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## Assessing Universal Healthcare Financing Models to Balance Affordability, Efficiency, and Equity in Ensuring inclusive Healthcare Access Globally

**Michael Jonathan Midenyo**

Northside Youth and Senior Services Center St Louis, Missouri

### ABSTRACT

Achieving universal health coverage (UHC) remains a central global health priority, yet the pathways toward equitable, efficient, and affordable healthcare financing continue to diverge across nations. This study critically assesses universal healthcare financing models—tax-based, social health insurance, community-based, and mixed systems—focusing on how they balance the triad of affordability, efficiency, and equity in delivering inclusive healthcare access. From high-income countries with mature welfare infrastructures to low- and middle-income nations striving to expand coverage, financing mechanisms often reflect trade-offs between fiscal sustainability and population inclusiveness. The analysis integrates comparative evaluations of national health systems, examining the extent to which risk pooling, progressive taxation, and subsidy structures mitigate financial hardship and promote equitable access to care. The findings reveal that while tax-funded models (e.g., the United Kingdom and Nordic systems) excel in achieving equity and administrative simplicity, they face challenges in cost containment and service efficiency. Conversely, insurance-based and hybrid systems demonstrate improved resource mobilization but risk perpetuating inequality when coverage is tied to employment or income. Community-based schemes, though contextually adaptive, often suffer from limited scalability and financial instability. By narrowing the focus to global lessons applicable to developing economies, the study underscores the importance of integrating redistributive financing mechanisms with digital innovations and transparent governance to enhance system accountability. Sustainable UHC requires adaptive models that align financial protection with efficient resource allocation, ensuring that affordability does not compromise quality or accessibility. Ultimately, the research advocates for equity-driven reform frameworks that strengthen solidarity, efficiency, and universal inclusion within healthcare financing systems.

**Keywords:** Universal health coverage; Healthcare financing; Affordability; Efficiency; Equity; Inclusive healthcare access.

### 1. INTRODUCTION

#### 1.1 Global Health Equity and the Quest for Universal Coverage

Achieving Universal Health Coverage (UHC) has become one of the most urgent global health priorities of the twenty-first century, representing a cornerstone of the Sustainable Development Goals (SDGs) and a moral commitment to health equity [1]. The World Health Organization (WHO) defines UHC as ensuring that all individuals receive the health services they need without suffering financial hardship [2]. Yet, despite international momentum, progress remains uneven across countries and regions, with profound disparities in access, affordability, and health outcomes. Low- and middle-income nations continue to struggle with fragmented health systems, insufficient public financing, and high out-of-pocket (OOP) expenditures that push millions into poverty each year [3].

The global pursuit of UHC is grounded in the recognition that health is both a social right and a driver of economic development [4]. However, the pathways toward achieving this ideal vary widely, influenced by historical, political, and fiscal contexts. High-income countries have largely institutionalized comprehensive insurance schemes, while middle-income economies are navigating hybrid systems that blend public subsidies with private contributions [5]. In contrast, many low-income countries depend on donor assistance and external funding to sustain essential healthcare services, leading to fragile health financing mechanisms that limit scalability and sustainability [6].

WHO's Sustainable Development Goal (SDG) 3.8 explicitly calls for universal access to quality essential healthcare services, medicines, and vaccines, reflecting a shared commitment to equity and resilience in health systems [7]. Yet, translating this principle into actionable policy requires context-sensitive financing strategies that address inequality while promoting fiscal efficiency [8]. The challenge, therefore, is not only to expand coverage but to ensure that coverage is equitable, sustainable, and adaptive to shifting demographic and epidemiological realities [9].

## 1.2 Rationale and Scope of the Study

This study examines the financing architectures underpinning Universal Health Coverage across high-, middle-, and low-income economies, emphasizing comparative insights into the mechanisms that sustain equity and efficiency [1]. By analyzing health expenditure trends, insurance coverage models, and fiscal allocations, the study aims to identify policy determinants that either facilitate or hinder progress toward UHC [2].

The analytical scope is intentionally cross-sectional, encompassing a diverse set of countries to capture the variations in institutional capacity and fiscal prioritization that shape healthcare delivery [3]. High-income nations often leverage tax-based and social insurance schemes that minimize financial barriers to care, whereas emerging economies balance between contributory and non-contributory financing models [4]. Meanwhile, resource-constrained systems in developing regions rely heavily on donor interventions, exposing vulnerabilities in long-term sustainability [5].

The rationale for adopting this comparative approach lies in the global policy need to reconcile universal coverage goals with national fiscal realities [6]. Understanding how different countries manage the trade-off between equity and efficiency provides a foundation for evidence-based policymaking [7]. Ultimately, the study contributes to the discourse on designing adaptive, context-aware financing systems capable of achieving inclusive health coverage without compromising quality or fiscal stability [8,9].

## 1.3 Structure and Contribution of the Paper

The structure of this paper follows a logical flow that aligns with its analytical objectives and policy focus [1]. Section 1 introduces the conceptual foundation of UHC and articulates the research rationale. Section 2 reviews global literature on health financing mechanisms, identifying recurring patterns, innovations, and implementation challenges across income groups [2]. Section 3 presents the methodological framework, including country selection criteria, data sources, and comparative analytical models [3].

Section 4 synthesizes empirical findings, supported by statistical comparisons of health expenditure ratios, service coverage indices, and equity metrics [4]. Section 5 interprets these findings, exploring implications for health system resilience and fiscal policy integration [5]. Finally, Section 6 offers actionable policy recommendations, drawing lessons from successful UHC implementations that can guide both global institutions and national governments [6].

By integrating empirical rigor with policy relevance, the study bridges academic discourse and practical governance [7]. It highlights that achieving UHC is not merely a financial challenge but a systemic transformation rooted in political will, institutional design, and social solidarity [8,9].

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## 2. CONCEPTUAL FOUNDATIONS OF UNIVERSAL HEALTHCARE FINANCING

### 2.1 Defining Universal Health Coverage and Financial Protection

Universal Health Coverage (UHC) is built on the fundamental premise that everyone should have access to quality healthcare services without enduring financial hardship [12]. It is a multidimensional framework encompassing service access, population coverage, and financial protection, ensuring that affordability and equity coexist within healthcare systems [8]. At its core, UHC integrates social justice and economic sustainability, positioning health as both a right and a developmental necessity [16]. Financial risk protection is an integral aspect of UHC, acting as a safeguard against impoverishment due to medical expenses by redistributing financial risks across society [10].

