis are covered free through the Government of Nepal's vertical disease control program.
- ▶ The Safe Motherhood program covers newborn care and free institutional deliveries nationwide for all. This analysis showed some overlap between the Safe Motherhood program and the HBP for services such as normal, assisted, and Caesarean section delivery, which can be considered as institutional deliveries.
- ▶ No concurrence between the EPHS and HBP was observed in the newborn and child health categories.

The detailed crosswalk is shown below. The tables present the health services essentially as written in the official health policy documents, although HFG has edited them where necessary to maintain a consistent style across this series of country briefs.

TABLE 2: SOCIAL HEALTH SECURITY (SHS) SCHEME CROSSWALK ANALYSIS

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
	Service included in HBP but not included in EPHS	Medical examination for breast cancer screening
	Service included in HBP but not included in EPHS	Cryotherapy for cervical cancer
	Service included in HBP but not included in EPHS	Dysfunctional uterine bleeding
	Service included in HBP but not included in EPHS	Perimenopause syndrome (osteoporosis management)
	Service included in HBP but not included in EPHS	Urinary tract infection
	Service included in HBP but not included in EPHS	Child and adolescent psychiatric disorders
	Service included in HBP but not included in EPHS	Circumcision
	Service included in HBP but not included in EPHS	Hernia
	Service included in HBP but not included in EPHS	Hemorrhoid excision
	Service included in HBP but not included in EPHS	Polyp (nasal, cervical, simple rectal)/ kharsutra
	Service explicitly excluded from HBP	Pap smear not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility
	Service explicitly excluded from HBP	Services relating to artificial insemination/pregnancy, sex alteration services
	Service explicitly excluded from HBP	RTIs/STIs (including cervical erosion) (covered under the Government of Nepal's disease control program)
	Service explicitly excluded from HBP	Condoms, minilap, vasectomy (covered under the Government of Nepal's family planning program)
Malaria		
	Service explicitly excluded from HBP	Peripheral smear / rapid diagnostic test for malaria parasite (test provided free/subsidized through the Government of Nepal's vertical health programs)

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
	Service explicitly excluded from HBP	Simple malaria case management (covered under the Government of Nepal's disease control program)
	Service explicitly excluded from HBP	Complicated malaria case management (covered under the Government of Nepal's disease control program)
Tuberculosis		
	Service explicitly excluded from HBP	Acid fast bacteria stain (test provided free/subsidized through the Government of Nepal's vertical health programs)
	Service explicitly excluded from HBP	Gene expert available only >50-bed hospitals if the service is catered from respective health facility (test provided free/subsidized through the Government of Nepal's vertical health programs)
	Service explicitly excluded from HBP	Treatment of all TB cases (covered under the Government of Nepal's disease control program)
	Service explicitly excluded from HBP	Multi-drug resistant TB cases (covered under the Government of Nepal's disease control program)
	Service explicitly excluded from HBP	Extensive drug resistant TB cases (covered under the Government of Nepal's disease control program)
HIV/AIDS		
HIV/AIDS/STI control	Service included in EPHS but not included in HBP	
	Service included in HBP but not included in EPHS	HIV (in pre-surgical screening)
	Service explicitly excluded from HBP	CD4 count: not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility
	Service explicitly excluded from HBP	CD4 count: not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility
	Service explicitly excluded from HBP	CD4 count (test provided free/subsidized through the Government of Nepal's vertical health programs)

