

Health Insurance in Developing Countries Between Aspirations and Challenges: A Case Study of the Health Insurance System in Egypt

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Abstract:

This study examines the reality and challenges of health insurance in Egypt, presenting it as a model that reflects the broader issues faced by developing countries in this field. Despite the efforts made, insurance coverage remains limited, suffering from insufficient funding and uneven geographic distribution of healthcare services. The sector has witnessed relative growth in premium volumes and compensation payouts, particularly following the implementation of the Universal Health Insurance System. The study highlights the urgent need to raise public awareness, improve legislative frameworks, and leverage technology to enhance system efficiency. It concludes that sustaining the Egyptian experience requires strong political will, continuous financial and administrative support, and effective partnerships between the public and private sectors.

Keywords:Health insurance, Egypt, developing countries, universal health coverage, health financing, health sector reform, health awareness.

Jel Classification Codes:I13, I18, H51,G22, O23, O57 .

1. INTRODUCTION

Health insurance is considered one of the most prominent solutions that developing countries aim to achieve in order to ensure fair and sustainable access to healthcare for their citizens. In these countries, many individuals face significant challenges in accessing adequate health services due to poverty, weak infrastructure, and limited awareness of the benefits of health insurance. Despite ongoing efforts, health insurance coverage remains limited in several developing nations, often reaching only a small portion of the population. However, with growing attention to economic and social transformations, governments are increasingly seeking to reform health systems and expand insurance coverage to ensure that healthcare becomes affordable and accessible for all.

In Egypt, levels of health insurance coverage vary widely among different social groups. While public sector employees and certain population segments enjoy comprehensive health insurance, many citizens—especially those in rural and impoverished areas—struggle to access health services due to the absence of effective insurance or their inability to afford high out-of-pocket costs for private care. Faced with these challenges, Egypt is working to reform its health insurance system by adopting new policies aimed at expanding coverage and delivering comprehensive health services to all citizens. Nevertheless, the implementation of the Universal Health Insurance System faces major obstacles, including insufficient funding, inadequate healthcare infrastructure, and difficulty in raising public awareness of the importance of insurance. Still, health insurance remains a vital pillar in Egypt's efforts to improve healthcare access and provide equitable coverage, particularly in light of the country's long-term vision to achieve health justice .

Despite the efforts made to universalize health insurance in Egypt, the sector continues to face multiple challenges related to funding, public awareness, healthcare infrastructure, and the effectiveness of government policies. In light of this, the central research question can be formulated as follows:

To what extent has the Universal Health Insurance System in Egypt contributed to improving the quality of healthcare and reducing the gap between different social groups?

1.1.Sub-questions:Based on the main research problem, the following sub-questions can be raised:

- ✓ To what extent is public awareness a determining factor in individuals' willingness to enroll in health insurance?
- ✓ Has digital transformation contributed to improving the efficiency of health insurance services?
- ✓ How effective is the partnership between the public and private sectors in expanding the scope of health insurance coverage?

1.2.Hypotheses:The hypotheses of this study are as follows:

- ❖ Low levels of public awareness represent a major obstacle to the expansion of the health insurance beneficiary base.
- ❖ The adoption of digital solutions (such as electronic insurance) has contributed to improving service quality and facilitating access to health insurance.
- ❖ The partnership between the public and private sectors plays a pivotal role in financing and developing health insurance in developing countries such as Egypt.

1.3.Significance of the Study:The importance of this study lies in its focus on one of the most vital and sensitive sectors in developing countries: the health insurance sector, which serves as a key instrument for achieving social justice and ensuring the right to healthcare. The study gains further relevance through its focus on the Egyptian experience, particularly following the launch of the Universal Health Insurance System, which

represents a major shift in the country's health policy. The study is also significant in that it analyzes the core challenges hindering the generalization of this system—such as limited funding, geographic disparities, and low public awareness—making its findings potentially applicable to other developing countries aiming to reform their health systems. Additionally, this study contributes to enriching the scientific literature on health economics and insurance in the Arab world.

1.4.Objectives of the Study:This study aims to achieve the following:

- Analyze the development of the health insurance sector in Egypt over the past decade, with a focus on premiums, claims, and investments.
- Diagnose the structural, financial, and administrative challenges facing the health insurance system in Egypt.
- Evaluate the effectiveness of the Universal Health Insurance System in improving access to healthcare, particularly for vulnerable groups.
- Examine the impact of public awareness and digital transformation on the expansion of the insured population.
- Propose practical, financial, and regulatory solutions to enhance the efficiency and sustainability of health insurance in Egypt, with the potential for application in other developing countries.

