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# The Essential Package of Health Services and Health Benefit Plans in Rwanda



## 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).<sup>1</sup> 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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*Photo: A mother and her newborn in the neonatal department at Kibuye Hospital, Karongi District, Western Rwanda.*

*Credit: © 2013 Todd Shapera, Courtesy of Photoshare*

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

## Health benefit plans in Rwanda

### La Rwandaise d'Assurance Maladie and Military Medical Insurance

The Joint Learning Network (2016) estimated that in 2010 almost 92 percent of Rwandans had health coverage managed under three insurance schemes: the Rwanda Health Insurance Scheme (*La Rwandaise d'Assurance Maladie*, RAMA), Military Medical Insurance (MMI), and community-based health insurance schemes (CBHI) (*mutuelles de santé*). Funding for these schemes is coordinated by the National Health Insurance Fund and the National Guarantee Fund of Mutuelles, which are funded primarily by development partners with contributions from the central government. In 2009, the Ministry of Health established the Rwanda Social Security Board (RSSB), which merged RAMA and MMI with the Society Security Fund (Joint Learning Network, 2016). It is unclear from recent sources in the public domain whether RAMA and MMI are now operating as a single scheme under RSSB.

The RSSB scheme is funded by premiums paid jointly by the employee and the employer. RSSB maintains a single risk pool. RAMA initially covered only civil servants and their families; however, in 2003 coverage was expanded to all individuals employed in both the public and the private sector. MMI covers all members of the Rwandan Defense Force and their families. Members of RAMA and MMI pay a 15 percent copayment for all services at all levels.

Health centers that partner with RAMA are paid using capitation payments,<sup>2</sup> and district and national hospitals are paid a fee-for-service, according to a tariff for services reviewed annually by the Ministry of Health.

As it is unclear whether RAMA and MMI have been consolidated under RSSB, HFG will present services covered under these schemes separately. The RAMA scheme covers an extensive but unspecific list of curative and preventive services delivered at all levels of the public and private health facility network. Covered services include:

- ▶ Medical consultation
- ▶ Medical surgery
- ▶ Dental care and surgery
- ▶ Medical radiology and scanning
- ▶ Laboratory tests
- ▶ Physiotherapy
- ▶ Nursery care
- ▶ Hospitalization
- ▶ Drugs based on a list accepted by RAMA
- ▶ Prenatal, perinatal, and postnatal care
- ▶ Eye glasses

RAMA excludes:

- ▶ Medical services provided abroad
- ▶ Prostheses and orthoses
- ▶ Anti-retroviral treatment
- ▶ Plastic surgery
- ▶ Drugs and other consumables with generic equivalents

The MMI benefit package is based on the services covered by RAMA but it is not identical. For example, MMI covers prostheses excluded by RAMA, and excludes the eye glasses that RAMA covers. Services are provided at any health facility or provider that has signed a "partnership convention" with MMI (Ministry of Health Rwanda 2008).

HFG did not identify a detailed list of services covered by either the RAMA or the MMI scheme and therefore could not perform a corresponding crosswalk analysis. However, although the lists of covered services for both RAMA and MMI are quite high level, it is noteworthy that some services listed in Rwanda's EPHS under preventive services, gynecology and obstetrics are included under nursery care, prenatal, perinatal, and postnatal care services covered by the RAMA and MMI schemes.

<sup>2</sup> Schemes receive a fixed amount per enrolled member

## Community-Based Health Insurance

*Mutuelles de santé* were the earliest form of health insurance in Rwanda. These schemes began as pilots in 1999 and, after being established under a national policy in 2004, quickly scaled up nationwide. In 2005, CBHI members were able to access services in about 90 percent of all health facilities in Rwanda. In 2014, management of CBHI schemes moved from the Ministry of Health to the RSSB (African Strategies for Health 2016).

Mutuelles are funded primarily by premiums collected from members at the community level. Additional funding comes from the Government of Rwanda, donors, NGOs, and taxes from the formal sector. Membership is voluntary for persons in the informal sector. In 2006, CBHI premiums were made free for the poor and people living with HIV. Paying members who cannot pay the annual premium when due can seek a loan (at 15 percent interest) from community banks. These members also must pay a 10 percent copayment for all services.

Health facilities are paid fee-for-service or via capitation depending on the region. A district mutuelle pools health risks for all mutuelles in the district; mutuelles also maintain a sector-level risk pool for catastrophic events. The health center receives 55 percent of the CBHI revenue to cover claims and 45 percent is transferred to the district for hospital claims and for onward transfer to the national level for referral hospital claims.

