



Mahidol University
ASEAN Institute
for Health Development



Belgium
partner in development

Regional event

Inclusive and integrated social health protection: Policy and research priorities to make progress towards Universal Health Coverage and Universal Social Protection

12th and 13th May, Bangkok, Thailand

Background

Asia and the Pacific has long recognized social health protection as a driver of economic stability, and many countries in the region have made enormous progress over the past decades towards the twin objectives of Universal Health Coverage and Universal Social Protection, presenting pioneering advances that resent lessons for many countries around the world. Despite these advances, however, progress has largely stalled since 2015: indeed, only 56.3 per cent of the population in the Asia Pacific region are legally entitled to access healthcare services without financial hardship while 61.9 per cent of the population is effectively protected by social health protection – down from 63.1 per cent in 2015. These regional averages hide significant differences between countries: while some 94.5 per cent of the population is legally covered by a social health protection scheme in Lao PDR, only 41 per cent of the population in Cambodia is covered.

Inequities in coverage are most pronounced among specific vulnerable groups, particularly amongst the 66 per cent of all workers in the region making their living from the informal economy. Women and youth are disproportionately affected by these gaps, as they are more likely to be engaged in informal or unpaid family work; as a result, only 38.4% of women giving birth receive maternity cash benefits, and barely half of the female population is covered by any form of social protection. Similarly, people with disabilities face severe exclusion, with only 30.7% of those with severe disabilities receiving cash benefits. International migrants, who constitute 16.2% of the regional workforce, face additional hurdles ranging from legal exclusions to linguistic and cultural barriers, with migrant domestic workers and undocumented migrant workers being especially vulnerable due to their precarious status.

Beyond simple coverage gaps, the region faces systemic challenges in ensuring that protection is both adequate and sustainable. For example, coverage gaps are compounded by the stalling of investments in the availability, quality, and accessibility of health services. This can be partly explained by clear funding gaps for essential healthcare. The limited progress in most countries in the region in prioritizing health and social protection spending within government budgets significantly hampers the adequacy of social health protection coverage. Domestic general government health expenditure in most countries in the region is also well below the 5 percent of gross domestic product that is estimated to be needed to make progress towards UHC. These gaps in investment in the services covered by social health protection schemes, combined with the social health protection coverage gaps, continues to push populations to pay out-of-pocket for services, including in the private sector. Overall, in South-East Asia, the percentage of the population with catastrophic out-of-pocket health spending continuously increased since 2000, from 12.7 per cent to 16.1 per cent in 2019. This may partly be explained by the rise in private healthcare provision, the size of which is increasing faster than the investments in public healthcare provision.

Further, a lack of integration between health services and social protection cash benefits means that even when medical care is nominally free, the non-medical costs of seeking care continue to drive impoverishment, especially amongst populations with higher health needs, including among older persons, those with chronic conditions, and people with disabilities. Addressing these multifaceted challenges is now an urgent priority to prevent further retrogressions in regional health and wellbeing.



In the face of these multifaceted challenges, urgent action is needed to achieve the Sustainable Development Goals.

Objectives

With less than five years left to meet the SDGs, the ILO, the ASEAN Institute for Health Development (AIHD) and the P4H Network are convening a two-day regional forum to accelerate progress towards the twin objectives of universal health coverage and universal social protection across Southeast Asia. Bringing together academia, policymakers and practitioners, the event will aim to translate research findings into actionable policy reforms. Key priorities include pioneering innovative models for extension of population coverage to vulnerable populations and ensuring the adequacy of the protection afforded, while exploring opportunities to strengthen the linkages and integration between health coverage and social protection cash benefits to ensure no one is left behind.

Target audience

In line with the objectives of the event, this will aim to convene stakeholders working on social health protection including from amongst policymakers, practitioners, civil society actors, social partners, development researchers and academics.

The event will primarily focus on the participation from Southeast Asia. However, participation of interested parties from beyond the region will also be encouraged and facilitated.

Logistics

The event take place on the 12th and 13th of May 2026. The meeting will be **hybrid**, with both online and in-person participation facilitated, with the physical event hosted at the Jubilee Prestige Hotel in **Bangkok, Thailand**.

Sessions

The event will be organized around the core priorities of making progress towards Universal Health Coverage and Universal Social Protection in extending population coverage and promoting inclusiveness; ensuring adequacy of the financial protection afforded to effectively tackle high out-of-pocket health expenditure experienced in many contexts; and strengthening linkages between health protection and social protection cash benefit given their complementary objectives.

Framing the priorities for inclusive and integrated social health protection in Asia

The objective of the session will be to set the stage for the conference by providing an overview of the achievements and continued challenges to making progress towards universal health coverage and universal social health protection in the region. The presentation will draw from global-level data and evidence as well as national- and regional-level research to highlight the continued gaps in achieving universal coverage, and in ensuring adequate protection.

Session 1: Extending social health protection to workers in informal employment: innovative practices across the region

The session will focus on the population group amongst whom coverage gaps remain the most prominent and intractable – workers in the informal economy. The objective will be to highlight some of the effects of the lack of coverage among informal workers and discuss the drivers of success in implementing innovative approaches to extend coverage to such categories of workers. The session will begin with a very brief overview of the labour market landscape in Asia, and of the key takeaways of the recently published ILO working paper [*Universal Health Insurance Schemes: A comparative analysis of implementation features in 10 low- and middle-income countries*](#). The presentation will lay the foundations for the subsequent panel discussion, which will aim to highlight evidence on the effects of the lack of social health protection coverage on different categories of informal workers – especially women, but also rural informal workers, platform economy workers, etc... This will be followed by a discussion among social health protection scheme administrators of the factors driving reform to extend coverage, whether these be innovative financing approaches, administrative adjustments, and progressive outreach strategies. Finally, a Q&A will enable participants to pose questions to the panel members.

