



Health Insurance Systems and Policy

Duration: 5 Days

Language: en

Course Code: PO5-124

Objective

By the end of this course, participants will be able to:

- Understand the key principles and models of health insurance systems.
- Analyse the financing and regulatory mechanisms of health insurance.
- Evaluate the role of policy in ensuring equity, access, and quality in healthcare.
- Compare international health insurance systems and their outcomes.
- Assess the impact of health insurance reforms on populations and healthcare providers.

Audience

This course is ideal for:

- Health insurance professionals and policymakers.
- Healthcare administrators and managers.
- Public health and policy specialists.
- Regulators and compliance officers.
- Professionals working in NGOs, donor agencies, or international health organisations.

Training Methodology

The course combines interactive lectures, case study analysis, group discussions, and policy evaluation exercises. Participants will engage with practical examples and international comparisons to apply concepts to their professional context.

Summary

This specialised training course provides an in-depth understanding of health insurance systems and the policies that govern them. Participants will explore the structures, financing models, and regulatory frameworks that shape health insurance globally. The course highlights the balance between accessibility, affordability, and quality of care, while examining the role of governments, private insurers, and international organisations in shaping health policy.

Through real-world examples and case studies, participants will learn how different health insurance systems operate, compare policy approaches across countries, and analyse the impact of reforms on healthcare delivery and equity.

Course Content & Outline

Section 1: Foundations of Health Insurance Systems

- Definition and purpose of health insurance.
- Core principles: risk pooling, solidarity, and equity.
- Types of health insurance: public, private, and mixed systems.

Section 2: Financing Models and Mechanisms

- Tax-based vs. premium-based systems.
- Social health insurance models.
- Out-of-pocket payments and their implications.
- Sustainable financing strategies for universal health coverage (UHC).

Section 3: Regulation and Policy Frameworks

- The role of government in policy design and oversight.
- Legal and regulatory standards for insurers and providers.
- Balancing cost control with quality and access.
- Impact of health policy reforms on system performance.

Section 4: Comparative Health Insurance Systems

- Case studies: USA, UK, Germany, and emerging economies.
- Lessons learned from successful reforms.
- Challenges in low- and middle-income countries.

Section 5: Future Directions in Health Insurance Policy

- Health insurance in the digital era.
- Integrating telemedicine and digital health into insurance coverage.
- Policy innovations for ageing populations and chronic disease management.
- Aligning health insurance systems with global health goals.

Certificate Description

Upon successful completion of this training course, delegates will be awarded a Holistique Training Certificate of Completion. For those who attend and complete the online training course, a Holistique Training e-Certificate will be provided.

Holistique Training Certificates are accredited by The CPD Certification Service (CPD), and are certified under ISO 9001 and ISO 29993 standards.

CPD credits for this course are granted by our Certificates and will be reflected on the Holistique Training Certificate of Completion. In accordance with the standards of The CPD Certification Service, one CPD credit is awarded per hour of course attendance. A maximum of 50 CPD credits can be claimed for any single course we currently offer.

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