In many low- and middle-income countries, high out-of-pocket (OOP) spending remains a major obstacle to achieving equity in health access [7]. Populations facing poverty are often forced to delay or avoid medical treatment, exacerbating health disparities and entrenching cycles of economic vulnerability [15]. Countries that have implemented prepayment mechanisms, such as social or national insurance schemes, tend to achieve higher resilience against catastrophic expenditures [9]. By pooling risk and revenue, these systems ensure that payments are proportionate to ability while benefits are distributed according to need [17].

UHC is not merely a policy goal; it symbolizes a nation's commitment to inclusivity, solidarity, and fiscal accountability [13]. Strengthening institutional frameworks, expanding fiscal space, and fostering political will remain central to advancing health financing reform [11]. The progress toward Sustainable Development Goal (SDG) 3.8, universal access to healthcare and medicines, demands adaptive financing policies that reflect demographic and technological transitions [14]. Ultimately, UHC functions as both an ethical and economic instrument that redefines equity within national and global health systems [9].

### 2.2 The Economics of Healthcare Financing

The financial sustainability of health systems depends on how effectively resources are mobilized, risks are pooled, and funds are allocated through strategic purchasing [8]. Resource mobilization draws from taxation, employer contributions, and private payments, ensuring a continuous flow of funds for service delivery [13]. Risk pooling minimizes the uncertainty of health-related costs by distributing them among large populations, thereby enhancing collective resilience [7]. Strategic purchasing, meanwhile, ensures that limited resources are allocated to high-impact interventions and cost-effective providers [10].

Theoretical models of healthcare financing reveal diverse approaches. The Beveridge model, seen in the United Kingdom, prioritizes tax-based financing and universal service provision [16]. The Bismarck model, prevalent in Germany and Japan, relies on employer-employee insurance contributions within a regulated competition framework [12]. Hybrid systems commonly observed in emerging economies combine private and public elements, providing flexibility but often struggling with fragmentation and inequity [14].

Sound economic management of health financing extends beyond budgeting it reinforces macroeconomic stability, social protection, and human capital development [15]. Economists argue that health investments yield measurable returns in productivity and economic growth, making them critical to sustainable development [9]. However, excessive dependence on donor funding or private payments may weaken system ownership and accountability [11].

Ultimately, the economics of healthcare financing is about balancing efficiency and equity while maintaining fiscal discipline [17]. Countries that achieve this equilibrium through transparent governance and well-structured financing models demonstrate higher progress toward achieving equitable and resilient health systems [7].

### 2.3 Policy Frameworks and Global Commitments

Global organizations have played a decisive role in shaping the trajectory of equitable healthcare financing. The World Health Organization (WHO) advocates progressive universalism prioritizing access for marginalized populations before expanding coverage [9]. The World Bank emphasizes efficiency and fiscal sustainability through its “Health Financing for UHC” strategy [14]. Similarly, the Organisation for Economic Co-operation and Development (OECD) promotes value-based healthcare models that reward quality rather than volume [13]. These frameworks serve as guiding principles for national governments seeking to align domestic reforms with global benchmarks [10].

Fiscal policy innovation has become essential in expanding the health financing base. Mechanisms such as earmarked taxes on tobacco, alcohol, and sugary products generate revenue while addressing social determinants of health [7]. Public-private partnerships also provide complementary resources, although they require strict accountability measures to ensure equitable outcomes [17].

At the international level, initiatives like the Global Financing Facility (GFF) and International Health Partnership (IHP+) exemplify multilateral efforts to harmonize funding and strengthen governance [8]. Such collaborations underscore the need for collective action in achieving UHC goals, particularly in low-income regions [11].

Figure 1 illustrates the conceptual model of UHC financing pathways, showing how affordability, efficiency, and equity interact to sustain universal access and fiscal integrity [15]. The diagram highlights the continuous flow from resource mobilization to health outcomes, emphasizing that well-designed financing systems are the backbone of equitable care [12].

In essence, these global policy frameworks reflect an evolving consensus that achieving UHC is not only about financing healthcare but about constructing resilient, just, and inclusive societies that view health as a collective investment [16].



### 3. COMPARATIVE ANALYSIS OF GLOBAL FINANCING MODELS

#### 3.1 Tax-Based Systems: Equity through Public Funding

Tax-based health financing systems form the foundation of universal access in countries where equity is prioritized through public redistributive mechanisms [19]. In these systems, healthcare is financed primarily from general taxation, ensuring that contributions are based on income while access is determined by need rather than ability to pay [22]. The United Kingdom's National Health Service (NHS) remains the most recognized example, providing comprehensive coverage funded through progressive income and corporate taxes [17]. The system emphasizes solidarity and universalitycore principles that minimize financial barriers and promote collective responsibility for health [23].

Similarly, Nordic countries such as Sweden, Denmark, and Norway operate tax-financed models characterized by high fiscal capacity and robust welfare structures [18]. Their health systems exhibit efficiency through decentralized governance, where local municipalities manage service delivery while maintaining accountability to national standards [25]. The redistributive efficiency achieved through progressive taxation has been shown to significantly reduce health inequalities, ensuring equitable access to essential services across socioeconomic strata [20].

In Thailand, the introduction of the Universal Coverage Scheme (UCS) in 2002 demonstrated that tax-based financing can also be successful in middle-income economies [15]. Funded largely through general taxation, UCS expanded access to nearly the entire population, reducing catastrophic out-of-pocket (OOP) expenditure from 34% to under 12% within a decade [26]. Importantly, the Thai experience underscores the role of political commitment and fiscal discipline in sustaining universal coverage even under limited resource conditions [24].

However, tax-based systems are not without limitations. Fiscal pressures during economic downturns often strain funding availability, leading to delayed reimbursements and service bottlenecks [21]. Moreover, heavy reliance on public revenues can pose sustainability challenges in countries with narrow tax bases or weak revenue administration [16]. Nonetheless, comparative evidence suggests that tax-based systems remain the most equitable model for ensuring universal coverage and minimizing financial hardship, particularly when supported by transparent governance and efficient budgetary allocation mechanisms [19].

