



Supporting Egypt's Universal Health Insurance System (P172426)

MID EAST,NORTH AFRICA,AFG,PAK | Egypt, Arab Republic of | IBRD/IDA | Investment Project Financing (IPF) | FY 2020 | Seq No: 11 | Archived on 20-Jan-2026 | ISR05576

1. OBJECTIVE**1.1 Development Objective**

Original Development Objective (Approved as part of Approval package on 16-Jun-2020)

To (i) increase the coverage of Egypt's Universal Health Insurance System in Phase I Governorates, (ii) strengthen UHIS-related governance and institutions, and (iii) provide temporary financial protection against high out of pocket health expenditures for vulnerable populations outside Phase I Governorates.

Has the Development Objective been changed since Board Approval of the Project Objective?

No

2. COMPONENTS

Name

Component 1: Enrollment and empanelment of the population into UHIS:(Cost 208,000,000.00)

Component 2: Strengthening UHIS governance, systems and facilitating environment:(Cost 132,000,000.00)

Component 3: Providing temporary financial protection against high out of pocket health expenditures for vulnerable populations outside Phase I Governorates:(Cost 50,000,000.00)

Component 4: Institutional Capacity Building, Technical assistance and Project Management:(Cost 10,000,000.00)

Component 5: Contingent Emergency Response Component (CERC):(Cost 0.00)

3. OVERALL RATINGS

Name	Previous	Current
Progress towards achievement of PDO	● Moderately Satisfactory	● Moderately Satisfactory
Overall Implementation Progress (IP)	● Moderately Satisfactory	● Moderately Satisfactory
Overall Risk Rating	● Substantial	● Substantial



4. KEY ISSUES & STATUS

4.1 Implementation Status and Key Decisions

The development objectives of the project are to (i) increase the coverage of Egypt's UHIS in Phase I Governorates, (ii) strengthen UHIS-related governance and institutions, and (iii) provide temporary financial protection against high out of pocket health expenditures for vulnerable populations outside Phase I Governorates.

This ISR will be updated once the Government provides a new progress report that includes key developments from July to December 2025, such as: (i) the launch of UHIS in Aswan in July 2025; (ii) the issuance of the Prime Ministers memo on automatic enrollment of the Takaful and Karama beneficiaries into UHIS; and (iii) progress with verification of achieved PBCs.

5. SYSTEMATIC OPERATIONS RISK-RATING TOOL

Risk Category	Rating at Approval Approval Package - 16 Jun 2020	Last Approved Rating ISR Seq. 010 - 13 Jul 2025	Proposed Rating
Political and Governance	● Substantial	● Substantial	● Substantial
Macroeconomic	● Substantial	● Moderate	● Moderate
Sector Strategies and Policies	● Moderate	● Moderate	● Moderate
Technical Design of Project or Program	● Substantial	● Substantial	● Substantial
Institutional Capacity for Implementation and Sustainability	● Substantial	● Substantial	● Substantial
Fiduciary	● Substantial	● Substantial	● Substantial
Environment and Social	● Substantial	● Substantial	● Substantial
Stakeholders	● Substantial	● Substantial	● Substantial
Overall	● Substantial	● Substantial	● Substantial



6. RESULTS

6.1 PDO Indicators by PDO Outcomes

Enrollment and Empanelment of the Population into UHIS								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Number of people enrolled with UHIA and empanelled with a GP in Phase I Governorates (excluding Targeted Vulnerable People) (Number) PBC	0.00	Feb/2020	3,204,606	31-Dec-2024	3,353,072	30-Jun-2025	3,107,065.00	Jun/2024
	Comments on achieving targets		Not yet verified as a PBC					
Percentage of people enrolled with UHIA and empanelled with a GP in Phase I Governorates (excluding Targeted Vulnerable People) who are female (Number)	0.00	Mar/2020	48.95	31-Dec-2024	48.75	30-Jun-2025	50.00	Jun/2024
	Comments on achieving targets		Percentage of people enrolled with UHIA and empanelled with a GP in Phase I Governorates (excluding Targeted Vulnerable People)who are female (sex disaggregated)					
Per capita annual PHC visits by UHIS enrollees in Phase I Governorates (Number)	1.10	Feb/2020	2.09	31-Dec-2024	2.16	30-Jun-2025	2.50	Jun/2024
	Comments on achieving targets		Still pending 2023 update from EHA. Portsaid, Luxor and Ismailia. (Ismailia is only September 2022)					



