



## Using Health Services Must Not Break Family Finances



High-level officials from health and finance ministries in 27 countries, and other experts, strongly supported the ideas underlying universal health coverage – that all people, irrespective of ability to pay, should have access to the health services they need, without putting their families at financial risk – at a joint WHO/World Bank meeting in Geneva, Switzerland on 18–19 February 2013.

The participants agreed that establishing political commitment to universal health coverage at the highest level was essential. They acknowledged various areas requiring particular focus in order to achieve universal health coverage, including:

- striking the right balance to ensure that people receive the care they need at a cost the government can afford;
- addressing shortages in human resources, both in numbers and distribution (between rural/urban and poor/wealthy areas);
- ensuring an adequate supply of high-quality and affordable essential medicines and technologies; and
- improving information systems and monitoring progress.

### Situation in the WHO European Region

Across the European Region, health services have extensive population coverage overall, although specific attention is needed to address groups such as migrants and Roma.

Nevertheless, inequalities are widespread across the Region. For example, formal and informal patient out-of-pocket payments comprise 5–70% of total health expenditures, and 19 million people still make such payments, which are catastrophic for their household budgets and lead to 7 million becoming impoverished. Out-of-pocket payments are a greater problem for poor and chronically ill people, with outpatient expenditure on medicines the major driver. The financial crisis exacerbates the situation in many countries.

The European countries represented at the meeting were France, Georgia, Germany, Italy, the Netherlands and Norway. In addition, representatives from the permanent missions of Belgium, Denmark, Finland, France, Georgia, Italy, Luxembourg, Monaco, Norway, Sweden, Switzerland and Turkey, as well as the European Union, were present. Representatives of many civil-society organisations also took part.

### United Nations resolution supporting universal health coverage

The United Nations General Assembly recently adopted a resolution supporting universal health coverage, encouraging countries to develop health systems that avoid significant direct payments at the point of care.

For more information, please visit: [www.euro.who.int](http://www.euro.who.int)

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