1.5. Methodology of the Study:The study adopted a descriptive and analytical approach to examine the development of the health insurance sector in Egypt during the period 2013–2023. It relied on official data from the Financial Regulatory Authority and the Ministry of Health, in addition to peer-reviewed academic studies. Quantitative tools such as time-series analysis and growth rate calculations were employed. The study focused geographically on Egypt, temporally on the years 2013 to 2024, and thematically on the health insurance sector only. Several hypotheses were tested, particularly those related to the impact of universal coverage, funding, and public awareness.

2. Diagnosing the Current State of the Egyptian Insurance Market

The Egyptian insurance market is experiencing steady growth and is considered one of the most active markets in the Middle East and North Africa, thanks to the diversity of its products, including life, health, and property insurance. The market is supported by a well-structured regulatory framework that promotes transparency and consumer protection. Despite challenges such as low insurance awareness, improving economic conditions continue to support its future growth potential.

2.1.Structure of the Egyptian Insurance Sector

Egypt's insurance sector is distinguished by its institutional and operational diversity, reflecting the evolving regulatory and market frameworks of this vital industry. According to official reports issued by the Financial Regulatory Authority, the sector comprises 42 insurance entities, including 40 licensed insurance companies, categorized as follows(FRA, 2023):

***30 commercial insurance companies**, consisting of:13 companies specializing in life and savings insurance, offering services such as life, retirement, and investment-related coverage.And 17 companies operating in property and liability insurance, including the Egyptian Export Credit Guarantee Company, which plays a key role in supporting national exports.

***10 Takaful (Islamic insurance) companies**, subdivided into: 4 companies offering family

and savings Takaful products. And 6 companies specialized in property and liability Takaful insurance.

***Additionally, the sector includes:**

One Takaful reinsurance company: the African Reinsurance Takaful Company, which provides reinsurance services in accordance with Islamic Sharia principles.

The Egyptian Cooperative Insurance Society, a nonprofit entity operating under the cooperative insurance model, aiming to serve socially vulnerable groups.

This institutional diversity reflects the state's efforts to provide a variety of insurance frameworks tailored to the diverse needs of Egyptian society, while taking into account religious, social, and economic dimensions. The sector operates under the supervision of the Financial Regulatory Authority, which ensures good governance and transparency through robust legislative and regulatory frameworks within the Egyptian insurance market.

2.2 The Development of the Business Volume of the Egyptian Insurance Sector

The sector has witnessed significant growth, driven by the expansion of various types of insurance, including life, property, and health insurance. Over time, insurance has become an essential component of the Egyptian economy, prompting the enactment of laws and regulations aimed at organizing and strengthening the industry. In recent decades, the insurance sector has experienced notable development, particularly following legislative reforms and the growing adoption of technology.

2.2.1. The Growth of Premium Production (Collected Premiums)

Table 1: Evolution of Production Volume in the Egyptian Insurance Sector Unit: Billion Egyptian Pounds (Billion EGP)

Years	2013	2014	2015	2016	2017	2018
Premiums	12 791 266	14 355 220	16 214 711	16 536 437	21 955 234	26 960 662
Growth Rate	16.1 %	16.5%	13 %	20 %	32.8%	22.8 %
Years	2019	2020	2021	2022	2023	2024
Premiums	31 295 813	34 912 042	41 196 636	48 894 366	67 353 665	83 382 984
Growth Rate	16.1 %	11.6 %	18 %	18.7 %	25.5 %	34.1 %

Source: Financial Regulatory Authority (FRA), Annual Statistical Report on Insurance Activity for the Fiscal Year 2013/2024.

Based on our analysis of the data presented in the table above, it is evident that the volume of activity in the Egyptian insurance market has experienced significant growth over the study period from 2013 to 2024. In 2013, the total business volume stood at approximately EGP 12.791 billion, increasing modestly to EGP 16.214 billion. This relatively slow growth can be attributed to the economic challenges stemming from the aftermath of the global financial crisis, internal political instability, and limited investment by companies in the insurance sector due to economic uncertainty in Egypt.

However, starting in 2018, the Egyptian insurance market began to show signs of improvement, largely driven by the enactment of a new insurance law in 2018, which introduced greater flexibility into the sector and encouraged investment. Government