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
	Service explicitly excluded from HBP	Viral load (test provided free/subsidized through the Government of Nepal's vertical health programs)
	Service explicitly excluded from HBP	First line therapy HIV/AIDS (covered under the Government of Nepal's disease control program)
	Service explicitly excluded from HBP	Second line therapy HIV (covered under the Government of Nepal's disease control program)
	Service explicitly excluded from HBP	Voluntary counseling and testing (VCT) counseling (covered under the Government of Nepal's disease control program)
Maternal Health		
Prevention and repair of uterine prolapse	Service included in EPHS matches service included in HBP	Uterine prolapse surgical management available in >50-bed hospitals only
Safe Motherhood (SM), including newborn care (free institutional deliveries nationwide for all)	Service included in HBP fits within a broader category of services included in EPHS	Normal delivery
Safe Motherhood (SM), including newborn care (free institutional deliveries nationwide for all)	Service included in HBP fits within a broader category of services included in EPHS	Assisted delivery (vacuum, forceps use, etc.)
Safe Motherhood (SM), including newborn care (free institutional deliveries nationwide for all)	Service included in HBP fits within a broader category of services included in EPHS	Caesarean section available in >50-bed hospitals only
Medically safe abortion	Service included in HBP fits within a broader category of services included in EPHS	Septic abortion
Medically safe abortion	Service included in HBP fits within a broader category of services included in EPHS	Post-abortion care
	Service included in HBP but not included in EPHS	Ultrasound (1 time for antenatal care)
	Service included in HBP but not included in EPHS	Puerperal sepsis
	Service included in HBP but not included in EPHS	Antenatal care
	Service included in HBP but not included in EPHS	Postnatal care (up to 7 days)
	Service included in HBP but not included in EPHS	Pelvic organ prolapse (POP) screening & conservative management

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
	Service included in HBP but not included in EPHS	Premature rupture of membrane
	Service included in HBP but not included in EPHS	Antepartum hemorrhage
	Service included in HBP but not included in EPHS	Postpartum hemorrhage
	Service included in HBP but not included in EPHS	Severe anemia
	Service included in HBP but not included in EPHS	Eclampsia
	Service included in HBP but not included in EPHS	Ectopic pregnancy available in >50-bed hospitals only
	Service explicitly excluded from HBP	Abortion services
Newborn Health		
Safe Motherhood (SM), including newborn care (free institutional deliveries nationwide for all)	Service included in EPHS but not included in HBP	
Community-based newborn care	Service included in EPHS but not included in HBP	
Expanded nutritional care and support (added to community-based nutrition care, community nutrition rehabilitation with institutional care, and school nutrition program)	Service included in EPHS but not included in HBP	
	Service included in HBP but not included in EPHS	Birth asphyxia
	Service included in HBP but not included in EPHS	Neonatal sepsis
	Service included in HBP but not included in EPHS	Low birth weight (Less than 1,800 & 1,800–2,500 g)
	Service included in HBP but not included in EPHS	Malnutrition (severe)
Child Health		
Community-based Integrated Management of Childhood Illness (CB-IMCI)	Service included in EPHS but not included in HBP	
Nutrition: growth monitoring and counseling	Service included in EPHS but not included in HBP	
Nutrition: iron supplementation	Service included in EPHS but not included in HBP	
Nutrition: vitamin A supplementation	Service included in EPHS but not included in HBP	

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Nutrition: iodine supplementation	Service included in EPHS but not included in HBP	
Nutrition: de-worming	Service included in EPHS but not included in HBP	
	Service included in HBP but not included in EPHS	Child and adolescent psychiatric disorders
	Service explicitly excluded from HBP	Vaccination (National Immunization Program covered) (Extended program of immunization)
	Service explicitly excluded from HBP	Rabies vaccine (extended program of immunization)
	Service explicitly excluded from HBP	Japanese encephalitis vaccine (extended program of immunization)
	Service explicitly excluded from HBP	Diarrhea (mild dehydration) (covered under the Government of Nepal's child health program)
	Service explicitly excluded from HBP	Acute respiratory infections pneumonia (covered under the Government of Nepal's child health program)
Other Communicable Diseases		
	Service included in HBP but not included in EPHS	Hepatitis B surface antigen (HbSAg) test
	Service included in HBP but not included in EPHS	Dengue (available in all >50-bed hospitals; available at other facilities if the service is catered from respective health facility)
	Service included in HBP but not included in EPHS	Diarrhea with severe dehydration
	Service included in HBP but not included in EPHS	Dysentery
	Service included in HBP but not included in EPHS	Acute respiratory infections (ARI) - severe pneumonia
	Service included in HBP but not included in EPHS	Seasonal flu
	Service included in HBP but not included in EPHS	Treatment for Hep A/Hep B and Hep E
	Service included in HBP but not included in EPHS	Hepatitis C and E test only available if the service is offered at the respective health facility
	Service included in HBP but not included in EPHS	Enteric fever

