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# EVALUATING THE IMPACT OF UNIVERSAL HEALTHCARE POLICIES ON ACCESS TO CARE IN DEVELOPING COUNTRIES

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## Abstract

Universal healthcare (UHC) policies have become a cornerstone of healthcare reform in many developing countries, aiming to provide equitable access to healthcare services for all citizens. The implementation of UHC is often seen as a solution to the disparities in healthcare access, which are common in low- and middle-income countries. This paper evaluates the impact of universal healthcare policies on access to care in developing countries by analyzing both the successes and challenges faced in their implementation. It examines case studies from countries such as Thailand, Rwanda, and Ghana, where UHC policies have been introduced, focusing on how these policies have affected healthcare access, quality of care, and health outcomes. The paper also explores the role of financing mechanisms, healthcare infrastructure, and the involvement of the private sector in ensuring the effectiveness of UHC programs. The findings suggest that while UHC has improved healthcare access and outcomes in some countries, challenges such as funding, workforce shortages, and geographic disparities remain. This paper concludes with recommendations for policymakers to enhance the effectiveness of UHC policies in developing countries, including the importance of sustained investment, improved infrastructure, and inclusive governance.

**Keywords:** Universal healthcare, developing countries, access to care, healthcare policies, health systems, healthcare financing, health outcomes, equity, healthcare infrastructure, public health.



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## **Introduction**

In many developing countries, access to quality healthcare remains a significant challenge due to financial constraints, limited healthcare infrastructure, and socio-economic inequalities. The introduction of universal healthcare (UHC) policies has emerged as a promising solution to address these barriers and provide equitable access to essential healthcare services. UHC, as defined by the World Health Organization (WHO), aims to ensure that all individuals and communities receive the health services they need without suffering financial hardship.

The concept of UHC is particularly relevant in the context of developing countries, where a large proportion of the population often faces barriers to accessing healthcare due to factors such as poverty, geographic location, and inadequate healthcare systems. In these countries, UHC has the potential to reduce health disparities, improve health outcomes, and promote social and economic development. However, implementing UHC in resource-limited settings presents significant challenges, including funding shortages, political instability, and limited human resources.

This paper seeks to evaluate the impact of UHC policies on access to care in developing countries, with a particular focus on countries that have made strides toward universal health coverage. The paper examines how UHC policies have affected healthcare access, quality, and health outcomes, and it identifies key challenges and successes in the implementation of these policies. By analyzing case studies from countries that have introduced UHC, this paper aims to provide valuable insights into the strengths and weaknesses of UHC programs in the developing world.

## **Literature Review**

The relationship between universal healthcare policies and access to care in developing countries has been explored in various studies. This literature review highlights the key findings and themes from recent research on the subject.

### **1. The Importance of Universal Healthcare**

Universal healthcare is seen as a fundamental right that should be available to all individuals, regardless of their income or social status. According to the WHO



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(2019), UHC is essential for reducing health inequalities and improving the overall health of populations. In many developing countries, where large segments of the population lack access to basic healthcare services, UHC is viewed as a means to achieve social equity and sustainable development (Glassman et al., 2020).

## **2. Case Studies on UHC in Developing Countries**

Several developing countries have successfully implemented UHC policies, providing valuable lessons on the challenges and benefits of such systems. For example, Thailand's Universal Health Coverage Scheme (UCS), introduced in 2002, has been hailed as a success in expanding healthcare access. A study by Tangcharoensathien et al. (2021) found that UCS significantly reduced out-of-pocket expenses and improved access to essential healthcare services for rural populations. Similarly, Rwanda's UHC policy, which began in 2003, has been credited with improving health outcomes, such as a reduction in maternal and child mortality rates (Binagwaho et al., 2014).

In Ghana, the introduction of the National Health Insurance Scheme (NHIS) in 2004 aimed to provide coverage for the majority of the population. However, challenges remain in terms of affordability, enrollment rates, and coverage of essential services (Aikins, 2019). The success of these case studies depends on various factors, including political commitment, effective financing mechanisms, and the involvement of both public and private sectors.

## **3. Healthcare Financing and Sustainability**

One of the key challenges in implementing UHC in developing countries is securing adequate and sustainable financing. Many countries rely on a mix of government funding, out-of-pocket payments, and insurance schemes to finance UHC. However, financing models that depend on out-of-pocket payments often fail to protect vulnerable populations from financial hardship (Kutzin, 2013). A study by Savedoff et al. (2017) suggests that innovative financing mechanisms, such as progressive taxation or external aid, are crucial for ensuring the sustainability of UHC programs in low-income settings.