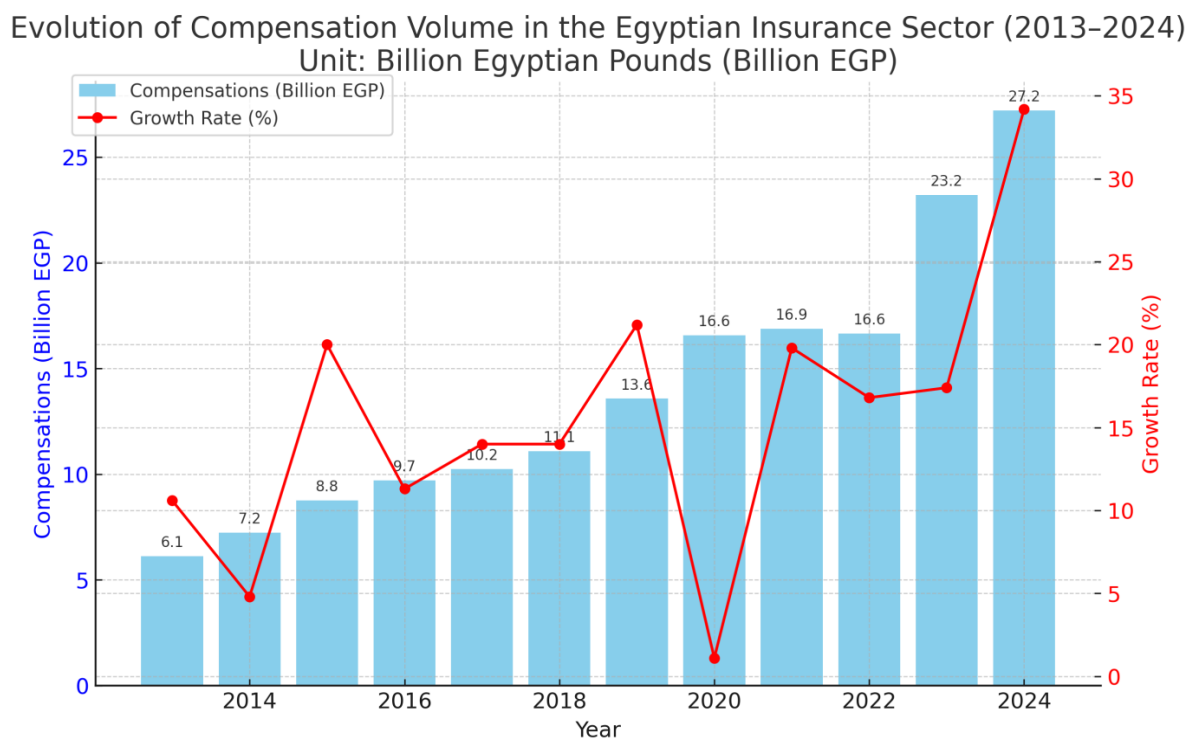
spending also contributed to increased financial stability, alongside a gradual rise in insurance awareness, growing demand for medical and life insurance products, and a particular surge in health insurance due to heightened concern over healthcare in difficult economic conditions.

In 2020, the COVID-19 pandemic had a noticeable impact on the Egyptian insurance market, as it did globally. Nonetheless, by 2021, the sector reported a total business volume of EGP 41.196 billion, which increased further to EGP 61.353 billion by 2023. A remarkable leap occurred in 2024, reaching approximately EGP 83.382 billion. This surge is largely attributed to the expansion of digital insurance services and the adoption of financial technology (Fintech), which enabled broader outreach, rising demand for health and life insurance during and after the pandemic, and a general economic recovery supported by structural reform initiatives.

Despite the economic and political challenges faced between 2013 and 2023, the Egyptian insurance market demonstrated consistent growth, supported by product innovation, digital transformation, and an improved economic and regulatory environment. The market continues to expand, particularly in health and digital insurance segments, opening promising opportunities for future development.

2.2.2. The Evolution of Claims Volume

Figure 1 : Evolution of Compensation Volume in the Egyptian Insurance Sector Unit: Billion Egyptian Pounds (Billion EGP)



Source: Financial Regulatory Authority (FRA), Annual Statistical Report on Insurance Activity for the Fiscal Year 2013/2024.

Based on our observation of the Figure above, which reflects the evolution of claims

volume in Egypt's insurance sector, it is evident that the period from 2013 to 2024 witnessed significant fluctuations in insurance payouts. These shifts were largely influenced by economic crises and political conditions the country experienced during that decade. Between 2013 and 2015, claims increased from EGP 6.159 billion to EGP 8.852 billion. This rise is attributed to several factors, including:

- ❖ Claims resulting from political events during this period, as insurance companies were significantly affected by incidents such as the 2011 protests and subsequent unrest. Insurers paid compensation to individuals whose properties were damaged and to businesses in the tourism and trade sectors.
- ❖ Political and economic instability following the January 25 Revolution, which led many companies to withdraw coverage for political or security-related risks. Over time, insurers gradually resumed activity despite a challenging economic climate.
- ❖ Increased motor accident-related claims due to a surge in road traffic accidents, which led insurance companies to settle numerous claims, especially in motor insurance.