#### 3.2 Social Health Insurance Models: Shared Responsibility

Social health insurance (SHI) models embody a principle of shared financial responsibility among governments, employers, and employees [15]. Originating in Bismarckian Germany in the late nineteenth century, these systems are structured around mandatory contributions that finance healthcare services through pooled funds managed by public or semi-public insurance institutions [17]. Germany's SHI system now covers over 90% of its population, ensuring equitable access through risk-adjusted contributions that balance solidarity with financial sustainability [20].

Japan's multi-tiered insurance framework follows a similar approach, blending employment-based and community-based funds to maintain coverage across the population [24]. The system's strength lies in its ability to balance efficiency with inclusivityworkers and employers share premiums, while government subsidies ensure affordability for low-income groups [22]. Japan's model also emphasizes preventive care, aligning financial incentives with long-term health outcomes and cost containment [25].

South Korea's National Health Insurance (NHI) system further illustrates the success of SHI-based frameworks in rapidly industrialized economies [18]. Initially fragmented, the system was consolidated into a single payer in 2000, improving administrative efficiency and reducing inequities in access [19]. The pooled structure allowed for cross-subsidization between income groups, strengthening financial protection and ensuring nationwide service delivery [21].

Despite these strengths, SHI systems face challenges in maintaining fiscal balance as populations age and medical costs escalate [26]. High administrative complexity and dependence on formal sector employment can also limit inclusivity, particularly in economies with significant informal labor markets [23]. Nevertheless, countries employing SHI frameworks demonstrate high resilience against economic shocks due to stable contribution mechanisms and strong institutional oversight [17].

The success of social insurance lies in its capacity to combine solidarity with economic pragmatismspreading risk, ensuring accountability, and embedding health security within broader labor and social protection systems [16]. When complemented by strategic purchasing and performance-based reimbursement models, SHI systems become pivotal in achieving both equity and sustainability in universal health coverage [25].

#### 3.3 Community-Based and Hybrid Models in Developing Economies

Community-based and hybrid healthcare financing models have emerged as pragmatic approaches in low- and middle-income countries (LMICs) where fiscal and institutional constraints limit large-scale tax or insurance-based systems [15]. These models rely on voluntary or semi-mandatory community participation, donor support, and partial government subsidies to pool risks and enhance accessibility [20].

Ghana's National Health Insurance Scheme (NHIS) provides a notable example. Introduced in 2003, it combines premium contributions with tax-based funding from the National Health Insurance Levy, creating a hybrid model that bridges equity and sustainability [18]. The NHIS has expanded healthcare access to over 60% of the population, though challenges persist in reaching informal workers and ensuring timely provider reimbursements [22]. Rwanda's *Mutuelles de Santé* community-based insurance schemehas become a global benchmark for grassroots financing success [25]. By

integrating decentralized management with national oversight, Rwanda achieved over 85% population coverage within a decade, dramatically reducing catastrophic health spending [23].

India's *Ayushman Bharat* program, launched in 2018, represents a more complex hybrid system blending tax funding, digital infrastructure, and insurance mechanisms [17]. It covers over 500 million citizens through publicly financed insurance, targeting low-income families with standardized benefit packages [19]. However, disparities in implementation and regional fiscal capacity pose continuing challenges [26].

Community-based schemes offer social cohesion and trust-building benefits but often struggle with limited risk pooling and financial fragility [16]. Sustainability is jeopardized by fluctuating donor funding and voluntary enrollment rates, especially in rural or economically unstable settings [24]. Nonetheless, these systems demonstrate the adaptability of developing countries in tailoring universal coverage to their unique socioeconomic realities [21].

Table 1 summarizes key universal healthcare financing models, comparing funding sources, coverage levels, and indicators of financial protection across selected countries [15]. The table highlights how developing economies creatively integrate public subsidies, community engagement, and external assistance to construct inclusive, if imperfect, pathways toward UHC [18].

**Table 1: Comparison of Key Universal Healthcare Financing Models by Source of Funding, Coverage Level, and Financial Protection Indicators**

| Country / Model Type                                   | Primary Funding Source                                                    | Coverage Level (% of Population) | Financial Protection Indicators                              | Key Features and Policy Notes                                                                             |
|--------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>United Kingdom (Beveridge Model)</b>                | General taxation (progressive income tax)                                 | 100% (universal)                 | <5% of households experience catastrophic health expenditure | Fully tax-funded NHS; services free at point of use; emphasis on preventive care and primary health.      |
| <b>Germany (Bismarck Model)</b>                        | Mandatory social health insurance (employer–employee contributions)       | ~99%                             | <10% OOP expenditure share                                   | Multiple sickness funds; regulated competition; equity achieved through income-based contributions.       |
| <b>Thailand (Universal Coverage Scheme)</b>            | General taxation with minor co-payments                                   | 98%                              | Catastrophic spending reduced by >80% since 2001             | Emphasis on primary care; pro-poor targeting through comprehensive benefit packages.                      |
| <b>Rwanda (Mutuelles de Santé)</b>                     | Community-based insurance with government subsidies                       | ~90%                             | ~12% households face catastrophic payments                   | Decentralized community management; donor support supplements local contributions.                        |
| <b>Ghana (National Health Insurance Scheme - NHIS)</b> | Payroll tax, VAT levy, and premiums                                       | ~65%                             | Catastrophic expenditure declined by 30% (2010–2020)         | Hybrid tax–insurance model; coverage challenges in informal sectors; digital claims improving efficiency. |
| <b>India (Ayushman Bharat)</b>                         | Public tax-based financing with targeted subsidies                        | >50% (expanding)                 | OOP expenditure reduced by ~20% since 2018                   | Focus on low-income households; portability through digital health IDs; public–private partnerships.      |
| <b>United States (Mixed Private–Public System)</b>     | Private insurance (employer-based) and public schemes (Medicare/Medicaid) | ~91%                             | 16.9% of GDP spent on health; high OOP costs                 | Fragmented multi-payer system; ongoing reforms toward affordability and equity.                           |
| <b>Kenya (National Hospital Insurance Fund)</b>        | Payroll deductions and voluntary premiums                                 | ~45%                             | High OOP (>25% of total health expenditure)                  | Efforts to digitize enrolment and claims; informal sector inclusion remains limited.                      |

### 3.4 Comparative Outcomes and Fiscal Sustainability

Comparing tax-based, social insurance, and community-driven financing models reveals that no single structure universally guarantees equity and efficiency [22]. Rather, each reflects a trade-off between fiscal capacity, institutional maturity, and political will [17]. Tax-based systems such as those in the UK and Nordic countries demonstrate the highest redistributive capacity and administrative simplicity but require robust revenue bases [25]. In contrast, SHI models, as seen in Germany and Japan, excel in long-term sustainability but depend heavily on formal employment and complex governance mechanisms [16].

