

High medical bills: Prioritise health insurance

INSURANCE

IBRAHIM LUBEGA
KADDUNABBI



Ibrahim
Lubega
Kaddunabbi

In November 2025, as he bid farewell to his mother, businessman Hassan Basajjalabala opened his heart to the country. He spoke of the painful journey his family endured while fighting to save her life, a battle against a complicated heart condition that tested their strength and faith.

He recalled the crushing weight of medical expenses, so overwhelming that even when they thought they could manage, the burden only grew heavier.

In that moment of sorrow, Basajjalabala made a heartfelt appeal to government: to fast-track the signing of the National Health Insurance Scheme Bill.

He reminded mourners and leaders at the send off that Ugandans deserve more than resilience in the face of tragedy, that they deserve a system that shields them from the devastating shock of unexpected medical bills, a safety net that honors the dignity of every citizen.

During President Museveni's recent campaign trail, as he met with mechanics and garage operators across Kampala and the Metropolitan Area, the mechanics also voiced an appeal, urging for medical insurance coverage that would

be accessible to all Ugandans.

The burden of high healthcare costs is driving many families into financial hardship, consuming a large portion of their already limited income. This is where the National Health Insurance Scheme (NHIS) becomes not just relevant but a critical service that government should prioritize.

The NHIS is more than just a policy framework. It is a lifeline for individuals, families, and communities across the nation. Making it a personal and national priority is essential if we are to build a healthier, more resilient population.

The solution to the challenges many Ugandans are facing lies in prioritizing and implementing the NHIS, whose major aim is to provide access to quality and affordable healthcare services to all Ugandans.

This will be instrumental in boosting access to affordable health care in the country, reducing the protection gap, and protect Ugandans from unexpected and high medical out-of-pocket costs, by giving them an opportunity to pay very affordable premiums and get treatment based on a basic cover.

The Ministry of Health National Health Accounts report released on August 22, 2024, for instance stated that the amount of money Ugandans spent on out-of-pocket ex-

Key figure

Shs88.3b

The Ministry of Health 2024 National Health Accounts report shows that the amount of money Ugandans spent on out-of-pocket on healthcare rose by Shs88.3b between 2019/20 and 2020/21, from Shs2.21 trillion to Shs2.3 trillion.

penditure on healthcare increased by Shs88.3b between 2019/20 and 2020/21, from Shs2.21 trillion to Shs2.3 trillion. This shows that Ugandans are paying huge bills for

treatment than what they would have paid under NHIS.

The report further notes that more than 90 percent of household expenditure went to curative care, whose main component is medical care goods like pharmaceuticals. Ugandans are indeed experiencing financial hardship when they are directly paying out of pocket bills for health care.

Even small out-of-pocket payments to get pain killers like paracetamol, it is a strain for many households across the country who also don't have enough money to meet other basic needs. The situation is even worse when it comes to those who have to pay for long-term treatment for chron-

ic illnesses. We have all witnessed the cost of health care forcing some people to use their life savings, sell assets, or borrow, destroying their futures and often those of their children. The solution to this lies in the implementation of NHIS.

The lack of financial protection reduces access to health care, undermines one's health status, deepens poverty levels, and worsens health and socioeconomic inequalities in communities.

Thus, implementing the NHIS will protect Ugandans from unexpected and high medical out-of-pocket costs, giving them an opportunity to pay very affordable premiums and get treatment based on a basic cover.

For a meaningful legacy - a gift to the people of Uganda by earnestly approving the implementation of the NHIS, will strengthen their health and well-being. Its success shall not only depend on prioritising it but also individual enrollment, educating the masses on its benefits and holding service providers accountable for the quality of care. Let us make NHIS everyone's priority. Choosing it is a step towards a safer, fairer, and healthier future for all. Healthcare is a right, not a privilege, we all benefit.

The writer is the Insurance Regulatory Authority chief executive officer

Cost of healthcare

'We have all witnessed the cost of healthcare forcing some people to use their life savings, sell assets, or borrow, destroying their futures.'