By 2018, total claims reached EGP 11.571 billion, marking a 14% growth. This figure rose further to EGP 13.624 billion in 2019, albeit with a modest 1.1% growth rate. This can be explained by:

- ✓ A rise in property insurance claims due to more frequent incidents involving theft or damage, coupled with increased costs of goods and services.
- ✓ A spike in motor accidents during this period, leading to a higher volume of auto insurance claims. Insurers were responsible for both material and moral damages for accident victims.
- ✓ Economic reforms, particularly the floatation of the Egyptian pound in 2016, which devalued the currency and led to rising insurance costs. As inflation surged, insurers adjusted their pricing to match the increasing cost of claims.

In 2021, claims reached EGP 16.923 billion and jumped significantly to EGP 23.217 billion in 2023. This sharp rise can be attributed to multiple factors:

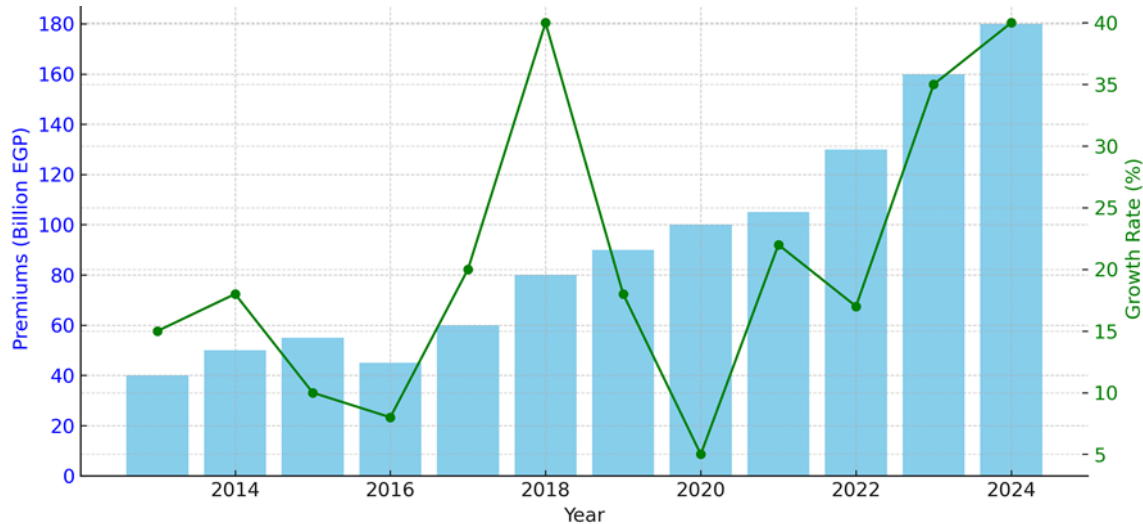
- Higher prices for auto parts due to increased raw material costs drove up vehicle-related insurance claims. The growing number of vehicles and worsening traffic congestion further contributed to the increase.
- The COVID-19 pandemic had a substantial impact on the insurance sector. Life insurance, in particular, was heavily affected, with insurers paying out death and illness-related benefits. Companies also covered quarantine-related losses and compensated businesses affected by lockdowns.
- A rise in health insurance awareness, as more individuals sought medical coverage to protect themselves against infectious diseases. This led to a sharp increase in health-related insurance payouts, especially for policies covering COVID-19 treatment.
- Life insurance payouts also grew, reflecting a heightened public awareness of the importance of life coverage during and after the pandemic.

Overall, the period from 2013 to 2023 witnessed significant developments in claims volume across Egypt's insurance sector. These were primarily driven by economic challenges, political unrest, and the global health crisis. Claims surged notably in the motor, health, and

life insurance segments, with exceptional circumstances like COVID-19 contributing to the increase in payouts across all lines of insurance.

2.3. Investment

Figure 2: Evolution of Premium Volume in the Egyptian Insurance Sector
Unit: Billion Egyptian Pounds (Billion EGP)



Source: Financial Regulatory Authority (FRA), Annual Statistical Report on Insurance Activity for the Fiscal Year 2013/2024.

Based on the data presented in the Figure 2 above, the Egyptian insurance sector has witnessed significant growth in investment volume from 2013 to 2024. The development of the industry reflects a series of phases influenced by economic, legislative, and social changes. Despite challenges such as economic crises and the global pandemic, investment in Egypt's insurance sector has expanded noticeably in terms of activities and product offerings. In 2014, the investment volume in the insurance sector was estimated at EGP 48.582 billion, rising to EGP 61.441 billion in 2017, with a growth rate of 21.2%. This increase was primarily due to insurers focusing on local market investments, albeit with limited diversification in investment products. By 2019, the volume reached EGP 101.993 billion, and saw a significant rise to approximately EGP 160.898 billion in 2023—a growth rate of 36.2%. Several factors contributed to this notable growth:

- ❖ **Increased foreign investment:** During this period, Egypt's insurance sector became more attractive to foreign investors. Major international and local insurers such as Misr Insurance, Allianz, and Compagnie expanded their operations and injected additional capital into the local market.
- ❖ **Expansion in insurance products:** Companies increased their investments in developing new insurance offerings, expanding coverage in health, life, and accident insurance. There was also a notable rise in investments in government bonds and bank deposits to reinforce insurers' financial positions.
- ❖ **Digital innovation:** The sector saw a rise in technological investments, especially in

digital insurance applications. Companies like Allianz and AXA launched digital solutions, boosting investment in insurance technology and innovation.