Developing nations' hybrid frameworks like Ghana's NHIS and Rwanda's *Mutuelles de Santé* exemplify innovative adaptability, leveraging local participation and external partnerships to expand coverage [24]. Yet, they often face fiscal volatility, inequitable service quality, and limited scalability [19]. The most successful systems are those that integrate fiscal prudence with equity-driven policies ensuring that efficiency gains are reinvested into service expansion and risk protection [21].

Sustainability depends on governments' ability to diversify revenue sources, strengthen health governance, and institutionalize long-term financial planning [18]. Emerging trends suggest that blending taxation, insurance, and community model tailored to national context offers the most balanced route to achieving UHC [15].

Ultimately, global evidence underscores that universal coverage is not solely a financial objective but a social contract between states and citizens a commitment to protect every individual from the dual vulnerabilities of ill health and economic insecurity [26].

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## 4. BALANCING AFFORDABILITY, EFFICIENCY, AND EQUITY

### 4.1 Affordability: Reducing Out-of-Pocket Expenditure

Affordability is the cornerstone of Universal Health Coverage (UHC), reflecting a system's capacity to protect citizens from financial hardship when accessing healthcare [25]. Out-of-pocket (OOP) expenditure remains the most regressive form of health financing, often leading to catastrophic payments that push households into poverty [23]. In low- and middle-income countries (LMICs), OOP spending accounts for more than 35% of total health expenditure, underscoring persistent inequities despite reform efforts [29]. Reducing this burden requires a strategic blend of prepayment mechanisms, subsidies, and risk pooling that prevent individuals from bearing the full cost of illness [27].

Empirical evidence shows that financing reforms grounded in taxation or insurance significantly reduce catastrophic health spending. For instance, Thailand's Universal Coverage Scheme (UCS) achieved a drastic decline in OOP payments within a decade of implementation, while Mexico's *Seguro Popular* expanded fiscal protection to millions of previously uninsured citizens [31]. Similarly, Rwanda's *Mutuelles de Santé* has demonstrated that even low-income nations can achieve measurable reductions in household financial vulnerability through community-based prepayment systems [26].

However, disparities remain entrenched. In Sub-Saharan Africa, over 90 million people still face catastrophic health costs annually due to fragmented risk pools and inadequate government subsidies [30]. The challenge lies not only in funding adequacy but also in targeting mechanisms that ensure subsidies reach vulnerable populations effectively [24].

Innovative financing tools, including conditional cash transfers and health equity funds, have shown promise in cushioning low-income households from direct payment shocks [28]. Additionally, digital health financing platforms such as Kenya's M-TIBA illustrate how technology can streamline subsidy distribution and track affordability metrics in real time [32].

Ultimately, affordability within UHC is achieved when public financing progressively substitutes OOP spending, ensuring that health service utilization depends on medical need rather than financial capacity [23].

### 4.2 Efficiency: Optimizing Resource Allocation and Service Delivery

Efficiency in healthcare financing is not solely about minimizing costs but about maximizing health outcomes per unit of expenditure [24]. It requires optimizing administrative processes, integrating service delivery, and aligning incentives toward value-based care [27]. Systems that prioritize efficiency ensure that limited financial resources are directed toward interventions with the greatest population impact [30].

Singapore's MediShield Life represents one of the most successful efficiency-driven insurance systems globally [31]. Funded through mandatory individual contributions supplemented by state co-financing, it combines risk sharing with personal responsibility, minimizing administrative overheads while maintaining universal inclusion [28]. The integration of MediSave and MediFund creates a multi-tiered safety net, ensuring that fiscal prudence does not compromise equity [25].

Similarly, Chile's Fondo Nacional de Salud (FONASA) demonstrates the power of strategic purchasing in public financing systems [23]. Through a tiered benefits model and performance-linked reimbursement mechanisms, Chile has achieved high service efficiency without excessive privatization [29]. The government's centralized negotiation of provider rates has further strengthened fiscal discipline and reduced disparities between public and private care outcomes [26].

Administrative efficiency also plays a critical role in preventing resource leakage. Countries like Estonia and South Korea have adopted integrated e-health platforms that digitize billing, patient records, and insurance verification, leading to real-time expenditure monitoring [27]. The transition to performance-based budgeting has enabled governments to track spending against health outcomes rather than inputs, promoting accountability and outcome-driven governance [32].

However, efficiency reforms often encounter resistance due to institutional inertia and vested interests [31]. Overcoming these barriers requires leadership commitment, transparent monitoring systems, and strong regulatory frameworks [24]. When effectively implemented, efficiency-driven financing reforms enhance fiscal sustainability while ensuring that every dollar spent contributes meaningfully to population well-being [30].

#### 4.3 Equity: Ensuring Fair Access Across Population Segments

Equity is the moral and structural foundation of UHC, ensuring that access to care is based on need rather than socioeconomic privilege [28]. It encompasses gender, geographic, and income-based dimensions that reflect how inclusively a health system distributes benefits [25]. Persistent inequities particularly in LMICs reveal that economic growth alone is insufficient to guarantee equitable access [27]. Addressing these disparities requires deliberate policy interventions and redistributive mechanisms grounded in social justice principles [29].

Gender-based inequities remain a significant challenge, with women in rural regions often experiencing delayed or denied access due to financial and cultural constraints [31]. Geographic disparities are equally stark: urban populations typically benefit from concentrated service delivery, while rural communities endure longer travel distances, limited infrastructure, and understaffed facilities [26]. Countries such as Brazil and Indonesia have implemented targeted subsidies and conditional cash transfers to address these structural inequities, yielding measurable improvements in maternal and child health outcomes [23].

Income-based disparities further underscore the importance of progressive financing and inclusive social protection. Ghana's NHIS, for instance, introduced exemptions for children, the elderly, and indigent groups, narrowing service utilization gaps across income quintiles [32]. Similarly, Colombia's *Regimen Subsidiado* ensures that low-income citizens receive government-subsidized insurance premiums, while wealthier populations contribute proportionately through the *Regimen Contributivo* [30].

