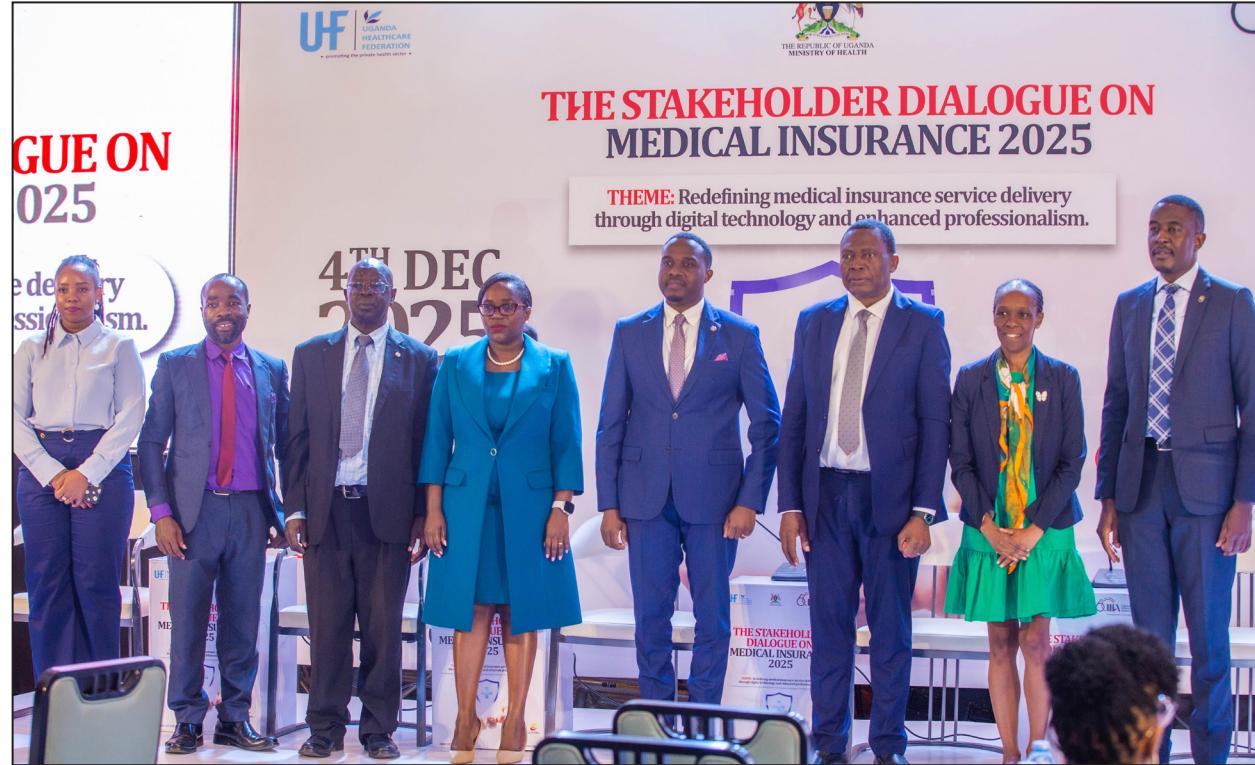


Roundtable Dialogue Calls for Multi-Stakeholder Drive to Expand Health Insurance Access



Government officials, private insurers, healthcare providers, and civil society representatives have called for a coordinated, multi-stakeholder approach to make health insurance accessible to all Ugandans, emphasizing that universal coverage cannot be achieved by any single actor alone.

The call came during the Stakeholders Dialogue on Medical Insurance, where experts highlighted persistent barriers preventing large segments of the population, particularly those in rural and vulnerable communities, from accessing affordable and effective healthcare.

The experts stressed the need for collaboration between public and private sectors, including insurance companies, regulatory bodies, healthcare providers, and community organizations, to design and implement inclusive insurance solutions.

Kenbright Insurance CEO Ernest Barusya warned Ugandans about the financial risks of going without medical coverage.

"Many of our people are not insured



Mr. Ernest Magezi Barusya, CEO of Kenbright Actuarial providing insights into regional developments and emerging opportunities in the Medical Insurance Industry

and that is not bravery. They are just a step away from bankruptcy when medical bills come," he cautioned, urging insurers, healthcare providers, regulators, and policymakers to drive initiatives that expand access to affordable and effective medical insurance.