### Methodology

HFG identified all major HBP 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:

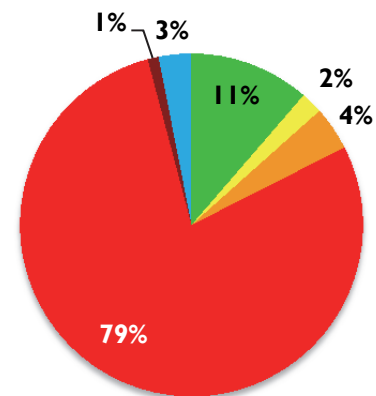
- ▶ are fully or partially publicly financed
- ▶ employ a risk-pooling mechanism to provide financial protection to beneficiaries when they access covered services.

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 Rwanda’s EPHS and the HBP for CBHI schemes. The CBHI HBP lacked specificity and often services listed in the EPHS fell under broader categories listed in the HBP.
- ▶ Malaria and TB were not explicitly mentioned in the EPHS or the HBP. HIV and other communicable diseases were cited in the EPHS but not in the HBP.
- ▶ Maternal health services were mentioned broadly as prenatal, perinatal, and postnatal services in the HBP. More detail would be required to understand how these services align with specific items listed in the EPHS.
- ▶ Newborn health and child health were not adequately represented in the HBP.

- ▶ Occupational diseases and accidents are explicitly excluded from the HBP but included in the EPHS.
- ▶ HFG was unable to determine to what extent laboratory tests, medical surgery and radiology were covered under the HBP due to the lack of detail.

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: COMMUNITY-BASED HEALTH INSURANCE CROSSWALK ANALYSIS**

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
<b>Family Planning and Reproductive Health</b>		
Pre-marital consultation	Service included in EPHS but not included in HBP	
Family planning	Service included in EPHS but not included in HBP	
Gynecology	Service included in EPHS but not included in HBP	
Oncology (gynecology)	Service included in EPHS but not included in HBP	
Endocrinology	Service included in EPHS but not included in HBP	
Fertility services (assisted reproduction)	Service included in EPHS but not included in HBP	
Gender based violence	Service included in EPHS but not included in HBP	
Circumcision	Service included in EPHS but not included in HBP	
	Service explicitly excluded from HBP	Sex change surgery
<b>HIV/AIDS</b>		
Post-exposure prophylaxis*	Service included in EPHS but not included in HBP	
Opportunistic infections	Service included in EPHS but not included in HBP	
Care and treatment for person living with HIV/AIDS	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
Voluntary Counselling and Testing (VCT), Prevention of Mother to Child Transmission (PMTCT), Provider Initiated Testing (PIT)	Service included in EPHS but not included in HBP	
*Reviewer assumed post exposure prophylaxis is for HIV		
Maternal Health		
Antenatal care	Service included in EPHS matches service included in HBP	Prenatal care
Postnatal care	Service included in EPHS matches service included in HBP	Postnatal care
High risk pregnancies for antenatal care	Service included in EPHS fits within a broader category of services included in HBP	Prenatal care
Well baby and mother clinic	Service included in EPHS fits within a broader category of services included in HBP	Perinatal care
High dependency ante/postnatal care	Service included in EPHS fits within a broader category of services included in HBP	Postnatal care
Labor	Service included in EPHS but not included in HBP	
Delivery	Service included in EPHS but not included in HBP	
Obstetrics (theatre and emergency)	Service included in EPHS but not included in HBP	
Ultrasonography	Service included in EPHS but not included in HBP	
ICU (gynecology and obstetrics)	Service included in EPHS but not included in HBP	
Obstetrics and gynecology ambulatory services	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
<b>Newborn Health</b>		
Post-natal consultation	Service included in EPHS fits within a broader category of services included in HBP	Medical consultation
Growth monitoring	Service included in EPHS but not included in HBP	
Voluntary Counselling and Testing (VCT), Prevention of Mother to Child Transmission (PMTCT), Provider Initiated Testing (PIT)	Service included in EPHS but not included in HBP	
Neonatology	Service included in EPHS but not included in HBP	
Neonatal ICU	Service included in EPHS but not included in HBP	
Child friendly initiatives: Kangaroo/lodger mothers	Service included in EPHS but not included in HBP	
<b>Child Health</b>		
Immunization/Vaccination	Service included in EPHS matches service included in HBP	Vaccination
Clinical IMCI	Service included in EPHS but not included in HBP	
General/ Emergency pediatrics	Service included in EPHS but not included in HBP	
Pediatric ICU	Service included in EPHS but not included in HBP	
Child friendly hospital initiative	Service included in EPHS but not included in HBP	
Pediatric ambulatory services	Service included in EPHS but not included in HBP	
<b>Other Communicable Diseases</b>		
Infection control and prevention	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
<b>Drugs</b>			
Dispensing services		Service included in EPHS matches service included in HBP	Drugs based on a list accepted by individual mutuelles
Drug storage and supply services		Service included in EPHS but not included in HBP	
ARV supply		Service included in EPHS but not included in HBP	
Bio pharmaceuticals		Service included in EPHS but not included in HBP	
Pharmacy		Service included in EPHS but not included in HBP	
<b>Other</b>			
Diagnostic services	Medical imaging (see package listing for more detail)	Service included in EPHS matches service included in HBP	Medical radiology and scanning
	Pathology/Laboratory (see package listing for more detail)	Service included in EPHS matches service included in HBP	Laboratory tests
	Nuclear medicine	Service included in HBP fits within a broader category of services included in EPHS	Medical radiology and scanning
Surgical services	Surgery	Service included in EPHS matches service included in HBP	Medical surgery
	Anesthesia	Service included in EPHS but not included in HBP	
Outpatient, generic	Primary health care: dressing wounds	Service included in EPHS but not included in HBP	
	Primary health care: management of chronic conditions	Service included in EPHS but not included in HBP	
	Primary health care: Therapeutic nutritional rehabilitation	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
Inpatient, generic	Hospitalization (Primary health care)	Service included in EPHS matches service included in HBP	Hospitalization
	Emergency dialysis	Service included in EPHS but not included in HBP	
Emergency services	Accidents and emergencies more	Service included in EPHS but not included in HBP	
	Blood bank	Service included in EPHS but not included in HBP	
		Service included in HBP but not included in EPHS	Reimbursement of ambulance transportation fees
Other public health services	Health promotion	Service included in EPHS but not included in HBP	
	Social services	Service included in EPHS but not included in HBP	
	Medico legal services	Service included in EPHS but not included in HBP	
	Hygiene	Service included in EPHS but not included in HBP	
	Health, safety and environment	Service included in EPHS but not included in HBP	
	Clinical supervision to health facilities	Service included in EPHS but not included in HBP	
	Leadership and management	Service included in EPHS but not included in HBP	
		Service explicitly excluded from HBP	Occupational diseases and accidents
Specialized services	Stomatology, oral health and surgery (see package listing for more detail)	Service included in EPHS matches service included in HBP	Dental care and surgery
	Physiotherapy	Service included in EPHS matches service included in HBP	Physiotherapy



