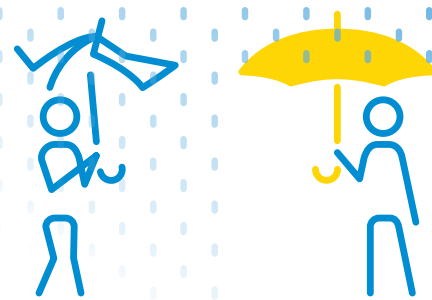


Financial protection in Ukraine

Financial protection is at the heart of universal health coverage: out-of-pocket payments can undermine access to health services and lead to poverty



How many people experience financial hardship?

11% of households are impoverished or further impoverished after out-of-pocket payments (2021)

17% of households (nearly 2.5 million households) experience catastrophic out-of-pocket payments (2021)



Who experiences financial hardship?

Lower-income households

Households in rural areas

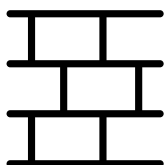
Households headed by older people or pensioners



Which services lead to financial hardship?

On average: medicines and inpatient care

In poorer households: mostly outpatient and inpatient medicines



What are the main barriers to access?

Low levels of public spending on health, resulting in widespread formal and informal payments

The Affordable Medicines Program (for outpatient medicines) still only covers a small number of conditions

The limited scope of covered inpatient medicines, inefficiencies in procurement and low levels of provider accountability



How does Ukraine compare to other countries?

Catastrophic health spending is higher in Ukraine than in many other countries in Europe, including many European Union candidate countries

It is heavily driven by household spending on outpatient and inpatient medicines

Inpatient care plays a much larger role in driving financial hardship in Ukraine than in most other countries in Europe



How can Ukraine strengthen access and financial protection?

Prioritize public spending on comprehensive primary care and strengthen the prescribing, dispensing, price regulation and availability of medicines

Reduce informal payments for inpatient care

Improve the governance of the Program of Medical Guarantees by making the process for its design and expansion more explicit and transparent

Strengthen the capacity of the NHSU to be an active purchaser of services, so it can make better use of public resources

Enhance protection for households with low incomes