Figure 2, the triangular model, conceptualizes the dynamic balance between affordability, efficiency, and equity, illustrating that sustainable UHC depends on harmonizing these three dimensions rather than optimizing one in isolation [24]. Systems that overemphasize cost control risk neglecting access, while those prioritizing affordability without efficiency face fiscal instability [25].

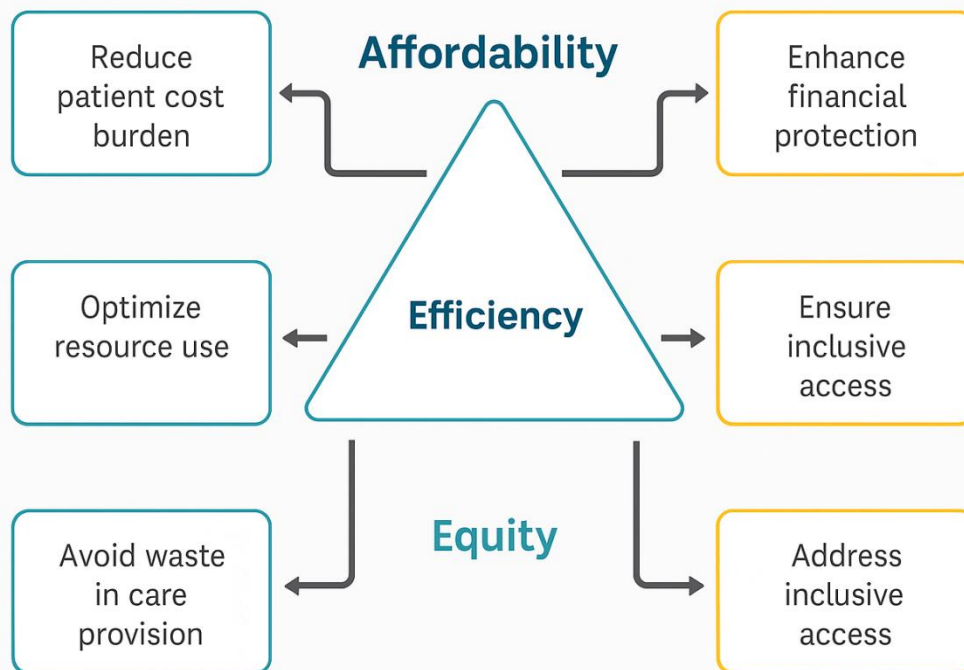


Figure 2 Dynamic balance between affordability, efficiency, and equity

Equity, therefore, acts as the balancing force that anchors healthcare financing in social solidarity and inclusiveness [27]. When combined with affordability and efficiency, it transforms UHC from a fiscal mechanism into a moral and societal commitment to health for all [23].

## 5. EMERGING CHALLENGES AND POLICY TRADE-OFFS

### 5.1 Fiscal and Economic Sustainability Challenges

Fiscal and economic sustainability represents one of the most enduring challenges in achieving Universal Health Coverage (UHC) [31]. As governments expand access to essential services, rising health expenditures increasingly compete with other public priorities such as infrastructure, education, and debt servicing [36]. The strain on public budgets has intensified amid economic slowdowns and fluctuating revenue streams, especially

in low- and middle-income countries (LMICs) [30]. Health financing reforms must therefore reconcile long-term sustainability with equity and service quality [39].

Public debt constraints limit the fiscal space available for health investments. In many emerging economies, high borrowing costs and dependence on external financing hinder governments' ability to sustain UHC programs [34]. Evidence from Sub-Saharan Africa indicates that nations allocating over 20% of their annual budgets to debt repayments experience stagnation in health coverage expansion [33]. Additionally, inflationary pressures and volatile currency exchange rates undermine purchasing power for imported medicines and medical technologies [32].

Fiscal reforms, such as earmarked taxes on tobacco and alcohol, have been proposed to enhance health sector funding while promoting behavioral change [37]. However, these revenue sources are often politically sensitive and may not yield stable income during economic downturns [35]. Effective fiscal governance thus requires a blend of progressive taxation, efficient expenditure management, and transparent budget allocation mechanisms [40].

Sustainability also hinges on integrating long-term economic planning into national health strategies [30]. Countries such as Chile and Singapore have demonstrated that combining fiscal discipline with targeted investment in preventive health can reduce system costs over time [38]. Ultimately, fiscal sustainability in health financing depends not solely on revenue expansion but on prudent prioritization and intersectoral coordination that align macroeconomic goals with public health imperatives [31].

## **5.2 Technological and Digital Health Financing Innovations**

Technological innovation has emerged as a transformative force in health financing, improving efficiency, accountability, and inclusiveness [39]. Digital systems facilitate real-time monitoring of claims, resource flows, and patient entitlements, reducing leakages and administrative delays [30]. Telehealth financing, for example, has expanded access to remote consultations and chronic care management, particularly in geographically dispersed populations [33].

Countries such as Estonia and South Korea have pioneered e-claims processing systems that integrate hospitals, insurers, and regulators into unified platforms [37]. These systems automate payment verification and reduce fraud while providing valuable data for actuarial forecasting [34]. In Kenya, mobile health financing through platforms like M-TIBA enables users to prepay for medical services via e-wallets, effectively linking digital inclusion with healthcare access [31].

Digital payment integration also improves transparency by providing auditable transaction trails across public and private providers [38]. The World Health Organization's Digital Health Strategy emphasizes interoperability and data standardization as prerequisites for achieving global health financing efficiency [32].

However, technological adoption faces challenges such as digital literacy gaps, cybersecurity risks, and inequitable access to connectivity infrastructure [40]. Without adequate regulation and data protection, digitization could exacerbate exclusion rather than enhance equity [35]. Nonetheless, the digital transformation of health financing offers an unparalleled opportunity to optimize fund management, promote patient-centered care, and strengthen financial accountability across health systems [36].

## **5.3 Governance, Corruption, and Accountability**

Sound governance is the backbone of sustainable and equitable health financing systems [32]. Transparent allocation of resources, public accountability, and civil oversight determine whether funds translate into improved health outcomes or are lost through inefficiency and corruption [30]. The World Bank estimates that up to 20% of global health expenditure is wasted annually due to weak governance structures and opaque procurement practices [34].