- ❖ Political and economic stabilization: As Egypt experienced relative political stability and economic improvement, the sector began attracting new foreign investments. Many companies expanded their portfolios and introduced diverse products in the Egyptian market.
- ❖ Regulatory reform: The sector underwent significant legislative developments, most notably the issuance of the new Insurance Law in 2018. This reform improved the business environment and encouraged greater investment flows.

In conclusion, the Egyptian insurance sector has undergone substantial investment growth during the study period, driven by economic reforms, regulatory improvements, and rising demand for health and digital insurance. Recently, the sector has attracted both domestic and foreign investments, leading to diversified insurance offerings and enhanced financial stability for insurance companies.

3.The Egyptian Experience in Health Insurance

The Egyptian experience in health insurance is considered one of the most significant in the region, having undergone remarkable development over the past decades. Initially launched as a limited system, health insurance in Egypt has gradually evolved to include a wider segment of the population. The government introduced the Universal Health Insurance Project with the aim of providing healthcare coverage for all Egyptians—an essential step toward improving the quality of healthcare services. Despite economic challenges, the sector has made notable progress in expanding insurance services and raising health awareness among citizens.

3.1 The Development of Health Insurance Premium Volume in Egypt

Table 2: The Evolution of Health Insurance Premiums in Egypt Unit: EGP million

Years	2013	2014	2015	2016	2017	2018
Premiums	735 446	934 098	1 181 715	1 388 453	2 072 596	2 876 807
Growth Rate	25.8 %	27 %	26.5 %	17.5 %	49.3 %	38.8 %
Years	2019	2020	2021	2022	2023	2024
Premiums	3 655 663	4 298 048	4 689 624	5 901 878	8 012 715	9 178 302
Growth Rate	27.1 %	17.6%	15.2%	25.8 %	27 %	28.9 %

Source: Financial Regulatory Authority (FRA), Annual Statistical Report on Insurance Activity for the Fiscal Year 2013/2024.

Health insurance premiums are a key indicator of any market’s development, reflecting both demand trends for insurance services and the public’s awareness of health coverage as a tool to address medical challenges. Based on the data in the table above, we examine the evolution of Egypt’s health insurance premium volume from 2013 to 2023. In 2014, total health insurance premiums were approximately EGP 98.934 million, rising to EGP 2,807.876 million by 2018. This growth was driven by:

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- ✓ Economic reforms, such as the 2016 currency floatation, which increased financial pressure on citizens.
- ✓ Heightened health insurance awareness, as rising private-sector healthcare costs and drug prices led more individuals to recognize the value of insurance.
- ✓ Entry of foreign insurers, which diversified available products and stimulated competition.

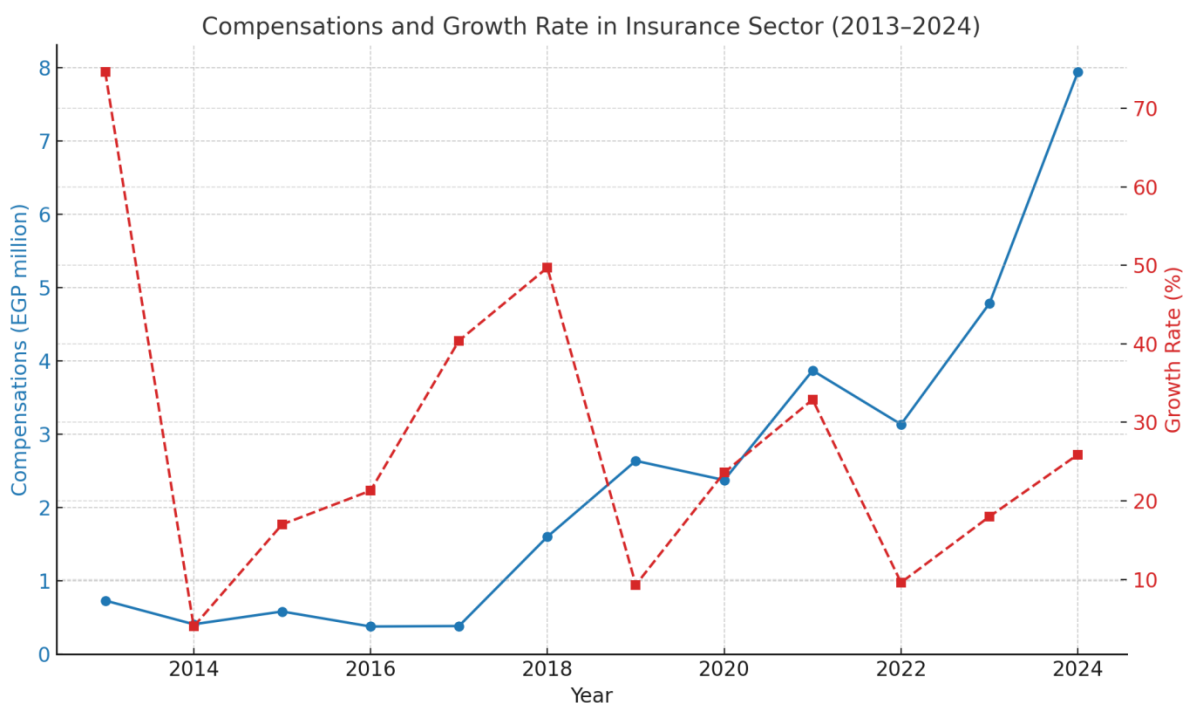
In 2019, premiums reached around EGP 663.655 million and further climbed to EGP 5,878.901 million in 2022, attributable to:

