For Immediate Release

AUB research study on NSSF’s voluntary insurance scheme: Public-policy making in Lebanon should be grounded in research, not political considerations

Beirut, Lebanon- 30/01/2013 - Public policies can only have a positive impact, if policy-making is grounded in evidence-based scientific research, instead of merely relying on good intentions or political considerations, warned an AUB public-policy and advocacy expert, during a lecture in which he presented his latest research findings on January 29, 2013.

Fadi El-Jardali, associate professor at the Faculty of Health Sciences (FHS) and the research director of the Research, Advocacy and Public Policy-making Program (RAPP) at the Issam Fares Institute for Public Policy and International Affairs at AUB, presented his findings on public-policy making in Lebanon, taking the National Social Security Fund’s voluntary insurance scheme as a case study.

The seminar was organized by the Issam Fares Institute for Public Policy and International Affairs in collaboration with FHS.

Conducted between September 2010 and April 2012, the research study traced the public policy-making process for NSSF’s voluntary insurance scheme over a period of 12 years and aimed to generate in-depth insight into how policies are made, what influences policymaking, and how evidence is used to make policy.

Using several methods of data collection, including media analysis, documentation reviews and interviews with key officials including politicians involved in the process, the study found that the voluntary health insurance policy at NSSF was a political decision taken by the government to address a social problem arising from the layoff of 1500 employees from Middle East Airlines when it went through a massive restructuring plan in 2001. This left thousands of people with no medical insurance coverage, prompting the government to create a voluntary, optional insurance scheme under NSSF to cater to the laid off individuals and their families.

Within two years however the new insurance scheme suffered a financial deficit thus depriving around 30,000 families—all new subscribers to the new scheme—of health coverage. This deficit also burdened the hospitals that accept patients covered by the NSSF optional insurance, affecting the quality of care and the reputation of NSSF as a trusted public institution.

The question that El-Jardali asked was: Was the MEA problem a public issue that required a national policy or a private problem that might have been solved with certain measures taken by the company?
In fact, El-Jardali’s study showed that because the NSSF voluntary insurance policy was not made based on scientific evidence and a proper methodology, the policy ended up suffering and causing other problems.

The study found that the main obstacles that hindered proper implementation of the voluntary health insurance policy were the following:

- Key stakeholders were not involved in the development of this policy and feedback from policy implementers was not taken into consideration;
- Scientific evidence was not used to develop or formulate this policy; the policy was mostly driven by political considerations;
- The government did not pay its share (25%) of the voluntary insurance and did not close the deficit as it had committed to doing.

Professor El-Jardali’s study highlighted the complex nature of the policy-making process in Lebanon; the elements influencing this process; and the absence of a structured approach in decision-making. His study noted that good intentions alone are not sufficient when making decisions about key policy programs. Besides political considerations and values, research evidence is necessary when making policy decisions, the study concluded. Findings also suggest that policymakers need to be more aware of the important role of evidence in informing public policy-making; and should develop a formal evaluation system for programs and policies.

Finally, El-Jardali underscored the need for the country’s political elites to take these findings into consideration when discussing forthcoming laws and regulations for retirement policies, social protection, and universal health coverage.

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For more information please contact:
Maha Al-Azar, Associate Director for Media Relations, ma110@aub.edu.lb, 01-353 228

Note to Editors

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