Session 2: Reaching migrant workers and their families to extend legal and effective social health protection coverage

Synopsis: The session will address the importance of extending social health protection for workers across borders, and challenges and innovations therein. The session will begin with a brief introduction to the healthcare needs of migrant workers as well as the challenges they face to effective social health protection coverage – whether legal barriers, linguistic and cultural barriers, or lack of portability of rights and benefits, building on ongoing ILO research. Throughout, the specific vulnerabilities of different categories of migrant workers – including migrant domestic workers and undocumented migrant workers – will be highlighted to emphasize the need for tailored approaches. The introduction will be followed by a panel discussion that highlights practical experiences and core innovations and solutions to closing the social health protection coverage gap amongst migrant workers and their families, considering both the coverage of citizens working abroad, as well as the coverage of migrant workers being hosted in countries in the region. Finally, a Q&A will enable participants to pose questions to the panel members.

Session 3: Improving the adequacy of social health protection to address out-of-pocket health expenditure across the region

The session will delve into the question of adequacy of social health protection systems – looking both at the breadth and depth of coverage. Even in some contexts in which social health protection achieves wide population coverage, out-of-pocket expenditure remains high – or in some cases, continues to increase as a share of total health expenditure. These trends highlight gaps in the adequacy of social health protection coverage, and a potential lack of responsiveness to evolving population needs. The session will aim to investigate these trends and pinpoint the driving factors behind the high OOP in certain contexts within the region, and will delve into the steps and reforms that can be taken to promote more responsive social health protection, particularly urgent in the face of emerging megatrends.

Session 4: Addressing financing gaps in social health protection in a fluid international context

While many nations in the region have established frameworks for social health protection, significant financing gaps persist which undermine the stability as well as the coverage of these systems. This session will start with an overview of the core budgetary and structural shortfalls at the regional level but will aim to focus



on exploring international experience and best practices in promoting sustainable and adequate financing of social health protection. Participants will be invited to deliberate on the reforms needed to bridge the divides, ensuring social health protection systems are both adequately funded and resilient to withstand future shocks.

Session 5: Integrated social protection during maternity: Report Launch

During the session, the ILO will launch the publication tentatively titled *Integrated social protection during maternity in ASEAN member countries* which compiles evidence on the coverage and adequacy of social protection during maternity in ASEAN countries, and discusses best practices, ongoing challenges, and future priorities for the provision in integrated care and support to pregnant and lactating women and their families. The key findings of the report will be presented, followed by a panel discussion with policymakers, practitioners and researchers to discuss best practices in adopting more integrated approaches during maternity to ensure continuity of care and comprehensive support.

Session 6: Coordinated approaches to make progress towards social justice and health equity

The final session of the event will consider why multisectoral action should guide all efforts to progress towards USP and UHC. The session will highlight the interconnections between poverty, inequality and ill-health, and the impact of social protection on social determinants of health equity. It will provide avenues to consider how countries can encourage greater synergies between social protection and health sectors. , In this spirit, it will also highlight the role of development partners to both support the joint action of social protection and health sectors at national level and provide a coordinated, rather than siloed, response to countries' challenges on the way to USP and UHC.

P4H National Health Insurance Clinics

Organised under the framework of the P4H Network, the clinics will aim at discussing operational challenges met by national health insurance institutions within and beyond the region while sharing innovative solutions based on regional and international experience. Clinics will tackle the following topics:

- Information systems and digitalisation;
- Sustainability and financial management;
- Partnerships for coverage extension;
- Monitoring and evaluation.

The format of these clinics will be hybrid, allowing participation of stakeholders from Africa and Central and Western Asia, to facilitate the exchange of knowledge between regions.

Tentative agenda

Time	Session title
Day 1	
8:30 – 9:15	Welcoming and opening remarks
9:15 – 9:30	Framing the priorities for inclusive and integrated social health protection in Asia
9:30 – 11:00	Session 1: Extending social health protection to workers in informal employment : innovative practices across the region
11:00 – 11:30	Coffee break
11:30 – 12:30	Session 2: Reaching migrant workers and their families to extend legal and effective social health protection coverage
12:30 – 13:30	Lunch break
13:30 – 15:00	Session 3: Improving the adequacy of social health protection to address out-of-pocket health expenditure across the region
15:00 – 15:30	Coffee break
15:30 – 16:55	Session 4: Financing social health protection in a fluid international context
16:55 – 17:00	Closing of Day 1
Day 2	
8:45 – 9:00	Introduction to day 2
9:00 – 10:30	Session 5: Integrated social protection during maternity : Report Launch
10:30 – 11:00	Coffee break
11:00 – 12:30	Session 6: Coordinated approaches to making progress towards social justice and health equity

12:30 – 13:30	Lunch Break		
P4H National Health Insurance Clinics			
13:30-15:00	Clinic 1A: Information systems and digitalisation	Clinic 1B: Sustainability and financial management	
15:00-15:15	Coffee break		
15:15-16:45	Clinic 2A: Partnerships for coverage extension	Clinic 2B: Monitoring and evaluation	
16:45 – 17:00	Event closing		