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### ФИНАНСИРОВАНИЕ ЗДРАВООХРАНЕНИЯ НА МАЛЬДИВАХ

Аннотация: в статье описываются закономерности финансирования здравоохранения на Мальдивских островах. За последние три десятилетия система здравоохранения Мальдивских островов претерпела многочисленные и изменения. Значительные улучшения в этом секторе объясняются большими инвестициями в инфраструктуру и трудовые ресурсы. На Мальдивских островах имеется три основных источника финансирования сектора здравоохранения: государственные источники, частные источники и внешние источники. Мальдивские острова имеют национальную систему медицинского страхования под названием Аасанда (благосостояние), которая была разработана для оказания бесплатной медицинской помощи всем гражданам Мальдивских островов.

Ключевые слова: здравоохранение, финансирование, Мальдивы

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## HEALTHCARE FINANCING IN MALDIVES

**Abstract:** the article describes the parttens in health care financing in Maldives. During the last three decades, the healthcare system of Maldives has undergone numerous and exceptional developments. The significant improvements in this sector are attributed to the large investments directed at infrastructure and human resources such as doctors and other medical personnel. There are three main sources of finance for the health sector in the Maldives: public sources (, private sources and external sources. The Maldives has a national healthcare insurance scheme called Aasandha (well-being), which was developed to provide free medical support to all Maldivian Citizens.

**Key words:** health care, financing, Maldives

Hidden within the Indian Ocean, the Republic of Maldives is made up of an elongated cluster of small islands and comprised of 26 atolls. The atolls are divided into 20 administrative regions. The population of Maldives is approximately 370,000 people. A third of the population of Maldives lives in the capital city Male'. With some of the islands having fewer than 500 people living in it, the Maldives has a widely dispersed population. The Maldives has three main hospitals and they are located in the capital city. Indira Gandhi Memorial Hospital is the government hospital which provides both general and specialty health care services for every citizen for an affordable price. Meanwhile, the private medical institution ADK Private Hospital and Tree Top Hospital also provide health services that are of superior quality, but for a higher price. The capital island of each atoll now has a government health center which will attend to the medical needs of all inhabitants. However, all those who suffer from a serious medical illness which cannot be attended by island health center or need advanced medical services will be required to go to the capital city, or to Colombo, India or Singapore.

The Maldives has an estimated total of 160 doctors and 445 nurses and midwives per 10,000 people. Currently, for every 10,000 of the population, there are 9 specialists available. Lack of highly trained human resources is still a major concern in the health sector in the Maldives. Since there are not enough Maldivian doctors, the majority of the doctors working in the Maldives are foreigners. Large expatriate workforce causes difficulties in patient-doctor communication and interactions, especially at community level. The average net salary for a doctor with 2 years of experience is MVR 255,000 (\$16536) in the Maldives [1].

Table 1- Salary of healthcare section in the Maldives in 2018

| Healthcare professions | Gross annual wage |
|------------------------|-------------------|
| Medical Officer (MBBS) | \$18536           |
| Specialist Doctors     | \$20280           |
| Dentist                | \$18436           |
| Physiotherapist        | \$13200           |
| Pharmacist             | \$10350           |
| Laboratory technicians | \$14750           |
| Nurses                 | \$11673           |
| Public health workers  | \$7003            |

To ensure fair access to quality health care to the whole population the health sector of Maldives is in a process of undergoing significant changes. The Ministry of Health is coordinating and managing health sector reforms with significant support from its key development partners such as the World Health Organization, the World Bank, UN agencies and other donors to report key health sector systemic and operational issues. During the last three decades, the healthcare system of Maldives has undergone numerous and exceptional developments. The significant improvements in this sector are attributed to the large investments directed at infrastructure and human resources

such as doctors and other medical personnel. Total spending for the health sector from the 2019 budget is estimated to be MVR 3,059 million (\$198 million). This composes of 84% recurrent expenditure and 16% capital expenditure. 21% of the recurrent expenditure for the health sector is issued to medical consumables. Furthermore, important projects carried out in the health sector of Maldives include the development of Addu City Hithadhoo Regional Hospital (MVR 227 million - \$14 million), procurement of medical equipment for Dharumavantha Hospital (MVR 93 million - \$6 million) and expansion of health service centers already established in multiple islands [4].

