

# Global monitoring report on financial protection in health 2021





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# FOREWORD

The world we are in today is fundamentally different than when we last published the Global Monitoring Report for Financing Protection in 2019. Almost two years into the COVID-19 pandemic, none of us is the same. This report is fundamentally about people. It does the hard work of collating, analysing and synthesizing data across the world to track the status of financial protection as part of the overall measurement of universal health coverage (UHC). These data show us that progress is possible, but that financial hardship remains a major challenge on the road to UHC. As of 2017 at least 1.4 billion people incurred financial hardship due to out-of-pocket health spending; of whom half a billion were already living in, or were pushed into, extreme poverty. As the report lays out, given the combined health and economic shock of COVID-19, this number will likely only grow.

We humbly publish this report recognizing that most of the data it presents predates the pandemic. However, we are also acutely aware of the need to look back to understand the systemic weaknesses that led us to where we are today, to be able to look forward to building stronger, more resilient, and inclusive systems that protect all people. Given the macro-fiscal outlook, we know this will require clear and proactive policies that prioritize public spending on health with adequate financial protection mechanisms and social support, particularly for the poor. Importantly, the 2021 Global Monitoring Report pushes into new territory by revealing the persistent financial hardship and financial barriers that especially the poorest and most vulnerable households face when trying to access health care. Equity is at the heart of UHC, and it is clear we must redouble our efforts to support and protect these households over the entire life cycle, as their numbers are only growing as the pandemic continues to take its toll. To this end, this report stresses that any expenditure on health care by the poor is further impoverishing and that improved financial protection does not only have intrinsic value, but is also key to overall poverty eradication.

As we continue to jointly monitor financial protection, going hand-in-hand with efforts to measure service coverage, we do so with a firm commitment to build, adapt and improve not just our own metrics but also to refine the policies that enable improvement. COVID-19 is a stark reminder that policy adaptation happens in real time. For this reason, the complimentary analysis on the pathways through which the COVID-19 pandemic is likely to impact financial protection in 2020 and beyond presented in this report is an important addition to the 2021 Global Monitoring Report on Financial Protection. This pathway analysis provides clear indications of the targeted, deliberate

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