

Background

The path to universal health coverage (UHC) involves difficult policy choices and fair processes that are critical for building trust and legitimacy. In 2021, the National Assembly of the Gambia enacted the National Health Insurance Act, which established a National Health Insurance Scheme (NHIS). The scheme will pay for the healthcare cost of its members. We examined the decision-making processes shaping the financing and contributions to the scheme with respect to key criteria for procedural fairness.

Methods

Policy and strategic documents about The Gambia's UHC reforms were reviewed to identify key policy choices that were subject to deliberation. A purposive and snowballing sampling techniques were utilized to interview policy and decision-makers, technocrats, lawmaker, hospital administrators, private health insurance representatives, pressure groups and a cross section of civil society organizations (CSO) including key CSOs left out of the deliberative processes. Ministerial budget discussions and virtual proceedings of the National Assembly's debate on the NHI Act were observed.

Results

Despite evidence showing the executive and the legislature subject the Bill for public scrutiny, the procedures for doing so were not explicit, and there was limited time for in-depth scrutiny. It was difficult to ascertain whether inputs from the public were accorded respect and considered by policy and lawmakers. Despite the availability of funds to undertake country-wide public engagement by the executive and the legislature, engagements were limited to public institutions, private sector, and a

handful of urban- based CSOs. Overload of the National Assembly legislative schedule and disruptions caused by the COVID-19 pandemic were some reasons given for limited public consultation. Many CSOs representing different demographics including persons with disabilities, farmer networks, youths and women groups had proposals for broadening the equity impact of the NHIS but felt excluded from the public engagement.

Conclusion

Despite strong intent from the Executive and National Assembly to make decision-making transparent, participatory, and inclusive, the process fell short on several important procedural fairness criteria. Our findings could inform fairness of UHC decision-making and implementation of NHIS in the Gambia and other low- and middle- income countries and promote inclusiveness, ownership, and sustainability of UHC agenda.