

# How to end unexpected medical bills

In November last year, as he bid farewell to his mother, businessman and city mogul Hassan Basajjabalaba opened his heart to the nation.

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, Basajjabalaba 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 deserved 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 honours the dignity of every citizen.

During President Yoweri Kaguta Museveni's recent campaign trail, as he met with mechanics and garage operators across Kampala city 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 prioritise.

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 prioritising and implementing the NHIS, whose major aim is to provide access to quality and affordable healthcare services to



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all Ugandans. This will be instrumental in boosting access to affordable healthcare 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 to 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 expenditure on healthcare increased by sh88.3b between 2019/2020 and 2020/2021, from sh2.21 trillion to sh2.30 trillion.

This shows that Ugandans are paying huge bills for treatment than what they would have paid under NHIS.

The report further notes that over 90% 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 healthcare.

Even small out-of-pocket payments to get pain killers like paracetamol, it is a strain for many households across the country who also do not 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 chronic illnesses.

We have all witnessed the cost of healthcare, 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 healthcare, 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 enrolment, educating the masses on its benefits and holding service providers accountable for the quality of care.

Let us make NHIS everyone's priority. Choosing NHIS is a step towards a safer, fairer, and healthier future for all. Healthcare is a right, not a privilege, we all benefit.

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