Total # of UHIS beneficiaries: 4.08 million

Total number of PHC visits: 2,574,355

Annual number of PHC visits per capita: 1.58

For the Per capita annual PHC visits by male UHIS enrollees in *Port Said only* :

.43 PHC visits per male UHIS beneficiary in Port Said

Total number of beneficiaries in Port Said: 668,932

Share of beneficiaries who are male: 1-0.5012 (share of female beneficiaries) = 49.9%

Total number of male beneficiaries: 333,663

Number of males who visited primary care centers: 477,866



		Annual number of visits per capita by male beneficiaries = 477,886/333,663 = 1.43 visits in Port Said only						
Per capita annual PHC visits by male UHIS enrollees in Phase I Governorates (Number)	0.98		1.67		1.73		2.40	
	Comments on achieving targets		Per capita annual PHC visits by male UHIS enrollees in Phase I Governorates (sex disaggregated)					
Temporary financial protection against high OOP healthcare expenditures for vulnerable populations								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Number of Other Vulnerable People benefiting from PTES in Other Governorates (Number) PBC	0.00	May/2020	300,219	31-Dec-2024	300,219	30-Jun-2025	1,000,000.00	Jun/2024
	Comments on achieving targets		No new numbers yet. 300,219 was verified as eligible by IVA, out of 870,960 reported by Government					
Female share of the number of Other Vulnerable People benefiting from PTES in other Governorates (Percentage)	0.00		65		65		45.00	
	Comments on achieving targets		Percentage of female share of the number of Other Vulnerable People benefiting from PTES in other Governorates. Target is set at % 45 as maternal and reproductive health services are not covered under PTES but provided for free under primary and secondary health care services.					
Strengthening UHIS Governance, Systems and Facilitating Environment								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Percentage of contracted public provider entities that have been accredited by GAHAR (Percentage)	0.00	Feb/2020	65.00	31-Dec-2024	67.93	30-Jun-2025	100.00	Jun/2024
	Comments on achieving targets		This number is dynamic due to ongoing contracting activities by UHIA and accreditation by GAHAR. As of December 2024: Total number of contracted public provider entities that are fully accredited = 197 Number of public providers contracted by UHIA = 290					



Annual percentage of payments by UHIA that are made to contracted providers in Phase I Governorates within 60 days from the date of claim submission (Percentage) PBC	0.00	Feb/2020	0.00	31-Dec-2024	0.00	30-Jun-2025	80.00	Jan/2024
	Comments on achieving targets		No data has been provided by Government to measure this PBC/indicator					

6.2 Intermediate Results Indicators by Components

Component 1: Enrollment and empanelment of the population into UHIS								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Number of Targeted Vulnerable People enrolled with UHIA and empanelled with a GP (number) (Number) PBC	0.00	Feb/2020	588,783.00	31-Dec-2024	521,865	30-Jun-2025	2,620,584.00	Jun/2024
	Comments on achieving targets		Not yet verified as a PBC. However, there was a decline in reported number in June 2025 because UHIA's Board took a decision to restrict Karama beneficiary household exemptions to cases where the beneficiary serves as head of household. Thus redefining identification of eligible vulnerable populations through Ministry of Social Solidarity databases					
Number of Targeted Vulnerable People enrolled with UHIA and empanelled with a GP (number) and share of females among them (percentage) (Text)	0		51		52		1,682,511 / 60%	
	Comments on achieving targets		Number of people enrolled with UHIA and empanelled with a GP in Phase I Governorates (excluding Targeted Vulnerable People) (number) and share of female among them (percentage) (sex disaggregated)					
	0.00	Feb/2020	8,825,108	31-Dec-2024	4,745,897	30-Jun-2025	6,727,649.00	Jun/2024



