

Regional Knowledge Event

Private Health Insurance (PHI) for Sustainable Health Financing to Advance Universal Health Coverage (UHC)

About the Event

Health systems worldwide are under unprecedented strain from population aging and rising healthcare costs that may **threaten national and jurisdictional financial security**. Policymakers looking to strengthen healthcare systems are seeking alternative financing mechanisms to provide equitable access to care, which begs the question: *Can Private Health Insurance fill the gaps and facilitate health systems to advance Universal Health Coverage?* Bringing together a **diverse range of speakers representing government, regulators, insurers, academia, and healthcare business community**, this critical topic will be discussed at our upcoming Regional Knowledge Event, "**Private Health Insurance (PHI) for Sustainable Health Financing to Advance Universal Health Coverage (UHC)**," scheduled for **Monday, June 1, 2026, in Hong Kong**. This event is organised by the Asia-Pacific Network for Health Systems Strengthening (ANHSS) in collaboration with the Centre for Health Systems and Policy Research at the Jockey Club School of Public Health and Primary Care, The Chinese University of Hong Kong.

Background

Public health financing, either as tax-based systems or Social Health Insurance (SHI), play a critical role in health systems worldwide to ensure broad population coverage and financial protection. In parallel, Private Health Insurance (PHI), purchased by individuals to supplement, complement, or substitute public health financing mechanisms, also contributes to mitigating financial risks and improving access to healthcare. While public financing schemes provide essential coverage, the growing demand for innovative financing solutions has brought increased attention to PHI as a potential tool to support public systems and expand healthcare access. However, how it can play a better role in advancing health system goals and Universal Health Coverage remains a critical question.

One health system goal as outlined by the **United Nations Sustainable Development Goals (Target 3.8)** is Universal Health Coverage (UHC), defined as "*access to the full range of quality health services, when and where people need them, without financial hardship*". Despite its global importance, progress toward UHC has stagnated even before the COVID-19 pandemic. Among **OECD countries, health expenditures are projected to grow at 2.6% annually, outpacing government revenue growth at 1.3%**, raising concerns about financial sustainability.

At the same time, **global trends such as aging populations and rising chronic and non-communicable diseases** are increasing pressure on health systems to deliver **timely and equitable** services. While **single-payer systems like SHI** provide a foundational safety net, many face **growing fiscal deficits**, with budget injections needed to maintain solvency threatening **national financial stability**. As a result, policymakers worldwide are exploring **innovative and supplementary health financing approaches**. PHI has gained attention for its potential to **ease public-sector burdens, improve access to care, and reduce out-of-**

pocket costs. Given these challenges and opportunities, a **critical discussion on PHI's role in achieving health system goals and advancing UHC is both timely and necessary.**

Event overview

This event will provide a **comprehensive overview** of PHI's strategic role in the context of **health system goals across the Asia-Pacific region**, featuring insights and experiences from **senior academics, policymakers, regulators, economists, and insurers**. Participants will engage in discussions on:

- **Principles of Universal Health Coverage** – Understanding UHC, stakeholder perspectives, and collective efforts toward its advancement.
- **Health Financing and Policy Issues** – Exploring concepts of equity, efficiency, and cost-effectiveness of health financing strategies
- **Health System Goals, Population Needs and Patient Perspectives** – Exploring how different health system designs address common challenges.
- **The Strategic Role of Private Health Insurance** – Examining how PHI complements and supplements existing national schemes.
- **Business and Regulatory Environments** – Addressing the requirements for PHI to function as a sustainable financing tool.
- **Case Studies from the Asia-Pacific** – Learning from country-specific experiences and best practices.

This event provides a **unique platform** for key stakeholders to exchange knowledge, share strategies, and explore **evidence-based approaches** to leveraging PHI in support of UHC.

