Lessons Learned from COVID-19 and The Global Initiative of K-Health Insurance

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1. Lessons Learned from COVID-19
2. NHIS Global Cooperation
3. K-Health Insurance Future Endeavor
1. Lessons Learned from COVID-19

(1) Death Toll in 2020

*C자료 출처: Financial Times, WHO*
1. Lessons Learned from COVID-19

7,000 deaths each day are still attributed to Covid-19
Daily deaths attributed to Covid-19 (7-day rolling average)

First peak: 7,032 deaths per day
14,675
14,025

European Union
UK
Rest of Europe
Peru
Brazil
Latam and Caribbean
Mexico
US
Rest of N America
Middle East
India
Rest of Asia
Africa
Oceania

*자료 출처: Financial Times, WHO
1. Lessons Learned from COVID-19

(3) Death rate Comparison

*자료 출처: Financial Times, WHO
The importance of public health system

1. NHIS covers the diagnosis costs and treatment expenses.
   - Free or cheap diagnosis and treatment cost, The single payer system!
   - Everyone can receive treatment without any financial burden. (NHIS covers 80%, Government covers 20%)

NHIS facilitates quick testing and diagnosis of suspected COVID-19 cases.
1. Lessons Learned from COVID-19

(4) NHIS Contribution

- Korea is being mentioned as an exemplary case globally for its response to COVID-19. NHIS played the role of a base that protects people’s health and the medical system, despite the infectious disease of a national calamity scale.

- First, **NHIS supported the disease’s diagnosis costs with the health insurance financial resources to create a social culture of acquiring early diagnosis.** Unlike other countries, NHIS provided free diagnoses expenses for people in need of an examination and recommended to get assessments by doctors.

- Second, the number of patients at frontline medical institutions dramatically dropped because of COVID-19, so the institutions suffered from business management difficulties. Thus, **NHIS supported the health insurance benefit expenses to the institutions early on to maintain stable management.**
1. Lessons Learned from COVID-19

(4) NHIS Contribution

• Third, **NHIS reduced the premium by 50% for three months** for insurers in the bottom 20% as of the health insurance contribution of the self-employed or in the bottom 50 in regions considered special disaster areas (such as Daegu).

• Fourth, NHIS used its patient search system to **provide real-time information on people who are likely to be infected, such as those who entered the country from** infected regions or came into contact with the infected to health-care facilities nationwide. We also conducted **research on actual conditions** for the safety of patients in geriatric hospitals and users of long-term health-care facilities.

• Fifth, NHIS provided our HR Development Institute as a **Community Treatment Center (CTC)** for patients with mild symptoms of the COVID-19 infection.

• The main lessons learned from the COVID-19 crisis could be said to have been ① **Rediscovering the importance of public healthcare** and ② **The use of data-based ICT application**.
1. Lessons Learned from COVID-19

(5) Key Success Factors

World-best e-government and smart data-driven information infrastructure

- The case of CCTV Identification available

1. Locating a confirmed person who is entering into a pub

2. Identifying who are with the confirmed person

3. Identifying high risk people who were close contact with the confirmed person

4. Correspond with contact people and quarantine/clean the spots
1. Lessons Learned from COVID-19

World-best e-government and smart data-driven information infrastructure

- Self-quarantine Safety APP (User interface)

<table>
<thead>
<tr>
<th>Start page</th>
<th>Register quarantine location</th>
<th>Self-Diagnosis</th>
<th>Self-quarantine Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image1" alt="Start page" /></td>
<td><img src="image2" alt="Register quarantine location" /></td>
<td><img src="image3" alt="Self-Diagnosis" /></td>
<td><img src="image4" alt="Self-quarantine Guidelines" /></td>
</tr>
</tbody>
</table>

Installing the App -> Registration -> Self-Diagnosis results twice a day -> Case officers notified.
1. Lessons Learned from COVID-19

In Advance Preparation of Law and Ordinances for Future Pandemic

• The *Infectious Disease Control and Prevention Act* (enacted after MERS crisis in 2015), Article 76-2, the Ministry of Health and Welfare may request location information of infectious disease patients, and persons who are concerned about infection from private telecommunications companies and the National Police Agency.

• Furthermore, the law states that the Ministry of Health and Welfare may require the following information for *medical institutions, pharmacies, corporations, organizations, and individuals* about infectious disease patients, etc. and those who are concerned about infection, and the person receiving the request must comply with it.

• Through these strong legal amendments, Korean health authorities were able to *get CCTV images, credit card history, and mobile phone location information of corona-19 confirmed and suspected patients without issuing a warrant*. Therefore, Korean government can quickly collect and track information of hundreds of thousands of people and prevented the transmission of the corona-19 infection.

• In particular, *90.3% answered that it was appropriate* (37.5% very appropriate, 52.8% generally appropriate) when asked whether the analysis and disclosure of personal information of confirmed patients' was appropriate. This seems to reflect the public's perception that *analysis and disclosure of personal information is necessary in emergency situations such as Corona 19*. 