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
	Service included in HBP but not included in EPHS	Dengue fever
	Service included in HBP but not included in EPHS	Dengue hemorrhagic fever
	Service included in HBP but not included in EPHS	Tetanus (only tetanus vaccine TT covered)
	Service included in HBP but not included in EPHS	Meningitis
	Service explicitly excluded from HBP	K-39 test (test provided free/subsidized through the Government of Nepal's vertical health programs)
	Service explicitly excluded from HBP	Smear for Lepra (test provided free/subsidized through the Government of Nepal's vertical health programs)
	Service explicitly excluded from HBP	Kala-azar (covered under the Government of Nepal's disease control program)
	Service explicitly excluded from HBP	Influenza PCR available only >50-bed hospitals if the service is catered from respective health facility (test provided free/subsidized through the Government of Nepal's vertical health programs)
	Service explicitly excluded from HBP	Japanese encephalitis vaccine (extended program of immunization)
	Service explicitly excluded from HBP	Japanese encephalitis (J: diseases/conditions made free by Government of Nepal)
Drugs		
	Service included in HBP but not included in EPHS	62 medicines available (see package list for complete list)
Non-Communicable Diseases		
Community-based mental health program	Service included in HBP fits within a broader category of services included in EPHS	Anxiety, depression, schizophrenia, bipolar disorders, common mental disorders (including psychosis)
Gender-based violence (GBV) services	Service included in EPHS but not included in HBP	
Health promotion for NCD control	Service included in EPHS but not included in HBP	
	Service included in HBP but not included in EPHS	Migraine headache

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
	Service included in HBP but not included in EPHS	Hypertension
	Service included in HBP but not included in EPHS	Diabetes mellitus
	Service included in HBP but not included in EPHS	Geriatric problems including dementia
	Service included in HBP but not included in EPHS	Epilepsy
	Service explicitly excluded from HBP	Service regarding dementia, Alzheimer's, Parkinson's, which are funded under Rule 12(5) as complex diseases
Other		
Diagnostic services		Service included in HBP but not included in EPHS Biochemistry tests (available in all >50-bed hospitals; most tests are either unavailable at other facilities or only available if the service is catered from respective health facility)
		Service included in HBP but not included in EPHS Hematology (available in all >50-bed hospitals; most tests are either unavailable at other facilities or only available if the service is catered from respective health facility)
		Service included in HBP but not included in EPHS Immunology (available in all >50-bed hospitals)
		Service included in HBP but not included in EPHS Virology (see package listing for more detail)
		Service included in HBP but not included in EPHS Microbiology tests (available in all >50-bed hospitals; Gram stain, KOH preparation, available at all facilities)
		Service included in HBP but not included in EPHS Parasitology: stool: R/E and urine: R/E
		Service explicitly excluded from HBP Hematology: bone marrow study, prothrombin time & HbA1C not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility)
		Service explicitly excluded from HBP Histo/cyto pathology (not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility)

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Diagnostic services		Service explicitly excluded from HBP	Immunology: tumor marker & cross-match tests are either unavailable at other facilities or only available if the service is offered at the respective health facility
		Service explicitly excluded from HBP	Endocrinology: thyroid function:T3, T4, TSH not available (available in >50-bed hospitals only if the service is offered at the respective health facility)
Surgical services	Curative care: outpatient care at district facilities	Service included in EPHS but not included in HBP	
Inpatient, generic	Prevention and treatment of snakebites and rabies control *	Service included in HBP fits within a broader category of services included in EPHS	Poisoning (lavage and antidote)
		Service explicitly excluded from HBP	Snake bite (antivenin) (covered under the Government of Nepal's disease control program)
Emergency services		Service included in HBP but not included in EPHS	Injury/surgery (see package listing for more detail)
		Service explicitly excluded from HBP	Injuries resulting from a fight or physical combat
		Service explicitly excluded from HBP	Treatment in cases resulting from accident due to consumption of drugs, alcohol
Other public health services	Promotive and preventive oral health care	Service included in HBP fits within a broader category of services included in EPHS	Oral and dental check up
Specialized services	Promotive and preventive oral health care	Service included in HBP fits within a broader category of services included in EPHS	Dental: filling
	Promotive and preventive oral health care	Service included in HBP fits within a broader category of services included in EPHS	Dental: simple extraction