People who have received essential health, nutrition, and population (HNP) services (Number)	Comments on achieving targets		This indicator is now properly clarified with the Government to reflect its original intent. It measures the reach of the project in terms of project beneficiaries who received essential HNP services. The end target is the sum of the target for enrolled and empaneled population (PBC 1 & PBC 2) and number of people who received PTES (PBC 9). It counts an individual upon receipt of an essential HNP service, only once during the project life. Once an individual is counted, he cannot be recounted even if he receives additional services. Cumulative number of people who have received HNP services= 3,353,072 + 521,865 + 870,960 = 4,745,897					
People who have received essential health, nutrition, and population (HNP) services - Female (RMS requirement) (Number)	0.00		6,698,215		NA		6,727,649.00	
Component 2: Strengthening UHIS governance, systems and facilitating environment								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Development and adoption by UHIA of a benefit package for the continuum of care (primary care, secondary and tertiary hospital care) (Yes/No) PBC	No	Feb/2020	No	31-Dec-2024	No	30-Jun-2025	Yes	Jun/2024
Supporting modular UHIS information system roll-out (Text) PBC	No modular UHIS Information System	Jan/2020	Procurement Module rolled out	31-Dec-2024	Procurement Module rolled out	30-Jun-2025	Supply chain procurement module within EASPMTM	Jun/2024
Comments on achieving targets	PBC has been revised as part of the project restructuring							



	Comments on achieving targets		Procurement Module developed and rolled out. Beneficiary, Provider and Claims modules not yet rollout. Testing phase of beneficiary module ongoing					
Creation of official coordinating body for UHIS at national and Governorate levels (Number) PBC	0.00	Feb/2020	UHIS transformation Steering Committee created and had first meeting	31-Dec-2024	UHIS transformation Steering Committee created and had first meeting	30-Jun-2025	7.00	Jun/2024
	Comments on achieving targets		Achieved but yet to be verified by IVA					
Establishment of a one- stop shop for licensing of private primary healthcare services (Yes/No)	No	Jan/2020	No	31-Dec-2024	NA	30-Jun-2025	Yes	Dec/2023
	Comments on achieving targets		Dropped following project restructuring					
Development and adoption of a process guide for hospital accreditation standards by GAHAR (Yes/No)	No	Feb/2020	Yes	31-Dec-2024	Yes	30-Jun-2025	Yes	Dec/2023
	Comments on achieving targets		Achieved and verified					
Operationalization of a Big Data Analytics unit within UHIA (Yes/No)	No	Feb/2020	No	31-Dec-2024	No	30-Jun-2025	Yes	Jun/2024
	Comments on achieving targets		Revised indicators not yet achieved					
Development of quality of care monitoring frameworks for PHC & hospitals (Text)	No	Feb/2020	yes	31-Dec-2024	yes	30-Jun-2025	Yes for PHC and hospitals	Dec/2023
	Comments on achieving targets		Achieved					
	0.00	Feb/2020	0.00	31-Dec-2024	0.00	30-Jun-2025	20.00	Jun/2024