- Launch of the Universal Health Insurance program, initially piloted in governorates like Port Said, with plans for nationwide roll-out.
- COVID-19 pandemic, which underscored the importance of comprehensive medical coverage and spurred both individuals and businesses to seek health insurance.
- New market entrants, prompting insurers to innovate with group health schemes and tailored institutional products.

Looking ahead, Egypt’s health insurance sector is expected to continue expanding, fueled by universal coverage rollout, growing public awareness, and gradual economic stabilization. This growth will be primarily driven by increased individual demand for health insurance, especially given rising private healthcare costs.

3.2 The Evolution of Health Insurance Payouts in Egypt

Figure 3 : Evolution of Compensations and Growth Rate (2013–2024) Unit: EGP million



Source: Financial Regulatory Authority (FRA), Annual Statistical Report on Insurance Activity for the Fiscal Year 2013/2024.

In light of government reforms—such as the implementation of the Universal Health Insurance system—and economic market shifts driven by factors like currency devaluation

and rising healthcare costs, Egypt's health insurance sector has undergone significant developments during the study period. As seen in the data presented in the Figure above, health insurance claims in 2013 were approximately EGP779,851 million, declining slightly to EGP 640,790 million in 2015. This gradual increase can be attributed to:

- ❖ During this period, Egypt's health insurance sector was still in an early, slow-growth phase. Claims were limited due to the narrow scope of coverage among the population. Most citizens relied heavily on public healthcare services, with only a small number benefiting from private health insurance.
- ❖ Health insurance was not a widely adopted option among the public. As a result, the volume of claims remained low, and payouts were mostly restricted to employees of large corporations or multinational companies.

In 2016, claims totaled around EGP 597,376 million, rising to EGP 1,787,600 million by 2018. This growth reflected increasing utilization of private clinics and hospitals as individuals began to take advantage of expanded insurance coverage. Rising healthcare costs also pushed insurance companies to increase their compensation payouts. Additionally, the pilot implementation of the Universal Health Insurance system in governorates like Port Said (launched in 2017) marked a turning point, with increased individual demand for health coverage triggering substantial growth in claims.

In 2019, total claims were estimated at EGP2,772,363 million, climbing to EGP 3,189,133 million in 2022. This sharp rise was largely influenced by the COVID-19 pandemic in 2020, which significantly impacted the health sector. The pandemic prompted individuals and businesses to rely more heavily on health insurance. COVID-related medical treatments were often costly, especially hospitalizations, which led to a marked increase in health insurance claims. This period also saw the expansion of the Universal Health Insurance system to additional governorates, coupled with rising public awareness of the importance of health coverage.

Insurance companies were required to cover a wider range of services, including emergency care, medication, and lab testing. Health insurance claims in Egypt grew significantly, driven by the expansion of the national health system and heightened individual awareness. Economic challenges, especially the pandemic, accelerated this transformation. With continued implementation of healthcare reforms and rising demand for services, further growth in health insurance claims is expected in the coming years.

3.3. Challenges Facing the Health Insurance Sector in Egypt

The health insurance sector in Egypt faces a range of challenges that hinder its growth and development, despite ongoing efforts to improve the system and expand its coverage. In the following lines, we will highlight and discuss the key challenges confronting the health insurance landscape in Egypt:

- ✓ The health insurance sector in Egypt faces several challenges that hinder its ability to provide comprehensive and equitable services to all population groups. Chief among these challenges is the continuous rise in healthcare costs, including the prices of medications and medical supplies, which imposes increasing financial burdens on

insurance companies. As a result, these companies are often forced to raise premiums, making health insurance less affordable for many individuals (Ali, 2023, p. 128).