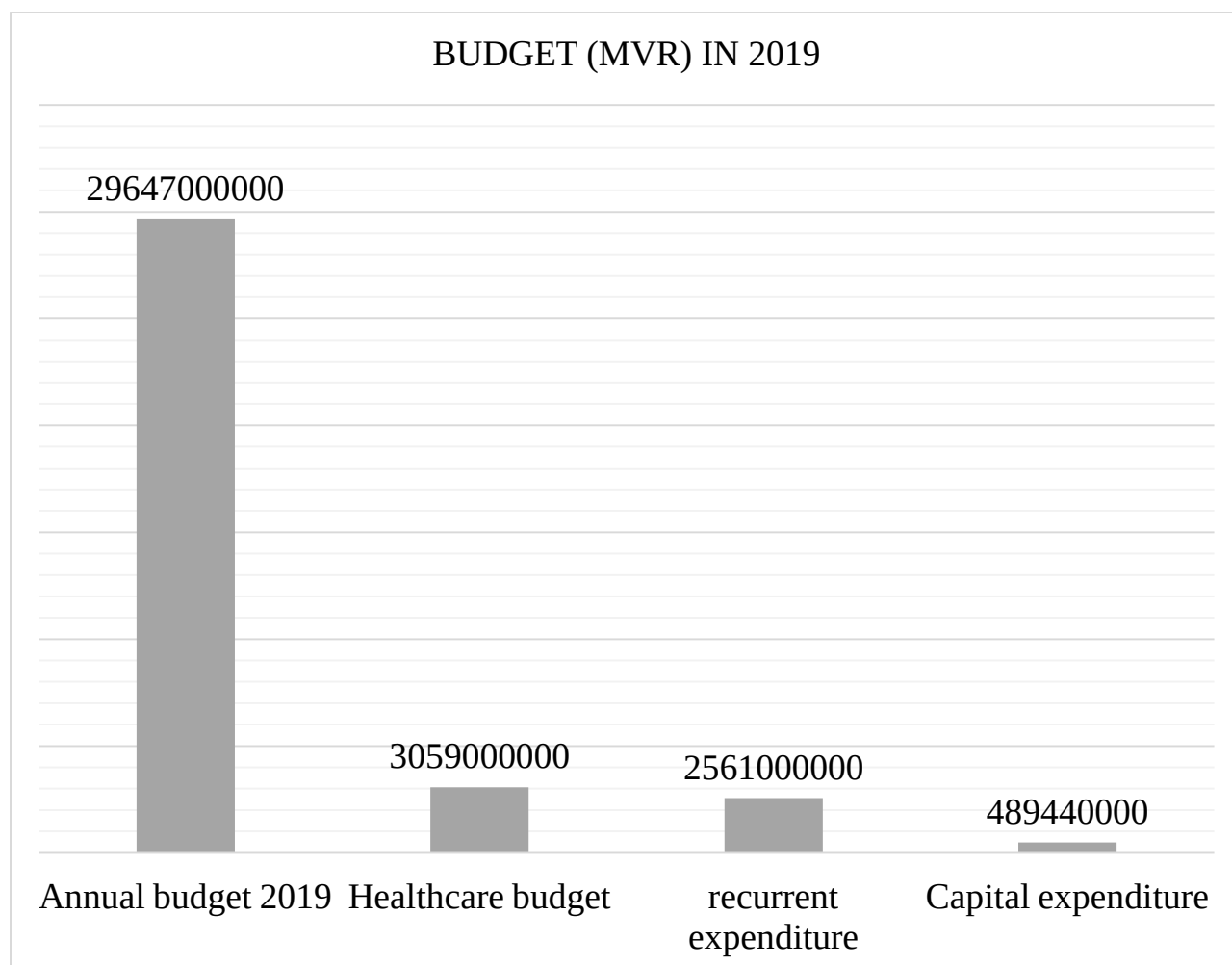


Figure 1- Budget for healthcare sector for 2019 in the Maldives

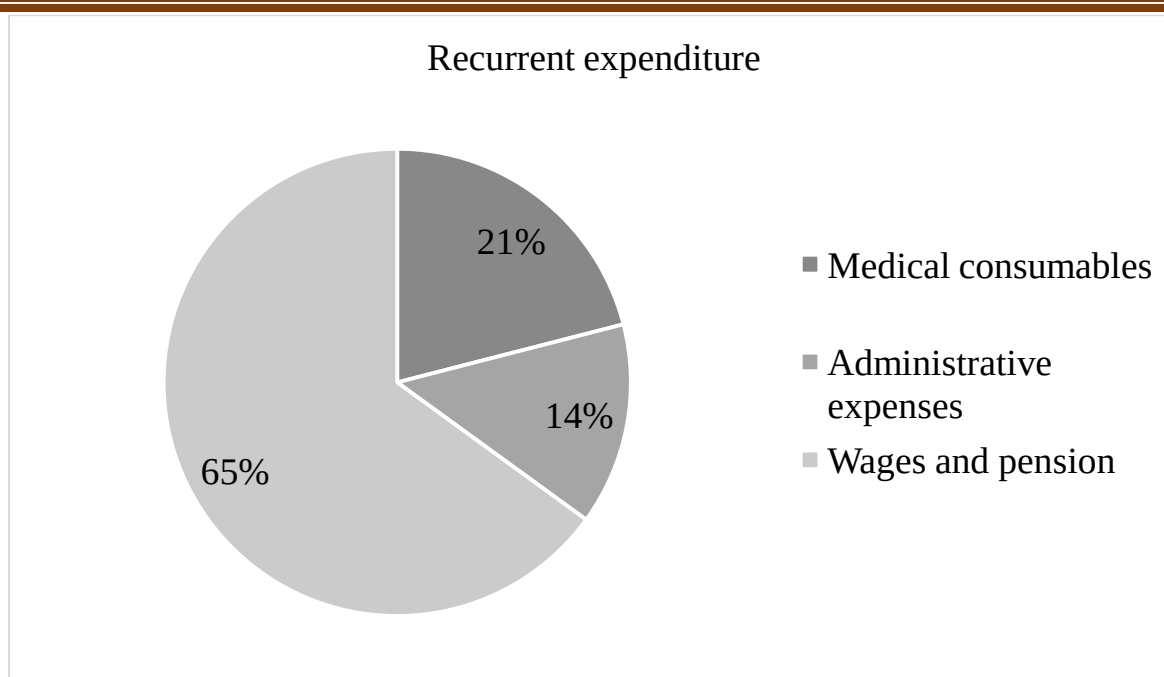


Figure 2- Recurrent expenditure in healthcare sector in Maldives in 2019

There are three main sources of finance for the health sector in the Maldives: public sources, private sources and external sources. Table 2 shows that the major source of health funds are the citizens, which accounts for almost 50%. The second main source of finance is the Government, which is 44%. External sources such as donations and grants for multilateral and bilateral aid contributed to less than 3.3%, and the employers contributed approximately the same percentage to cover the health insurance of their own employees [2].

Table 2- Sources of 2018 funds for the healthcare budget in the Maldives

| Sources of health funds        | Amount MVR    | Percentage (%) | Amount USD |
|--------------------------------|---------------|----------------|------------|
| Ministry of Finance & Treasury | 1,209,222,934 | 43.7           | 78,419,127 |
| Other public                   | 8,200,557     | 0.3            | 531,813    |
| Household Funds                | 1,365,372,621 | 49.4           | 88,545,566 |

|                                         |               |     |             |
|-----------------------------------------|---------------|-----|-------------|
| NGOs and community health organizations | 4,910,654     | 0.2 | 318,460     |
| Employers funds                         | 87,965,070    | 3.2 | 5,704,609   |
| Donors                                  | 90,901,454    | 3.3 | 5,895,036   |
| Total                                   | 2,766,573,290 | 100 | 179,414,610 |