Share of case-based payment in total UHIA's annual payment to hospitals (Percentage)	Comments on achieving targets		Dropped following project restructuring					
Introduction of the risk adjusted capitation (at least for sex and age) in PHC payment (Yes/No)	No	Jan/2020	No	31-Dec-2024	No	30-Jun-2025	Yes	Jun/2024
	Comments on achieving targets		Dropped following project restructuring					
Development of National Strategy for Quality of Care and Patient Safety (Yes/No)	No	Jan/2020	No	31-Dec-2024	No	30-Jun-2025	Yes	Dec/2022
	Comments on achieving targets		Dropped following project restructuring					
Annual UHIA performance and expenditure review report published (Number)	0.00	Feb/2020	No	31-Dec-2024	No	30-Jun-2025	2.00	Jun/2024
	Comments on achieving targets		Draft midterm actuarial assessment has been finalized by UHIA but not yet verified by IVA					
Annual report on patient satisfaction, grievances and utilization published (Number)	0.00	Feb/2020	1.00	31-Dec-2024	1.00	30-Jun-2025	1.00	Jun/2024
	Comments on achieving targets		EHA has reported on this indicator					
Annual UHIS Health Forum held at Governorate and national levels (Text)	No forums conducted at Governorate or national levels	Feb/2020	0	31-Dec-2024	0	30-Jun-2025	All enrolled Governorates and national level	Jun/2024
	Comments on achieving targets		Events held at national level does not include all stakeholders as envisaged Revised indicator as part of restructuring					
Strengthening accreditation and provider contracting (Text) PBC	0	Feb/2020	15 public and 5 private ambulatory	29-Jan-2024	15 public and 5 private ambulatory	30-Jun-2025	15 public and 5 private ambulatory	Jun/2024



			service providers		service providers		service providers, 1 public and 1 private Telemedicine service providers	
	Comments on achieving targets		All targets aside that for pharmacies are reported as achieved but yet to be verified by IVA being PBC indicators. Will be updated after verification					
Client user satisfaction and utilization surveys conducted in project target areas (Number)	0.00	Apr/2020	1.00	31-Dec-2024	1.00	30-Jun-2025	4.00	Jun/2024
	Comments on achieving targets		Achieved					
Development of guidelines and protocols on data privacy and management of health records, to mitigate risk of data breaches (Yes/No)	No	Apr/2020	No	31-Dec-2024	No	30-Jun-2025	Yes	Jun/2024
	Comments on achieving targets		Not yet achieved					
Development and formal adoption of the organizational structure and a multi-year Human Resource Plan for each of UHIA, GAHAR and HCO (Yes/No)	No	May/2020	Yes	31-Dec-2024	Yes	30-Jun-2025	Yes	Jun/2024
	Comments on achieving targets		Achieved and verified					
Reduction of the staffing gap for each of UHIA, GAHAR and HCO (Percentage)	0.00	May/2020	0.00	31-Dec-2024	0.00	30-Jun-2025	100.00	Jun/2024
	Comments on achieving targets		Dropped following project restructuring as target is unachievable given the current recruitment constraints within the government					
	0.00	May/2020	0.00	31-Dec-2024	0.00	30-Jun-2025	90.00	Jun/2024



Level of satisfaction of citizens and patients in their participation in coordination committees (disaggregated for national and regional levels (Percentage))	Comments on achieving targets		Dropped following project restructuring					
Revision of the strategy to target vulnerable people for UHIS subsidies (Yes/No) PBC	No	May/2020	Review of Decree No. 1948/2019 (targeting vulnerable groups for UHIS subsidies) and adopting a new framework	31-Dec-2024	Review of Decree No. 1948/2019 (targeting vulnerable groups for UHIS subsidies) and adopting a new framework	30-Jun-2025	Yes	Jun/2024
	Comments on achieving targets		Achieved and verified					

6.3 Performance Based Conditions (PBC)

PBC Name		Baseline	Actual (Previous)		Actual (Current)		Closing Period
			Value	Date	Value	Date	
1: Number of people enrolled with UHIA and empanelled with a GP in Phase I	Value		2,293,825	31-Dec-2024	2,293,825	30-Jun-2025	
	Allocated Amount				0.00		