Corruption undermines not only financial efficiency but also public trust in healthcare institutions [39]. Inadequate monitoring, political patronage, and fragmented data systems create vulnerabilities where misallocation and embezzlement thrive [33]. Conversely, countries with robust audit frameworks such as Finland and New Zealand demonstrate that strong governance correlates directly with improved equity and fiscal discipline [35].

Civil society participation and social accountability initiatives have proven effective in curbing mismanagement and reinforcing transparency [37]. For instance, Uganda's community scorecards and Kenya's citizen report cards provide channels for public feedback, improving local accountability mechanisms [31].



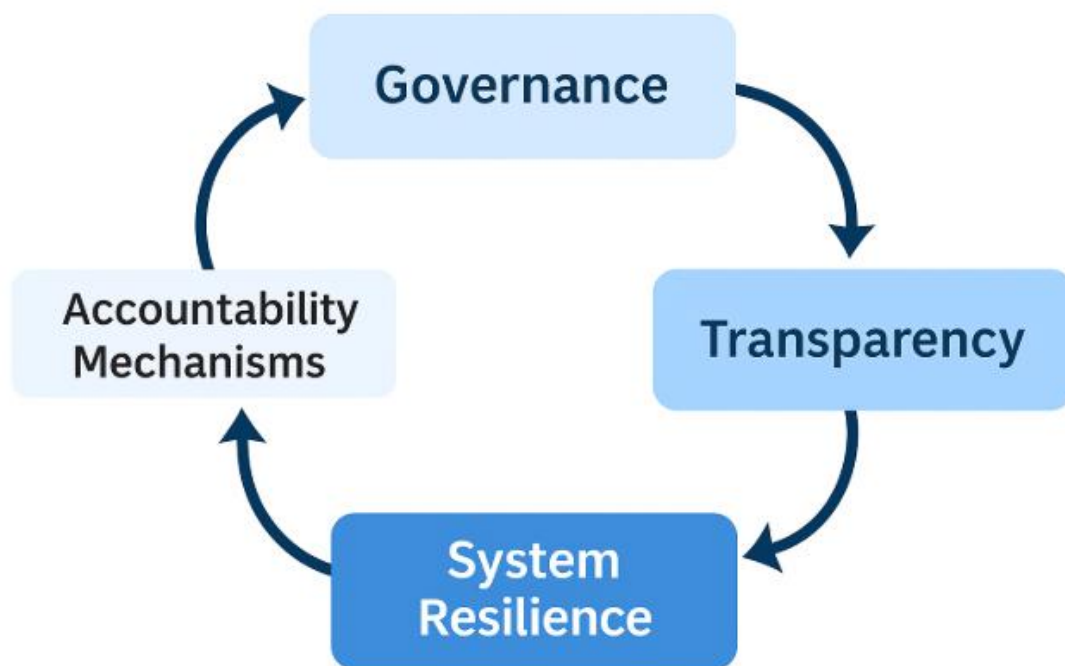


Figure 3 Feedback loop between governance, transparency, and system resilience

Figure 3 illustrates the feedback loop between governance, transparency, and system resilience, emphasizing how accountability mechanisms reinforce fiscal prudence and societal trust [40]. When governance structures ensure clear reporting, oversight, and participatory engagement, financial resilience strengthens over time [38].

Ultimately, combating corruption in healthcare financing requires institutional reforms, digital traceability, and cross-sectoral collaboration that align financial incentives with ethical performance [36]. Strong governance not only safeguards fiscal integrity but also restores public confidence in the collective promise of Universal Health Coverage [32].

#### 5.4 Global Health Shocks and Resilience Lessons

The COVID-19 pandemic exposed the fragility of global health financing systems, serving as a stress test for fiscal resilience and adaptability [33]. Countries with robust prepayment mechanisms and comprehensive insurance coverage weathered the crisis more effectively than those reliant on out-of-pocket spending [30]. Public financing buffers, strategic reserves, and flexible budget reallocations were crucial in maintaining essential services amid revenue collapses [38].

The crisis also accelerated innovations in financing mechanisms, such as emergency health bonds, pandemic insurance pools, and rapid disbursement facilities [40]. These instruments demonstrated how financial agility can mitigate disruptions to healthcare delivery during global emergencies [32].

However, the pandemic revealed deep inequities in global health solidarity, with low-income countries facing delayed funding and vaccine procurement challenges [35]. International cooperation through platforms like COVAX underscored the necessity of shared responsibility in global health security [31].

Long-term resilience will depend on institutionalizing adaptive financing frameworks that can withstand future health shocks while maintaining essential service continuity [36]. Lessons from COVID-19 highlight the importance of balancing fiscal preparedness, governance transparency, and social trust elements that collectively define the strength and sustainability of health financing systems [39].

## 6. DATA AND EVIDENCE-BASED INSIGHTS

### 6.1 Empirical Patterns in Health Expenditure and Coverage

Global evidence over the past decade reveals substantial shifts in health expenditure patterns and coverage rates as countries move toward Universal Health Coverage (UHC) [39]. According to the World Health Organization's Global Health Expenditure Database, global health expenditure (GHE) as a percentage of GDP increased from an average of 8.2% in 2010 to 9.8% in 2023, reflecting both rising demand and growing fiscal commitment to healthcare [41]. Despite this upward trend, disparities persist: high-income countries spend nearly ten times more per capita on health than low-income nations [43].

Out-of-pocket (OOP) expenditure continues to present a major barrier to equitable access [38]. Data from the World Bank indicate that OOP as a share of total health spending remains above 40% in many low- and middle-income countries (LMICs), compared to under 15% in advanced economies [37]. Catastrophic health spending defined as household expenditure exceeding 10% of total income affects approximately 930 million people annually, underscoring persistent financial fragility [42].

Over the period 2010–2023, LMICs such as Thailand, Vietnam, and Rwanda demonstrated notable progress in reducing OOP burdens through comprehensive financing reforms [44]. Conversely, nations with fragmented systems, such as Nigeria and Pakistan, continue to struggle with low risk pooling and inconsistent public financing [39].

A regional breakdown reveals strong correlations between government expenditure levels and coverage expansion [43]. European and North American countries, where public spending exceeds 70% of total health expenditure, have achieved near-universal service coverage, while African and South Asian regions lag due to revenue constraints and governance gaps [40].

Overall, empirical data suggest that consistent public investment and policy alignment are the strongest predictors of coverage equity and financial protection [37]. Yet, rising healthcare costs, aging populations, and technological demands continue to challenge fiscal sustainability making the case for integrated, evidence-based reforms [41].