- ✓ Although some healthcare facilities have improved, a significant geographic gap remains between urban and rural areas, complicating efforts to achieve fair and equal health coverage (Mahmoud & ElShenawy, 2022, p. 88). The system also suffers from shortages of qualified personnel and modern medical equipment, which weakens the overall quality of care provided.
- ✓ Moreover, insurance literacy remains low among certain segments of the population, leading to persistently low health insurance coverage rates despite public awareness of its benefits in mitigating health risks (Ibrahim, 2021, p. 52). In addition, the impact of economic inflation has reduced individuals' purchasing power, further challenging insurance companies to balance rising treatment costs with customer expectations (Fahmy, 2024, p. 109).
- ✓ On another front, the market suffers from a lack of specialized insurance products—particularly for vulnerable groups such as the elderly and people with special needs. Furthermore, there is often a lack of clarity in how insurance products are categorized, with some low-cost plans failing to meet clients' healthcare needs, resulting in dissatisfaction and limited market growth (EFSA, 2024).

4. Proposed Solutions to Improve the Health Insurance Sector in Egypt

Health is one of the most critical sectors requiring close attention in any country, particularly in Egypt, where improving the health insurance sector is considered a key step toward enhancing the quality of healthcare for citizens. In this section, we present a set of proposed solutions that could contribute to the development and improvement of Egypt's health insurance system.

4.1. Strategies to Raise Public Awareness About the Benefits of Health Insurance

Raising public awareness about health insurance is one of the key elements in ensuring the success of any health insurance program—especially in a country like Egypt, where many citizens remain unaware of its importance. The following strategies are proposed to enhance public understanding and engagement:

- ❖ **Continuous Awareness Campaigns:** Government entities, particularly the Ministry of Health, should launch ongoing awareness campaigns targeting all segments of society. These campaigns should highlight the benefits of health insurance and its impact on improving public health. Utilizing traditional media (TV, radio) alongside digital platforms and social media would ensure broader outreach (Ministry of Health and Population, 2023).
- ❖ **Health Education Through Schools and Universities:** Integrating health education programs into school and university curricula can foster early awareness among younger generations about the value of health insurance. Educating children and youth about preventive care and health rights can create a more informed and responsible population (UNESCO, 2022).
- ❖ **Collaboration with NGOs and Civil Society Organizations:** Non-governmental organizations (NGOs) can play a vital role in promoting awareness, especially in rural or underserved areas where knowledge about health insurance is limited. Their local presence and trusted community ties can facilitate effective engagement (World Health Organization, 2021).
- ❖ **Accessible and Simplified Information Platforms:** Developing user-friendly digital platforms—including websites and mobile apps—that provide clear, simplified

information about available health insurance programs, enrollment processes, and benefits can encourage greater participation. These platforms should be multilingual and designed for easy access(EFSA, 2024).

4.2.Financial Solutions to Expand Health Insurance Programs

Expanding the scope of health insurance programs requires effective financial solutions to increase the number of participants and ensure coverage for the most vulnerable populations. Several applicable strategies include:

- **Incentivizing the Private Sector:**Encouraging private insurance companies to offer comprehensive health insurance packages at affordable rates through tax incentives or financial facilities can significantly enhance coverage. The private sector can play a vital role in improving access, especially for middle-income groups(Organisation for Economic Co-operation and Development .Private health insurance and access to healthcare, 2021).
- **Introducing Integrated Systems:**Establishing comprehensive health insurance schemes that cover all medical specialties—through contributions from both the government and private sector—can ensure the provision of affordable healthcare services tailored to individuals' income levels(World Bank, 2020).
- **Subsidized Social Health Insurance System:**Promoting the idea of mandatory social health insurance for all citizens, while considering economic disparities by offering financial support to low-income groups, helps ensure equity and wider coverage(ILO, 2021) .
- **Launching Tiered Insurance Products:**Developing flexible, income-based insurance plans that allow employees or workers in specific sectors to choose coverage options suited to their financial capacity can increase enrollment in the system(WHO & ILO, 2022).
- **Implementing Public-Private Partnerships (PPPs):**Establishing partnerships between the government and private sector to expand health insurance programs can secure sustainable funding. Through such collaborations, the private sector can provide necessary capital to extend coverage to a larger portion of the population (World Bank, Public-private partnerships in health: A report on best practices in emerging markets, 2021).