Governorates (excluding Targeted Vulnerable People) (Number)							
Partially achieved							
PBC allocation			0.00				
2: Number of Targeted Vulnerable People enrolled with UHIA and empanelled with a GP (number) (Number)	Value		536,841	31-Dec-2024	536,841	30-Jun-2025	1,320,000.00
	Allocated Amount				0.00		180,000,000.00
Off-track							
PBC allocation			180,000,000.00				
3: Development and adoption by UHIA of a benefit package for the continuum of care (primary care, secondary and tertiary hospital care) (Yes/No)	Value		New PBRs yet to be achieved 1. Methodology to govern and review BP 2. Define and Cost Primary Care BP 3. Midterm actuarial Assessment	31-Dec-2024	New PBRs yet to be achieved 1. Methodology to govern and review BP 2. Define and Cost Primary Care BP 3. Midterm actuarial Assessment	30-Jun-2025	
	Allocated Amount				0.00		
Off-track							
PBC allocation			0.00				
4: Supporting modular UHIS	Value		Procurement module developed	31-Dec-2024	Procurement module developed and rolled	30-Jun-2025	Provider empanelment



information system roll-out (Text) Partially achieved			and rolled out. Beneficiary, Provider and Claims modules not yet rolled out		out. Beneficiary, Provider and Claims modules not yet rolled out		enrollment module
	Allocated Amount				0.00		35,000,000.00
PBC allocation			35,000,000.00				
5:Strengthening accreditation and provider contracting (Text) Partially achieved	Value		Target for ambulatory providers met -15 public and 5 private ambulatory service providers. Targets for hospital, radiology service provider, Lab and pharmacies yet to be verified	31-Dec-2024	Target for ambulatory providers met -15 public and 5 private ambulatory service providers. Targets for hospital, radiology service provider, Lab and pharmacies yet to be verified	30-Jun-2025	10 public and 20 private pharmacies
	Allocated Amount				0.00		25,000,000.00
PBC allocation			25,000,000.00				
6:Annual percentage of payments by UHIA that are made to contracted providers in Phase I Governorates	Value		0.00		0.00		60.00
	Allocated Amount			31-Dec-2024	0.00	30-Jun-2025	20,000,000.00



within 60 days from the date of claim submission (Percentage) Off-track							
PBC allocation			20,000,000.00				
7:Creation of official coordinating body for UHS at national and Governorate levels (Number) Partially achieved	Value		Yes. But will be verified after restructuring is countersigned by Government	31-Dec-2024	Yes. But will be verified after restructuring is countersigned by Government	30-Jun-2025	
	Allocated Amount				0.00		
PBC allocation			0.00				
8:Revision of the strategy to target vulnerable people for UHS subsidies (Yes/No) Partially achieved	Value		Decree No 1948/2019 (targeting vulnerable groups for UHS subsidies) reviewed and new framework adopted SESA and GHIS are still being worked on	31-Dec-2024	Decree No 1948/2019 (targeting vulnerable groups for UHS subsidies) reviewed and new framework adopted SESA and GHIS are still being worked on	30-Jun-2025	
	Allocated Amount				0.00		
PBC allocation			0.00				
9:Number of Other Vulnerable People	Value		300219 PBC likely to be fully achieved	31-Dec-2024	300219 PBC likely to be fully achieved	30-Jun-2025	1,000,000.00

