



## SUCCESS STORY

# Helping Newly Insured Navigate Health Plans

### **USAID-backed mediators help strengthen ties between vulnerable individuals and insurers**



Photo: CoReform  
A mediator consults insurance clients.

*"... We are going to create a special mediation service that will be an independent impartial agency to adjudicate between individuals/hospitals and the insurance sector."*

- President Mikheil Saakashvili during the annual report to the Parliament, February 2010

#### **Telling Our Story**

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More than 1.5 million newly insured Georgians are now able to better navigate the complex world of health insurance thanks to a USAID-initiated Health Insurance Mediation Service (HIMS). The new service is part of the Government of Georgia's Ministry of Labor Health and Social Affairs (MOLHSA) and serves Georgians by resolving disputes and strengthening interactions between vulnerable individuals, insurers, and health care providers.

Since 2007, USAID has supported government efforts to ensure that Georgians below the poverty line are protected from unaffordable out-of-pocket spending for health care. In 2008, the government launched a pilot program to use public funds to purchase private health insurance for 180,000 Georgians living below the poverty line. Since then, the program has dramatically expanded to cover 1 million Georgians, including vulnerable populations throughout the country.

Creating a successful public-private partnership was not without challenges. Not long after the Georgian government established its pilot program, many Georgians struggled with questions about insurance coverage and services. For answers, they turned to MOLHSA, and it soon became clear that disputes between private insurers and the newly insured were more than the agency was able to handle.

In response, USAID teamed up with the Georgian Insurance Association to establish HIMS. Since its foundation in May 2008, the mediation service has curtailed thousands of disputes and has gained respect as an impartial third party. In addition, HIMS has educated tens of thousands of citizens on health insurance basics and the rights and entitlements of the insured.

In July, the Government of Georgia officially incorporated the USAID-supported mediation service into MOLHSA. In addition to officiating disputes between private insurers and consumers, the scope of HIMS has been expanded to cover contention between health care providers and insurers as well.