4.3.Enhancing Administrative Systems and Government Policies to Support Health Insurance

Enhancing government administrative policies is fundamental to the success of any reform in the health insurance sector. Several steps can be taken to strengthen the system, including(WHO, 2022):

- ❖ **Improving Administrative Efficiency:**Enhancing efficiency within public and private healthcare institutions by reducing bureaucracy and ensuring fair and effective allocation of resources.
- ❖ **Developing the Legislative Framework:**Updating and refining health insurance legislation to guarantee universal access to healthcare services. This should also include mechanisms for effective oversight of service providers and assurance of quality standards.
- ❖ **Implementing Incentive Policies for Subscribers:**Introducing policies that encourage individuals to participate in health insurance systems, such as offering tax reductions or additional healthcare benefits for them and their families.
- ❖ **Conducting Regular Evaluations of the Health System:**Establishing continuous performance assessments to ensure that financial resources are directed appropriately

and deliver maximum benefit to citizens. These evaluations should rely on defined performance indicators, including care quality and service efficiency.

- ❖ **Introducing Anti-Corruption Mechanisms:** Implementing robust monitoring systems to combat financial and administrative corruption in the health insurance sector by enforcing transparency and accountability at all levels (World Bank, Egypt Health Sector Performance and Gaps Review. , 2023).

4.4. Leveraging Technology to Improve the Efficiency of Health Systems

Technology plays a crucial role in enhancing the efficiency of healthcare systems worldwide, including in Egypt. There are several ways in which technological advancements can be utilized to improve the health insurance sector:

- ✓ **Digital Insurance:** Developing digital platforms that allow citizens to register for health insurance, track their applications, and book medical appointments can significantly enhance accessibility and streamline service delivery (World Health Organization, Global strategy on digital health 2020–2025. , 2022).
- ✓ **Artificial Intelligence and Data Analytics:** AI can be employed to analyze patient data and predict future healthcare needs, enabling more effective resource allocation and better-tailored insurance plans (Topol, 2019, p. 57) .
- ✓ **Electronic Health Records (EHRs):** Implementing EHR systems allows medical staff to access up-to-date and accurate patient histories, improving diagnosis accuracy and treatment outcomes (Campbell, 2020, p. 11).
- ✓ **Mobile Health Applications:** Launching mobile applications that support remote health monitoring, telemedicine consultations, and preventive care helps reduce hospital congestion and empowers patients to manage their health proactively (Meskó, Drobní., Bényei, Gergely, & Györfy, 2017, p. 15).
- ✓ **Blockchain Technology:** Utilizing blockchain ensures secure and transparent management of patient data and insurance claims, reducing the risk of fraud and increasing trust in the system (Agbo, Mahmoud, & Eklund, 2019, p. 1736)

6. CONCLUSION

The Egyptian experience in health insurance represents a significant model within the context of developing countries. Through the implementation of the Universal Health Insurance Project, Egypt has sought to improve citizens' access to healthcare services, particularly amid economic and social challenges. Despite the difficulties that many developing nations face in providing comprehensive health coverage, the Egyptian case demonstrates that tangible progress can be achieved when there is strong political will and governmental support. As the government continues its efforts to expand coverage and enhance the quality of healthcare services, Egypt is steadily advancing toward greater health equity and long-term sustainability within its insurance system.

6.1. Testing the Validity of the Hypotheses

First Hypothesis: Limited public awareness is a major barrier to expanding the health insurance beneficiary base. This hypothesis is validated by the findings, which indicate that awareness levels remain low across large segments of the population—despite some awareness campaigns—particularly in poorer regions, where enrollment rates are notably lower.

Second Hypothesis: The adoption of digital solutions (such as e-insurance) has improved service quality and accessibility. This hypothesis is confirmed, as digital transformation and the introduction of electronic insurance platforms have enhanced the user experience and simplified subscription and access procedures.

Third Hypothesis: Public-private partnerships play a pivotal role in financing and developing health insurance systems in developing countries like Egypt. This hypothesis is also supported, as the involvement of private insurance companies has led to more flexible products, diversified funding sources, and overall service improvement.

6.2. Results

- ✓ The implementation of the Universal Health Insurance System in Egypt has significantly improved access to healthcare services, particularly in rural areas, thereby narrowing the gap between different social groups.
- ✓ The system has also led to increased health awareness among citizens and a growing interest in enrolling in health insurance plans.
- ✓ However, several challenges remain, including insufficient funding, pressure on healthcare infrastructure, and a shortage of qualified medical personnel.
- ✓ The long-term success of the system requires sustained government support, infrastructure development, and stronger oversight and monitoring mechanisms.

6.3. Suggestions:

- ❖ Strengthen investment in healthcare infrastructure, particularly in remote areas.
- ❖ Intensify awareness campaigns about the importance of health insurance for all segments of society.
- ❖ Improve management and coordination through the use of advanced health information systems.
- ❖ Adopt sustainable financing mechanisms, such as health-related taxes and incentives for insured individuals.
- ❖ Encourage insurance companies to develop flexible and innovative insurance products

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