**Introduction:**

UHC means that all individuals and communities receive the health services they need without suffering financial hardship. It includes the full spectrum of essential, quality health services, from health promotion to prevention, treatment, rehabilitation, and palliative care (WHO).

In Tanzania more than six people in ten do not have health insurance. National Health Insurance and Community Health Insurance combined covers only 33% of people. Out of pocket expenditure often constitute a major access barrier to needed health care. The percentage of out of pocket expenditure has not shown a steady decrease; the highest was in 2002 when it was 43.2% then decreased to 26% in 2006. In 2015 out of pocket expenditure was reported to be 26.1%.

**Financing required for UHC in Tanzania**

<table>
<thead>
<tr>
<th>Year</th>
<th>Y2018</th>
<th>Y2019</th>
<th>Y2020</th>
<th>Y2021</th>
<th>Y2022</th>
<th>Y2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>USD Bln</td>
<td>USD 52.09</td>
<td>USD 53.44</td>
<td>USD 54.83</td>
<td>USD 56.26</td>
<td>USD 57.72</td>
<td>USD 59.22</td>
</tr>
</tbody>
</table>

Proposed health financing (4%GDP) to achieve UHC

<table>
<thead>
<tr>
<th>Year</th>
<th>Y2018</th>
<th>Y2019</th>
<th>Y2020</th>
<th>Y2021</th>
<th>Y2022</th>
<th>Y2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>USD Bln</td>
<td>2.08</td>
<td>2.14</td>
<td>2.19</td>
<td>2.25</td>
<td>2.31</td>
<td>2.37</td>
</tr>
<tr>
<td>TZS Trillion allocation required</td>
<td>TZS Trillion 4.58</td>
<td>TZS Trillion 4.70</td>
<td>TZS Trillion 4.93</td>
<td>TZS Trillion 5.08</td>
<td>TZS Trillion 5.21</td>
<td></td>
</tr>
</tbody>
</table>

**Benefits of UHC**

**Political Benefits**

Well designed and financed UHC is a vote winning strategy. Many major UHC processes have been initiated by political leaders in the run-up to elections and immediately following a transition of power.
**Health Benefits**

There is no better way for a President to demonstrate that they care for their people than improving their health and well-being.

**Economic Benefits**

This directly supports the President’s agenda of an industrialized economy. Progress towards UHC will result in a more productive society which is able to actively engage in industrial production and across other sectors.

**Policy recommendations**

The healthcare financing by government revenue should be increased significantly and at the same time government should ensure proper utilization of that fund. In order to do so the following measures are suggested:

- Approve and Implement a health financing strategy that will replace private voluntary health financing (especially out-of-pocket payments) with compulsory progressive public financing that will result in the healthy and wealthy subsidizing the sick and the poor,

- Undertake tax reforms to start pro-health taxation on items such as cigarettes, sugar and fossil fuels,

- Enact and amend laws that govern the provision of health care and insurance to create Single National Health Insurance, with pooled funds that will subsidize the poor and vulnerable,

- Allocate and disburse money for health care, aiming to reach Government Health Expenditure of 4% of GDP by 2023; an estimated USD 11.64 Billion (TZS 24.77) Trillion for five years from 2019/2023,

- Bring together and align all funding schemes in Tanzania including GFATM, GAVI, PEPFAR for each to contribute to UHC.

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