(5) Key Success Factors
1. Lessons Learned from COVID-19

Nationwide healthcare quality and capacity

• **3T Strategy**: Testing – Tracing – Treatment

• The *Drive Through* specimen collection station is a representative example of the base of Korean medical staff who solve problems based on creative ideas.

• The medical association suggested that patients be classified and treated according to 'severity' before a large-scale bed shortage occurs.

• Korea is the country that has operated a patient tracking and management system since the first patient came out with an open border.
1. Lessons Learned from COVID-19

(5) Key Success Factors

Trust and social acceptance norm toward government policy and regulation

- The social acceptance norm of Koreans is somewhat unique. Historically, when a crisis comes, many Koreans did not hesitate to sacrifice for their family, for their surroundings, and even for the country.

- Nowadays, personal activities have been sacrificed due to social distancing and restrictions on activities. However, government provided transparent COVID-19 information to public and getting public trust. Korean people thought this is another form of national crisis that can be overcome by people’s power.

- After COVID-19 outbreak, the question of whether individual interests come first or society's interests must be discussed in the direction of harmonizing the two interests, that is, personal interests must be pursued together with the public interests of society as a whole.
1. Lessons Learned from COVID-19
2. NHIS Global Cooperation
3. K-Health Insurance Future Endeavor
Designated as a WHO CC and Cooperation with ISSA, NHIS is enhancing its status within international organizations by carrying out activities to develop global healthcare issues.

### WHO CC Overview

- NHIS, which represents the Republic of Korea’s public health and medical system, has been recognized for managing a universal health insurance system and was designated as a WHO CC in 2021.
- NHIS is supporting the social insurance systems’ efficient management for single insurers, distributing resources, and stabilizing the public health finance of Western Pacific countries and ASEAN, including new southern countries.
- With the WHO CC designation, NHIS dispatched health insurance experts to the WHO Western Pacific Regional Office (WPRO) to devise measures for multilateral cooperation with WHO.

### ISSA Overview

- NHIS has engaged in ISSA Council and General Assembly activities since becoming a member in 1979 as an organization representing Korea and has dispatched a resident officer to Geneva, Switzerland, since 2003.
- NHIS oversees the management of the ISSA Liaison Office for East Asia, where 15 organizations from the 4 countries of Korea, China, Japan, and Mongolia belong, to serve as the bridge with the ISSA General Secretariat.
- As part of the Technical Commission on Medical Care and Sickness Insurance (TC Health), NHIS is actively carrying out activities in the medical, health, and long-term care insurance fields through seminars and presenting best practices, among others.
Conducted for 18 years, the Training Course on Social Health Insurance is an international event representing Korea’s public healthcare.

### Training Course on Social Health Insurance Overview

**Purpose:** To realize universal health coverage (UHC) in the international community by sharing Korea’s health insurance experiences

※ A total of 728 trainees from 60 countries have completed the course since 2004.

### State of International Training Held in the Last Three Years

<table>
<thead>
<tr>
<th>Year</th>
<th>Venue</th>
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</table>
| 2019 | • (Dates) April 16‒25, 2019  
  • (Venue) President Hotel, Seoul  
  • (Participants) 38 trainees from 23 countries, including Afghanistan |
| 2020 | • (Dates) August 24‒28, 2020  
  • (Venue) Oak Valley Resort, Wonju  
  • (Participants) 23 trainees from 15 countries, including Nepal and Ghana |
| 2021 | • (Dates) August 30 – September 9, 2021  
  • (Venue) online  
  • (Participants) 45 trainees from 11 countries |
2. NHIS Global Cooperation

NHIS is carrying out diverse cooperative projects related to public health and medicine with the World Bank

<table>
<thead>
<tr>
<th>Collaboration with WB Overview</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cooperation projects with WB</strong></td>
</tr>
<tr>
<td>→ Supporting funds (loans) for poverty eradication and social development in the fields of public health, education, and environment</td>
</tr>
<tr>
<td>→ Ukraine and Gambia Development</td>
</tr>
<tr>
<td><strong>Sharing Korea’s experience, operating a health insurance system, and providing technological support to cooperate with the international community</strong></td>
</tr>
<tr>
<td>→ Providing training by inviting high-level government officials and experts</td>
</tr>
<tr>
<td>→ For the Philippines, Belarus, Armenia, and Georgia, Ukraine, etc.</td>
</tr>
<tr>
<td><strong>Joint Learning Network (JLN)</strong></td>
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<tr>
<td>→ Joint learning network supporting UHC</td>
</tr>
<tr>
<td>→ Sharing knowledge to improve the developing countries’ health insurance system</td>
</tr>
<tr>
<td><strong>Community of Practice (CoP)</strong></td>
</tr>
<tr>
<td>→ WB’s communication platform</td>
</tr>
<tr>
<td>→ K-health insurance’s globalization and promotion of its excellence</td>
</tr>
</tbody>
</table>
2. NHIS Global Cooperation

(4) Inter-American Development Bank Projects

NHIS and IDB are working on projects such as COVID-19 information security and Mexico long-term care aiming at the expansion of K-Insurance to Latin American member states.