	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
<b>Specialized services</b>	Orthopedics (prosthetics and orthotics)	Service included in EPHS matches service included in HBP	Prosthetics and orthotics not exceeding a value approved by the fund
	Radiotherapy service	Service included in HBP fits within a broader category of services included in EPHS	Medical radiology and scanning
	Ophthalmology (see package listing for more detail)	Service included in EPHS but not included in HBP	
	Pediatrics (see package listing for more detail)	Service included in EPHS but not included in HBP	
	General internal medicine	Service included in EPHS but not included in HBP	
	Dermatology	Service included in EPHS but not included in HBP	
	Cardiology (non invasive)	Service included in EPHS but not included in HBP	
	Pulmonology and allergology	Service included in EPHS but not included in HBP	
	Nephrology	Service included in EPHS but not included in HBP	
	Gastroenterology	Service included in EPHS but not included in HBP	
	Neurology	Service included in EPHS but not included in HBP	
	Endocrinology and metabolic diseases	Service included in EPHS but not included in HBP	
	Geriatrics	Service included in EPHS but not included in HBP	
	Hematology/Oncology	Service included in EPHS but not included in HBP	
	Rheumatology	Service included in EPHS but not included in HBP	
Infectious diseases	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
Specialized services	Mental Health (see package listing for more detail)	Service included in EPHS but not included in HBP	
	Ear, nose and throat	Service included in EPHS but not included in HBP	
	Palliative care	Service included in EPHS but not included in HBP	
	Ambulatory services	Service included in EPHS but not included in HBP	
	National rehabilitation center (see package listing for more detail)	Service included in EPHS but not included in HBP	
	Dietetics	Service included in EPHS but not included in HBP	
	Optometry	Service included in EPHS but not included in HBP	
	Toxicology service unit	Service included in EPHS but not included in HBP	
	National Infusion Production Center	Service included in EPHS but not included in HBP	
	Medical Gas Production Unit	Service included in EPHS but not included in HBP	
	Mortuary	Service included in EPHS but not included in HBP	
	Laundry services	Service included in EPHS but not included in HBP	
	Sterilization	Service included in EPHS but not included in HBP	
	Training and research	Service included in EPHS but not included in HBP	
	Forensic medicine (1 national center)	Service included in EPHS but not included in HBP	
	Service explicitly excluded from HBP	Plastic surgery, with the exception of reparative surgery	



## 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](http://www.hfgproject.org).

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