

HEALTH
INSURANCE

Ugandans pay 30% of health costs out of pocket

Findings from the 2024 National Housing and Population Census revealed that only about 500,000 people have health insurance.

Health costs. |

RACHEAL NABISUBIMILDRED

In Uganda, out-of-pocket payments account for about 30–40 percent of total health expenditure, placing a substantial financial burden on households and exposing many to catastrophic health spending. This highlights significant household financial exposure to out-of-pocket health costs, often forcing families to choose between seeking treatment and meeting daily needs.

Data from the Ministry of Health National Health Accounts report show that the amount Ugandans spent on out-of-pocket healthcare expenditure increased by Shs88.3 billion between 2019/2020 and 2020/2021, from Shs2.21 trillion to Shs2.30 trillion.

To tackle Uganda's healthcare affordability crisis, the Buganda Kingdom has partnered with Jubilee Life Insurance Uganda to launch a low-cost insurance plan priced at just Shs198,000 a year.

Designed to cover everyday illnesses and provide financial protection against hospital stays, disability, and death, the scheme hopes to bring sustainable healthcare within reach of thousands who have struggled without coverage.



Caretakers outside Kawolo Hospital. Lack of financial protection limits access to essential health care, weakens overall health outcomes. PHOTO/MICHAEL KAKUMIRIZI

Jubilee Life Insurance Uganda chief executive officer, Eugene Mutekhele, hailed the initiative as a “game-changer,” noting that it moves communities away from reliance on short-term medical camps toward long-term health security.

“Health challenges do not end when

medical camps conclude. Illness does not wait for the next outreach. Families continue to struggle silently, facing difficult choices between seeking treatment and meeting daily needs. With this new plan, we move from temporary relief to sustainable healthcare protection,”

Mutekhele said.

With the Shs198,000 annual payment, members can access basic medical care including malaria, typhoid and respiratory infections. He cited findings from the 2024 National Housing and Population Census, which revealed

Key figures

198,000

The Buganda Kingdom has partnered with Jubilee Life Insurance Uganda to launch a low-cost insurance plan priced at just Shs198,000 a year.

that out of Uganda's 45 million people, only about 500,000 have health insurance. Meanwhile, only 11% of the population – around 4.5 million people – understand how insurance works.

“We are ensuring that illness no longer forces families to sell assets or borrow at high costs to receive care,” Mr Mutekhele said.

Buganda's Prime Minister (Katikkiro), Charles Peter Mayiga, underscored the kingdom's commitment to healthcare.

As early as the 13th century, Buganda designated clans to oversee health matters, and during the colonial period, the Kingdom established some of Uganda's earliest health facilities. In 1914, Kabaka Daudi Chwa II built one of the country's first hospitals in the Ssesse Islands.