He also highlighted the importance of preventive healthcare, urging citizens to monitor basic health indicators such as blood pressure and blood sugar levels. Early detection, he noted, can prevent costly treatments for chronic conditions like kidney



Mr. Jonan Kisakye, CEO of the Uganda Insurers Association giving opening remarks

disease, diabetes, and sickle cell complications.

"The future we want is one where no Ugandan is left unprotected," Barusya said, encouraging both individuals and organizations to act responsibly and lead by example.

Highlighting Uganda's growing yet underdeveloped medical insurance sector, Barusya noted that while total premiums are projected to reach Shs473 billion this year, coverage remains limited, serving only about 510,000 people—roughly 1.1% of the population.

"Many Ugandans still go without insurance, relying on personal savings or borrowing to meet medical costs during emergencies. Accidents, chronic illnesses, and maternity care can be financially devastating without proper coverage," Barusya said. He reiterated the importance of preventive care to reduce the risk of expensive interventions in the future. Comparing Uganda with its neighbors, Barusya noted that low insurance coverage contributes to high out-of-pocket healthcare expenses. While Rwanda boasts over 90% coverage, less than 2% of Ugandans have medical insurance, leaving citizens to shoulder 41% of healthcare costs themselves. He called for collaborative efforts among insurers, healthcare providers, fintech companies, and government agencies to develop flexible, affordable products that address the needs of Uganda's diverse population. Barusya emphasized that expanding coverage does not require perfection at the outset, but instead, incremental, data-driven strategies, including technology adoption, innovative financing models, and community-based approaches, can gradually increase access to quality healthcare for all Ugandans.

He also highlighted the pivotal role insurance brokers can play in making health insurance accessible to all, because they currently handle over 70% of premiums and serve as both distributors and trusted advisors.

Brokers, he said, educate clients, raise awareness about health risks, and reduce loss ratios in corporate insurance schemes.

"At the start of managing a corporate scheme, loss ratios often exceed 130%. Within the first year of broker involvement, these ratios can drop to as low as 80%," he explained, underscoring the value brokers bring to the sector.

The forum, organized by the Uganda Insurers Association (UIA), convened insurers, healthcare providers, regulators, and patient advocates to explore strategies for improving insurance uptake and building public trust.

Joan Nankya, Head of Medical at

ICEA General Insurance, highlighted the transformative impact of technology on claims processing.

"Integration with hospital systems has reduced delays, cut costly paperwork, and enabled real-time analytics.

Faster claims payments ensure patients are treated promptly, while doctors are compensated on time, strengthening trust across the sector," she said.

Addressing the misconception that medical insurance is only for the wealthy, Nankya outlined tailored products for different income levels, including senior coverage and cash-back plans for low-utilization clients in the informal sector.

Kevin Kateete, Manager of Licensing and Compliance at the Insurance Regulatory Authority (IRA), highlighted ongoing initiatives to streamline processes and support community-based health insurance schemes with lower setup costs, while maintaining professionalism and financial stability. "The IRA is reviewing regulatory frameworks to encourage private sector participation and guarantee prompt payment of valid claims. Timely settlements are essential for maintaining trust in the system and ensuring that medical insurance fulfills its promise to protect citizens," he said.

From the healthcare perspective, Dr. Miriam Musinga Mutero, CEO of IHK C-Care, emphasized the importance of retaining skilled doctors and delivering patient-centered care.

"Open communication between insurers and hospitals is essential. Patients must receive high-quality treatment, and doctors need to feel supported rather than constrained by insurance limitations," she said.

Dr. Mutero also highlighted the need to invest in local healthcare infrastructure, citing challenges such as limited specialists and advanced diagnostic equipment. "Collaborative approaches are critical to encourage doctors to stay in Uganda, provide quality care, and leverage technology to improve service delivery," she noted. The dialogue stressed the urgent need for multi-stakeholder collaboration to expand insurance coverage, build trust, and improve healthcare outcomes in Uganda. Participants agreed that while progress has been made, sustained efforts are required to create inclusive, efficient, and patient-centered insurance solutions.