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Specialized services	Eye care: examination, correction, and surgery	Service included in HBP fits within a broader category of services included in EPHS	Vision test, color blindness, cataract surgery operations, refraction check up
	Environmental health: promotive and preventive (water, air quality, sanitation, hygiene, waste disposal, etc.)	Service included in EPHS but not included in HBP	
	Eye care: promotive and preventive	Service included in EPHS but not included in HBP	
	Eye care: trachoma (SAFE program)	Service included in EPHS but not included in HBP	
	Rehabilitation of the disabled: promotive and preventive	Service included in EPHS but not included in HBP	
	Rehabilitation of the disabled: rehabilitation, surgery and therapy	Service included in EPHS but not included in HBP	
		Service included in HBP but not included in EPHS	X-ray plain
		Service included in HBP but not included in EPHS	ECG
		Service included in HBP but not included in EPHS	Gastro-endoscopy
		Service included in HBP but not included in EPHS	Hearing test (traditional method)
		Service included in HBP but not included in EPHS	Simple infection (conjunctivitis, sty)
		Service included in HBP but not included in EPHS	Acute and chronic otitis media
		Service included in HBP but not included in EPHS	Hearing test (audiogram)
	Service included in HBP but not included in EPHS	Rhinitis, sinusitis	

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
		Service included in HBP but not included in EPHS	Foreign body in eye, nose, ear, and throat
		Service included in HBP but not included in EPHS	Epistaxis
Specialized services		Service included in HBP but not included in EPHS	Pharyngitis
		Service included in HBP but not included in EPHS	Tonsillitis
		Service included in HBP but not included in EPHS	Laryngitis
		Service included in HBP but not included in EPHS	Upper respiratory tract infections
		Service included in HBP but not included in EPHS	Lung/chest diseases (see package list for more detail)
		Service included in HBP but not included in EPHS	Cardiac diseases (see package list for more detail)
		Service included in HBP but not included in EPHS	Gastric diseases
		Service included in HBP but not included in EPHS	Nephrology
		Service included in HBP but not included in EPHS	Orthopedics
		Service included in HBP but not included in EPHS	Palliative care for cancer patients
		Service included in HBP but not included in EPHS	Physiotherapy
		Service included in HBP but not included in EPHS	Counseling

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Specialized services	Service explicitly excluded from HBP	Plain CT scan of skull (once a year) not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility
	Service explicitly excluded from HBP	Echo cardiogram not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility
	Service explicitly excluded from HBP	Angiography not available in primary health centers and up to 25-bed hospitals. Available in >50-bed hospitals only if the service is offered at the respective health facility
	Service explicitly excluded from HBP	Eye check-up/diabetic retinopathy**
	Service explicitly excluded from HBP	Cosmetic surgery
	Service explicitly excluded from HBP	Secondary equipment/machines like artificial limbs, glasses worth more NPR 500 for one time, once in a year, hearing equipment
	Service explicitly excluded from HBP	Dental treatment services other than the ones mentioned above

*Listed under communicable disease in EPHS

** Not indicated if the service is covered or not and at what level

Sources

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About HFG:

A flagship project of USAID's Office of Health Systems, the Health Finance and Governance (HFG) project supports its partners in low- and middle-income countries to strengthen the health finance and governance functions of their health systems, expanding access to life-saving health services. The HFG project is a six-year (2012-2018), \$209 million global health project. The project builds on the achievements of the Health Systems 20/20 project. To learn more, please visit www.hfgproject.org.

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