

Universal Health Coverage (CMU) in Senegal: A Profitable Solution for the Improvement of Health and Productivity

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Critical issues

- Universal Health Coverage improves access to medical services for poor and vulnerable citizens.
- Universal Health Coverage leads to a decrease in absence from the work place due to taking a sick-off.
- Universal Health Coverage has positive results in terms of acces to productivity.



Source : <https://health.bmz.de/wp-content/uploads/post/image-249.jpeg>

Statement of the problem

Difficulties in accessing health care services constitute a major challenge being experienced by Senegal's government. One of the main reasons behind the difficulty in accessing healthcare services is the low coverage in regard to access to universal healthcare. It is for this reason that the government put in place the Universal Healthcare coverage programme (CMU) in order to allow its vulnerable citizens to access health insurance services. Despite the efforts undertaken, more than 50% of the citizens remain uncovered. The actual coverage rate of the programme has been calculated at 49% whereas the government targeted to cover 75% of the population by 2019. The government must pursue effort to allow for a higher number of people to benefit from a health insurance cover. This study examines the expected results of the programme in place in terms of improving access to healthcare services as well as profitability.

Results and policy implications

The programme improves access to healthcare. Beneficiaries of healthcare cover as more likely to use healthcare services as compared to those who are not covered. Furthermore, if those who are not covered would have benefitted from the programme they would have better access to healthcare facilities.

The programme increases labour productivity. Thanks to the universal healthcare coverage programmes, the number of sick-off days reduce by a unit among beneficiaries. Furthermore if those that have not benefitted from the programme were covered, their number of sick-off days would reduce. These results are pertinent given that an increased access to healthcare services thanks to a Universal Healthcare coverage programme improves the health of those who are covered and thus they become more productive.

The Universal Health Care coverage programme is not efficient as it leads to higher healthcare costs. Although the programme improves access to healthcare through an increase in the use of healthcare services and reduces the number of sick-off days taken by workers, it also leads to a sharp increase in healthcare expenditure among the beneficiaries of the programme.

Policy recommendations

The programme has the potential of increasing the use of healthcare services; which justifies its implementation and expansion.

Advocating in favour of the expansion of healthcare coverage for all cadres in society is vital.

The programme is not effective for the members of the age-group of 15 to 60 years, which is the group of citizens that are active and form the target group of the programme. The programme needs to be revised in order for it to be more attractive.



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