Objectives

This Knowledge Event aims to:

1. **Examine the role of PHI** in achieving health system goals, and in the context of UHC across the Asia-Pacific region.
2. **Analyze health system needs** and challenges from the perspectives of multiple stakeholders, including policymakers, regulators, economists, and insurers.
3. **Explore different health financing models**, their strengths, limitations, and potential synergies with PHI.
4. **Facilitate knowledge exchange** on strategies to address financial pressures in healthcare while maintaining accessibility and equity.
5. **Discuss policy and regulatory frameworks** necessary to ensure PHI's sustainable contribution to health financing.
6. **Present real-world case studies** to illustrate diverse country experiences and lessons learned in integrating PHI into health systems.

Invited Guests and Speakers *(according to alphabetic order)*

- Dr. Eduardo P. BANZON (Director, Health Sector Group, Asian Development Bank, Philippines)
- Ms. Sabrina CHAN, Senior Executive Director (Hong Kong Association of the Pharmaceutical Industry, Hong Kong SAR, China)
- Professor Ying-Yao CHEN (Professor, Fudan University, China)

- Mr. Clement CHEUNG (Chief Executive Officer, Insurance Authority, Hong Kong SAR, China)
- Professor Philip Wai-Yan CHIU (Dean of Medicine, The Chinese University of Hong Kong, Hong Kong SAR, China)
- Dr. CHOW Yat (Executive Medical Director, Bupa Hong Kong, Hong Kong SAR, China)
- Dr. Hong FUNG (Professor of Practice in Health Services Management, Centre for Health Systems and Policy Research, JC School of Public Health and Primary Care, HKSAR, China)
- Professor Chantal HERBERHOLZ (Professor, Chulalongkorn University, Thailand)
- Professor Maria Elena B. HERRERA (Adjunct Faculty, Asian Institute of Management, The Philippines)
- Ms. Selina LAU (Chief Executive, Hong Kong Federation of Insurers, Hong Kong SAR, China)
- Mr. Chye PANG-HSIANG (Principal & Consulting Actuary, Miliman, Hong Kong SAR, China)
- Professor Siripen SUPAKANKUNTI (Professor, Chulalongkorn University, Thailand)
- Professor Dr. Laksono TRISNANTORO (Professor, Universitas Gadjah Mada, Indonesia)
- Professor Dr. Sharifa Ezat WAN PUTEH (Professor, Universiti Kebangsaan Malaysia, Malaysia)
- Professor Eliza Lai-Yi WONG (Associate Director (Teaching and Learning), Centre for Health Systems and Policy Research, The Chinese University of Hong Kong, Hong Kong SAR, China)
- Professor Samuel Yeung-Shan WONG (Director, JC School of Public Health and Primary Care, The Chinese University of Hong Kong, Hong Kong SAR, China)
- Professor April Yu-shan WU (Research Assistant Professor, Centre for Health Systems and Policy Research, JC School of Public Health and Primary Care, The Chinese University of Hong Kong, Hong Kong SAR, China)
- Mr. Raymond Wai-Man WU (Deputy Secretary for Health 1, Health Bureau, Hong Kong SAR, China)
- Professor Eng-Kiong YEOH (Director, Centre for Health Systems and Policy Research, The Chinese University of Hong Kong, Hong Kong SAR, China)

Target Audience

This Regional Knowledge Event is designed for **policymakers, regulators, health economists, insurers, healthcare providers, and researchers** engaged in health system strengthening and financing. It is particularly relevant for government officials overseeing health policy, private health insurance stakeholders, and international organizations working toward Universal Health Coverage. Additionally, professionals from **multilateral institutions, hospital administration, and patient advocacy groups** will benefit from discussions on innovative financing strategies and the role of **Private Health Insurance in complementing public health systems**. The event fosters **cross-sector collaboration**, providing a platform for **evidence-based dialogue and shared learning** on sustainable health financing approaches.

Time and Venue

Event Date: 9:00 am – 5:00 pm, June 1st, 2026

Venue: Kai Chong Tong, G/F, School of Public Health Building, Prince of Wales Hospital, Shatin, Hong Kong

Registration

Please register via the link or QR-code below:

https://cuhk.qualtrics.com/jfe/form/SV_bawUK6SqPmm6JUy



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