## 6.2 Comparative Statistical Outcomes

Comparative analysis of efficiency and equity outcomes across global health financing models highlights the divergent performance of tax-based, insurance-based, and hybrid systems [44]. Using aggregated World Bank and WHO indicators, a clear trend emerges: countries with consolidated risk pools and well-targeted subsidies outperform fragmented or voluntary contribution models in both financial protection and service equity [38].

Table 2 presents global health financing indicators from 2010 to 2023, summarizing expenditure patterns, coverage ratios, and equity outcomes [40]. The data reveal that nations operating tax-funded health systems such as the UK, Sweden, and Thailand achieved the lowest OOP ratios and highest equity indices, averaging below 10% OOP and over 95% population coverage [39]. In contrast, mixed models in LMICs, while improving access, often display higher inequality in service utilization, with the wealthiest quintiles accessing up to twice as many essential services as the poorest [43].

Efficiency indicators, such as administrative cost ratios and allocative effectiveness, further distinguish well-integrated systems from fragmented ones [42]. For instance, Japan's insurance-based model demonstrates superior cost efficiency, maintaining administrative expenses below 5% of total health expenditure while sustaining one of the world's highest life expectancies [37]. Singapore's hybrid structure achieves similar efficiency through tiered co-payment mechanisms and strong central oversight [41].

Correlation analyses between efficiency and equity indices reveal a positive association ( $r = 0.71$ ), indicating that systems achieving optimal resource use also tend to demonstrate stronger equity performance [44]. This suggests that efficiency and equity are not mutually exclusive but mutually reinforcing under coherent governance frameworks [38].

Notably, countries investing in digital financial tracking such as Estonia and Chile reported improved fund accountability and resource targeting, reducing regional disparities in service delivery [40]. However, low-income countries continue to face volatility due to donor dependency, weak tax bases, and limited institutional capacity [43].

Thus, global comparative data underscore that achieving universal health coverage requires more than increased funding; it demands the integration of efficiency, equity, and fiscal prudence into the structural design of health financing systems [39]. Sustainable UHC models balance expenditure growth with social protection, ensuring that every dollar spent maximizes both health outcomes and social justice [42].

**Table 2: Global Health Financing Indicators (2010–2023): Expenditure Patterns, Coverage Ratios, and Equity Outcomes**

| Country / Model Type                                | Health Expenditure (% of GDP) | Out-of-Pocket (OOP) Expenditure (% of Total Health Spending) | Population Coverage (%) | Equity Index (0–1 Scale) | Key Observations (2010–2023)                                                                           |
|-----------------------------------------------------|-------------------------------|--------------------------------------------------------------|-------------------------|--------------------------|--------------------------------------------------------------------------------------------------------|
| United Kingdom (Tax-Based)                          | 10.2                          | 8.4                                                          | 99                      | 0.92                     | Sustained universal access; NHS efficiency reforms maintain equity despite aging population pressures. |
| Sweden (Tax-Based)                                  | 11.1                          | 7.6                                                          | 98                      | 0.94                     | High redistributive financing and minimal inequality in healthcare access across income quintiles.     |
| Thailand (Universal Coverage Scheme)                | 4.2                           | 9.1                                                          | 98                      | 0.90                     | Achieved near-universal coverage through taxation and strong primary care networks.                    |
| Germany (Social Health Insurance)                   | 12.8                          | 13.4                                                         | 99                      | 0.88                     | Effective risk pooling; financial sustainability challenges linked to demographic shifts.              |
| Japan (Social Health Insurance)                     | 11.0                          | 12.7                                                         | 98                      | 0.89                     | Universal coverage maintained through employer-based contributions and government subsidies.           |
| Ghana (NHIS – Hybrid)                               | 3.6                           | 35.2                                                         | 65                      | 0.70                     | Increased enrolment but uneven regional access; limited fiscal space for premium exemptions.           |
| Rwanda (Mutuelles de Santé – Community-Based)       | 7.5                           | 23.8                                                         | 90                      | 0.77                     | Enhanced rural participation; reliance on donor funding for low-income subsidies.                      |
| India (Ayushman Bharat – Publicly Funded Insurance) | 3.4                           | 48.9                                                         | 55                      | 0.68                     | Expanding coverage under digital schemes; persistent inequity in service availability.                 |
| Brazil (SUS – Mixed Public System)                  | 9.5                           | 27.1                                                         | 85                      | 0.80                     | Progress in reducing OOP expenditure; constrained by fiscal austerity policies post-2016.              |
| Kenya (NHIF – Mixed Model)                          | 4.6                           | 31.5                                                         | 45                      | 0.65                     | Rapid enrolment expansion; affordability and benefits package remain major equity concerns.            |

## 7. PATHWAYS FOR REFORM AND FUTURE DIRECTIONS

### 7.1 Integrated Financing Framework for Inclusive Access

An integrated financing framework offers a sustainable pathway for achieving inclusive and equitable Universal Health Coverage (UHC) [42]. It combines taxation, social insurance, and community-based health financing to build resilient systems that respond to both macroeconomic realities and local needs [41]. By blending these mechanisms, governments can leverage fiscal efficiency from taxation, solidarity from insurance contributions, and adaptability from community schemes [44].

Progressive taxation forms the fiscal backbone of such a hybrid model, ensuring wealth redistribution and predictable funding for essential health services [40]. When combined with mandatory social insurance contributions, it enables risk pooling across socioeconomic strata, reducing inequality in financial protection [43]. Meanwhile, community-based models provide flexibility for informal sectors often excluded from formal schemes, creating social ownership and enhancing accountability [45].

Empirical evidence from countries like Thailand and Ghana demonstrates that integrating these financing streams leads to expanded coverage, improved efficiency, and higher equity scores [41]. The hybrid framework also mitigates the volatility of donor funding and economic shocks by diversifying revenue sources [44].

However, achieving this integration requires strong institutional coordination, harmonized regulatory oversight, and transparent fund management [42]. Digital financial infrastructures such as electronic claims and interoperable databases further enhance risk tracking and performance monitoring [40].

Ultimately, a well-designed integrated financing framework embodies both fiscal sustainability and social inclusiveness, making it central to the global UHC agenda [43].