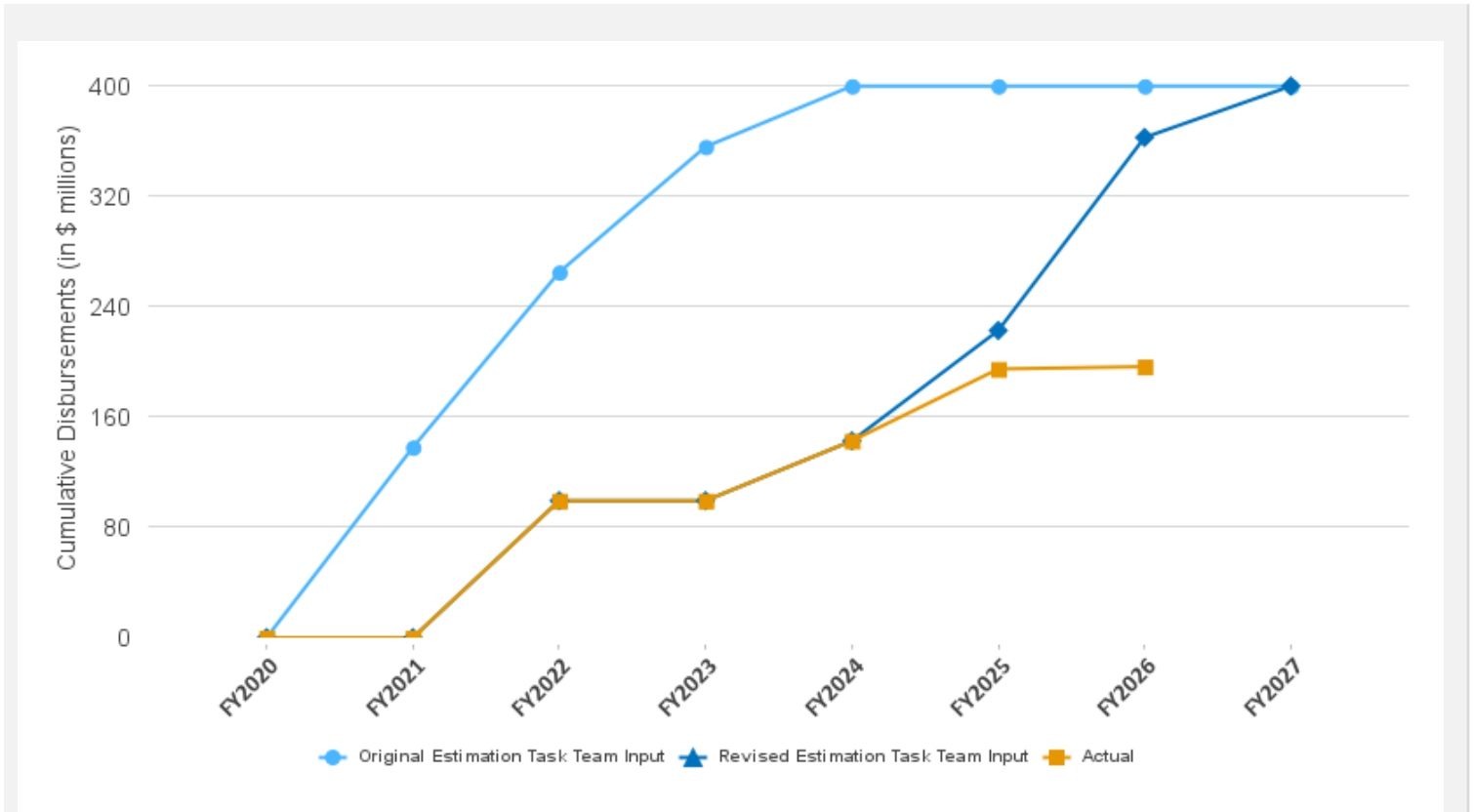


benefiting from PTES in Other Governorates (Number)			following completion of project restructuring		following completion of project restructuring	
Partially achieved	Allocated Amount				0.00	50,000,000.00
PBC allocation			50,000,000.00			



7. DATA ON FINANCIAL PERFORMANCE

7.1 Cumulative Disbursements



7.2 Disbursements (by loan)

Loan/Credit/TF	Status	Original	Revised	Cancelled	Disbursed	Undisbursed	% Disbursed
IBRD-91320	Effective	400.00	400.00	0.00	197.56	202.44	49.39%

7.3 Key Dates (by loan)

Loan/Credit/TF	Status	Approval	Signing	Effectiveness	Orig. Closing	Rev. Closing
IBRD-91320	Effective	16-Jun-2020	21-Jan-2021	29-Aug-2021	31-Oct-2024	30-Sep-2026

8. KEY DATES



Key Events	Planned	Actual
Approval	16-Jun-2020	16-Jun-2020
Effectiveness	29-Aug-2021	29-Aug-2021
Mid-Term Review No. 01	19-Sep-2023	18-Sep-2023
Operation Closing/Cancellation	30-Sep-2026	

9. RESTRUCTURING HISTORY

Restructuring Level 2 Approved on 12-Jun-2024

10. ASSOCIATED OPERATION(S)

There are no associated operations