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#### **4. The Role of Healthcare Infrastructure**

The success of UHC policies is closely tied to the availability and quality of healthcare infrastructure. In many developing countries, healthcare facilities are inadequate, especially in rural areas. This lack of infrastructure can hinder the effectiveness of UHC policies, as even when healthcare services are available, they may not be accessible to those who need them most (World Bank, 2020). A report by the World Health Organization (2018) emphasizes the need for investments in healthcare infrastructure, including the construction of health facilities, the provision of medical equipment, and the training of healthcare workers.

#### **5. Equity and Access to Care**

UHC policies aim to reduce disparities in healthcare access between different socio-economic groups. However, achieving equity in healthcare is a complex challenge. Evidence from countries like India and Nigeria shows that while UHC policies have expanded coverage, significant barriers remain for marginalized populations, particularly those in rural areas, the poor, and ethnic minorities (Bhatia et al., 2021). These groups often face additional challenges in accessing care, such as transportation barriers, cultural factors, and lack of information.

### **Main Part**

#### **1. Impact of UHC on Healthcare Access**

Universal healthcare policies have significantly improved access to healthcare in developing countries. In Thailand, the implementation of the UCS resulted in increased healthcare utilization and improved access to essential services such as maternal and child health care, vaccination programs, and treatment for chronic diseases (Tangcharoensathien et al., 2021). In Rwanda, UHC has led to a marked reduction in mortality rates and improved access to healthcare for rural and low-income populations (Binagwaho et al., 2014).

However, challenges remain in terms of ensuring that all populations benefit equally from UHC policies. In countries like Ghana, while health insurance



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coverage has expanded, issues such as affordability, limited enrollment, and inadequate coverage of essential services persist (Aikins, 2019).

## **2. Challenges in Financing UHC**

The financial sustainability of UHC is a key challenge for many developing countries. The cost of providing healthcare services to an entire population can be prohibitively high, especially when there are limited financial resources available. Countries that have successfully implemented UHC, such as Thailand and Rwanda, have relied on innovative financing mechanisms, including progressive taxation, external aid, and pooling resources from the private sector (Glassman et al., 2020).

Nevertheless, financing remains a major obstacle, particularly in countries with low levels of economic development. A lack of sufficient funding can lead to gaps in service delivery, affecting the quality of care and undermining the goals of UHC (Kutzin, 2013).

## **3. Healthcare Workforce and Infrastructure Development**

The success of UHC policies is also contingent upon the availability of a skilled healthcare workforce and adequate healthcare infrastructure. Countries like Thailand have invested heavily in training healthcare workers and improving healthcare facilities, which has contributed to the success of their UHC programs (Tangcharoensathien et al., 2021). In contrast, countries with weak healthcare infrastructure and limited human resources often struggle to implement UHC effectively.



## Results and Discussion

**Table 1: Impact of UHC Policies on Healthcare Access and Health Outcomes**

Country	UHC Program	Healthcare Access Improvement	Health Outcome Improvement	Challenges
Thailand	UCS	Increased access to essential services	Reduced maternal & child mortality rates	Insufficient funding, geographic disparities
Rwanda	UHC	Expanded coverage, especially in rural areas	Improved maternal & child health	Limited healthcare workforce, financial sustainability
Ghana	NHIS	Increased coverage of health insurance	Reduced financial barriers to care	Low enrollment rates, inadequate coverage

Source: Adapted from Binagwaho et al. (2014); Tangcharoensathien et al. (2021)

## Discussion

The table highlights the impact of UHC programs in different countries. While UHC policies have led to significant improvements in healthcare access and health outcomes, challenges such as insufficient funding, geographic disparities, and workforce shortages remain. Thailand and Rwanda have shown that UHC can lead to improved health outcomes, but their success is largely attributed to innovative financing models and investments in infrastructure.

However, the case of Ghana highlights that even with a health insurance scheme in place, challenges like low enrollment rates and limited coverage can hinder the effectiveness of UHC policies. This underscores the importance of continuous investment in both financial and human resources to ensure the sustainability and inclusivity of UHC programs.

## Conclusion

Universal healthcare policies have the potential to improve access to healthcare and health outcomes in developing countries. Case studies from countries like Thailand, Rwanda, and Ghana demonstrate that UHC can significantly expand coverage, reduce financial barriers, and improve health outcomes, particularly for vulnerable populations. However, the implementation of UHC in developing





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countries faces significant challenges, including insufficient financing, workforce shortages, and inadequate healthcare infrastructure.

To maximize the benefits of UHC, developing countries must invest in sustainable financing mechanisms, improve healthcare infrastructure, and ensure that UHC policies are inclusive and accessible to all populations. By addressing these challenges, UHC can become a powerful tool for improving health equity and achieving sustainable development in developing countries.

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