**Collaboration with IDB Overview**

- Cooperating with the Korean MOHW officer dispatched to IDB to discover new cooperative projects in the public health field
  * IDB: A multilateral development bank established to promote Latin America’s economic development

- Submitted a proposal for a knowledge-sharing project concerning NHIS’s major role and K-quarantine’s success strategies, which got worldwide attention since the spread of COVID-19
  → Proposed diverse projects and activities for sharing K-quarantine knowledge, such as a report analysis about K-quarantine cases and online meetings

- NHIS is continuously discovering and pursuing cooperative projects with international organizations by grasping and using the information on international development projects (on budget allocation, etc.) with the help of those dispatched to international organizations.

**Projects Illustration**

- Korea's early response to COVID-19 has been praised throughout the world. Many experts opine that Korea's ICT-based approach to identifying and tracing close contacts could be a model for other countries.

- The IDB project will provide the administrative and technical details on how Korea utilized ICT in mitigating COVID-19 including information security.
2. NHIS Global Cooperation

(5) KOICA Projects

- **KOICA development cooperation projects executed by NHIS**

<table>
<thead>
<tr>
<th>Type</th>
<th>Target Country</th>
<th>Project Cost</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development consultation</td>
<td>Vietnam (Nov 2011- Dec 2013)</td>
<td>KRW 860 million</td>
<td>Invited training, local guidance, and policy report</td>
</tr>
<tr>
<td></td>
<td>Nepal (May 2019 – Dec 2020)</td>
<td>KRW 1.17 billion</td>
<td>Invited training, local guidance, and policy report</td>
</tr>
<tr>
<td>Global training project</td>
<td>Philippines (July 2018 – Aug 2020)</td>
<td>KRW 590 million</td>
<td>Invited and online training</td>
</tr>
</tbody>
</table>

- **Held online training in 2020 to improve the Philippines’s health insurance system**
  - Developed Learning Management System (LMS), planned and produced online video content of health insurance, and designed a real-time webinar
  - Held the KOICA online training demonstration project in the public health field for the first time → became a model case for other agencies and improved the satisfaction level among the trainees
NHIS switched to online workshop since the onset of COVID-19 and successfully with 264 public health experts from 27 countries.

- **NHIS held Korea’s first development cooperation project workshop** for 264 public health experts from 27 countries since the onset of COVID-19.

- **We provided the opportunity to about 100 persons, including local society college students and NHIS staff**, to reinforce the global capacity in the public health field and contribute to fostering local student experts and instilling pride among NHIS staff.

**Online lecture**

K-health insurance online lecture to support global public health

**Video conference**

Discussion to discover and streamline new cooperation projects
2. NHIS Global Cooperation

NHIS cooperates with Asian Pacific Parliamentarian Forum on Global Health (APPFGH) to support UHC in the region.

APPFGH overview

At the initiative of the National Assembly of the Republic of Korea (WPRO), 30 ASEAN countries are composed of members, and the 5th meeting will be held in 2019.

Objective

To solve common problems in the healthcare sector in the Asia-Pacific region, the legislative people exchange ideas and seek cooperation. NHIS supports the achievement of UHC in the region.
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(1) K-Health Insurance Strategy Project

- What is K-health Insurance Strategy Project? Korean government promotes cooperation in the public health field between Korea and 10 ASEAN member states.

- NHIS has obtained projects worth USD 2.05 million for three years. NHIS is supporting the development of data-based public health systems in partner countries.


Support UHC’s realization.

Manage and prevent infectious diseases.

K-Health International Cooperation Task Force

AMSs

ASEAN Secretariat

OECD, 20.6% 2015

Increase

Decrease

Slight change

Support UHC’s realization.

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K-Health International Cooperation Task Force

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Slight change
3. K-Health Insurance Future Endeavor

(2) Post COVID-19 Initiative

- In the post-COVID-19 era, **international cooperation** between countries is critical for sustainability and resilience from the common pandemic sufferings.

- NHIS is promoting projects in partner countries to support **a data-oriented health care system** which was a key success factor for Korea’s COVID-19 case.

- The public health delivery system was a weakness in Korea to cope with COVID-19 preparation. For this reason, **the countries with a high level of public healthcare systems will be the benchmarking ones** for Korea’s public healthcare.

- **An integrated approach** for nationwide social security is crucial, especially in the future pandemic crisis. Health insurance, Pension, and other forms of guaranteeing social security should be sought wherein.

- We are in a super-aging society and **long-term care of seniors** are important specifically for elderly people’s welfare and happiness. NHIS is the single insurer of long-term care insurance and will expand expertise and experiences to the world.

- **World Bank, IDB, KOICA, etc. (donor institutions)** is important for an international project that close cooperation with MDB’s is needed.
Thank you