Health insurance is a method used by people in different countries to finance their medical expenses.Three main categories of health insurance exist: National or Social Health Insurance (NHI/SHI), which pools funds to finance healthcare for a national population; Private Health Insurance, which individuals or employers purchase for coverage; and Community-Based Health Insurance, which involves local communities pooling resources for healthcare.Governments also contribute to ensure financial sustainability and extend coverage to those who cannot afford it. SHI schemes vary in terms of the services covered and may be administered by the public or private sector or a combination of both.Payment methods to healthcare providers also differ, ranging from unrestricted fee-for-service to negotiated rates.Some countries offer comprehensive coverage, including dental care and prescription drugs, while others provide coverage for specific populations or encourage individuals to purchase their own insurance.CBHI helps mobilize resources and improve access to healthcare, but it can be vulnerable to adverse selection and low uptake without effective government support and implementation programs.Analyzing the functioning of health insurance schemes provides insights into the overall performance of healthcare systems.Different countries utilize various insurance and financing models based on their socioeconomic realities.In the United States, Medicaid and Medicare are government programs that provide health insurance for low-income individuals and seniors, respectively.The Affordable Care Act, implemented in 2014, includes an individual insurance mandate to promote coverage.In some countries, individuals can purchase private health insurance (PHI) to cover services not included in government-funded programs.The Affordable Care Act in the U.S. prohibits the cancellation of coverage and charging higher premiums for preexisting conditions.Community-Based Health Insurance (CBHI) is a nonprofit financing mechanism used in lower-income countries to provide health coverage for the poor.These models may involve premiums, deductibles, co-payments, or prior authorization.In Canada, private insurance for covered services is prohibited in some provinces, but the Supreme Court ruled that banning it in the face of long wait times violated human rights.It operates on a voluntary membership basis, where members contribute funds to mutual health organizations.When individuals with low incomes and no financial protection get sick, they face a dilemma: either use health services and risk further impoverishment or forgo services and remain ill.Health insurance improves service utilization and protects households from excessive out-of-pocket costs.In these systems, contributions are made by individuals and sometimes their employers through taxation or separate levies.Private insurance plans can charge higher premiums for preexisting conditions and may impose coverage restrictions.The global healthcare financial system is complex, with different forms of insurance and coverage, especially with advancements in medical technologies.International organizations like the WHO advocate for equitable and accessible healthcare systems.Universal access to necessary healthcare is a shared goal among high-income countries.Health insurance has evolved internationally to address the increasing costs of advanced medical care.The World Health Organization estimates that millions of people face financial catastrophe each year due to out-of-pocket healthcare expenses.These models aim to provide access to medically necessary services while managing costs.Private health insurance options are also available in various countries, either through nonprofit organizations or on the private market.These plans may offer additional coverage or choice of healthcare providers.Universal

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health coverage is a goal that faces ethical and political controversies. Social health insurance (SHI) systems have evolved differently across countries. Examples include Germany, Canada, Taiwan, and the United States.

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