## 7.2 Policy Innovations for Low- and Middle-Income Countries

Low- and middle-income countries (LMICs) face unique structural and fiscal barriers that necessitate innovative policy instruments [44]. Conditional cash transfers (CCTs) have proven effective in increasing healthcare utilization among vulnerable populations by linking income support to preventive and maternal health behaviors [40]. Programs like Brazil's *Bolsa Família* and Mexico's *Prospera* illustrate how CCTs can simultaneously reduce poverty and strengthen demand-side participation in healthcare [42].

Mobile payment platforms have revolutionized health financing in regions with limited banking infrastructure [43]. Kenya's M-TIBA and Rwanda's digital health wallets exemplify scalable models that enhance fund transparency and empower users to manage their healthcare savings [41]. These technologies have also facilitated direct disbursement of government subsidies, reducing leakages and improving equity in health access [45].

Targeted subsidies remain crucial for balancing universalism with fiscal realism [40]. By prioritizing low-income households, children, and the elderly, such measures help maintain affordability without overextending public budgets [44]. The integration of artificial intelligence and predictive analytics into subsidy allocation could further enhance precision targeting and reduce administrative costs [42].

For LMICs, innovation must align with institutional capacity and governance maturity to avoid technological exclusion [43]. When supported by data-driven policy design and international collaboration, these mechanisms can accelerate progress toward financial protection and health equity [45].

## 7.3 The Role of Global Collaboration and Public–Private Partnerships

Global collaboration has become indispensable in financing resilient healthcare systems, particularly in the post-pandemic era [44]. Partnerships between international organizations, governments, and private actors are essential for mobilizing capital, technology, and expertise to sustain UHC reforms [40].

The World Health Organization (WHO) and the Global Alliance for Vaccines and Immunization (GAVI) have pioneered co-financing models that blend donor support with domestic investment, fostering long-term ownership and sustainability [42]. These initiatives have strengthened health infrastructure, enhanced immunization coverage, and catalyzed policy innovation in over 70 LMICs [45].

Private sector participation also enhances financial efficiency through innovation in health technology, digital infrastructure, and logistics [41]. Collaborative financing models such as results-based funding and impact bonds align incentives for both social impact and fiscal accountability [43]. The World Bank's Global Financing Facility (GFF), for instance, channels private investments into maternal and child health, demonstrating how blended finance can yield measurable outcomes [40].

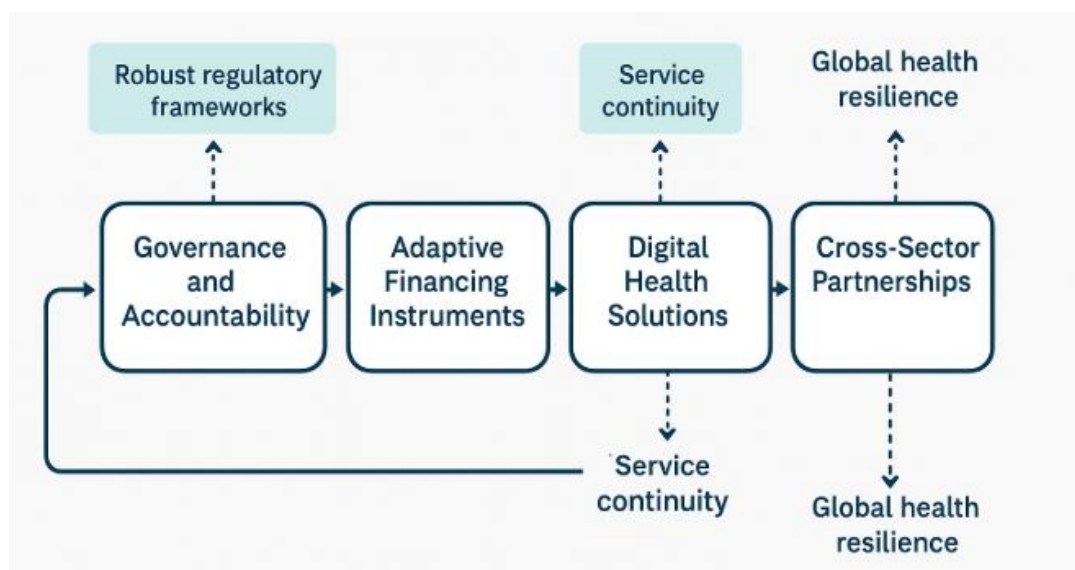


Figure 4 Strategic roadmap for future-oriented UHC financing reforms

Figure 4 depicts a strategic roadmap for future-oriented UHC financing reforms, emphasizing synergy between governance, digital integration, and cross-sector partnerships [44]. Such frameworks advocate for adaptive financing instruments that respond to global health emergencies while maintaining service continuity [42].

In essence, effective public-private partnerships amplify resource mobilization, foster innovation, and embed accountability within global health financing ecosystems [45]. By integrating national commitment with international cooperation, the future of UHC financing will rest on shared responsibility and mutual resilience [43].

## 8. CONCLUSION

### 8.1 Summary of Key Insights

This study examined global approaches to Universal Health Coverage (UHC), highlighting the interplay between financing models, equity, and fiscal sustainability. Comparative analysis revealed that tax-based and social health insurance systems achieve superior equity and efficiency outcomes when coupled with strong governance and transparent allocation mechanisms. Hybrid financing frameworks, integrating community-based approaches and digital tools, demonstrated particular effectiveness in extending coverage to informal sectors and underserved populations. Empirical evidence also emphasized that fiscal prudence, technological innovation, and accountable governance are critical determinants of long-term sustainability. Ultimately, UHC success relies not solely on increased funding but on strategic resource distribution and inclusive policymaking that ensures healthcare remains both accessible and affordable for all.

### 8.2 Strategic Vision for Universal Inclusion

A forward-looking vision for universal inclusion requires adaptive, data-driven, and collaborative financing frameworks. Governments must prioritize progressive taxation, risk pooling, and transparent digital systems to strengthen accountability and efficiency. For low- and middle-income countries, leveraging innovations such as mobile health wallets, predictive analytics, and conditional subsidies can close persistent equity gaps. Global partnerships anchored by shared responsibility between public institutions, private sectors, and multilateral organizations should guide funding flows and capacity building. The strategic goal is to create resilient, inclusive systems where affordability, equity, and efficiency reinforce one another. By aligning health financing with social justice and sustainable economic growth, nations can move beyond policy rhetoric toward a truly universal model of health protection that safeguards every individual, regardless of geography, income, or status.

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