Good health is essential to human welfare and to sustained economic and social development. WHO's Member States have set themselves the target of developing their health financing systems to ensure that all people can use health services, while being protected against financial hardship associated with paying for them.

In this report, the World Health Organization maps out what countries can do to modify their financing systems so they can move more quickly towards this goal – universal coverage – and sustain the gains that have been achieved. The report builds on new research and lessons learnt from country experience. It provides an action agenda for countries at all stages of development and proposes ways that the international community can better support efforts in low-income countries to achieve universal coverage and improve health outcomes.