

Potential challenges include: Funding: Ensuring adequate funding for the scheme can be difficult,⁴ especially in developing countries with limited resources. Financing Reforms Introducing a national health insurance scheme can have significant benefits, such as: Improved financial accessibility: By reducing out-of-pocket costs, more people can afford necessary healthcare services. Improved efficiency: By pooling resources and negotiating with providers, a national health insurance scheme can improve the efficiency of the healthcare system. Resistance to change: There may be resistance from various stakeholders, including healthcare providers and patients, to the introduction of a new system