The Maldives has a national healthcare insurance scheme called Aasandha (well-being), which was developed to provide free medical support to all Maldivian Citizens. According to this healthcare bill Aasandha Program, which came into effect in January 2012, all Maldivian citizens are entitled to receive government-financed medical coverage of up to 100,000 MVR (\$6,500) a year. Foreign national workers are also beneficiaries of this scheme. They are eligible for medical coverage, provided that their employers pay an upfront fee of 1,000 MVR (\$65). Every Maldivian with a valid national identity card is covered in this scheme and is permitted to a limit of MRF 100,000. Other than the main hospitals, pharmacies and clinics in the Maldives, beneficiaries of the scheme are entitled to receive treatment and service from 8 health facilities in India and 3 health facilities in Sri Lanka. Before the induction of the health bill, all workers in the Maldives were forced to bear their health expenses and medication, which meant paying quite hefty medical bills. The Aasandha Program is said to be a public-private partnership with an insurance provider, Allied Insurance [5].

The Government of Maldives provides special importance to the health sector, which has been undergoing fundamentals changes of reform with projects like Aasandha and giving importance to expatriate workers by providing accommodation, food and a safe environment. There are strategies to improve utilization of enabling platforms such as telemedicine, e-health programs and the initiatives for increased financial health protection are of importance. It is increased and improved access to good quality healthcare thus helps in increasing health care demands and the challenges of social determinants of health amidst financial and resource shortages.

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