

Beyond Coverage: Social Health Insurance Access and Equity in Low- and Middle-Income Countries

Achieving Universal Health Coverage (UHC) has become a central objective of global health and social policy and is explicitly reflected in the Sustainable Development Goals (SDG 3.8). Over the past decades, many low- and middle-income countries (LMICs) in the Global South have introduced or expanded social health insurance schemes with the aim of improving financial protection and access to healthcare services.

Impact evaluations showed some positive effects on healthcare utilization, but mixed effects on financial protection or health outcomes, highlighting that formal insurance coverage alone does not automatically translate into equitable access to affordable and effective healthcare. Social health insurance systems in many LMICs therefore continue to evolve with policymakers and researchers experimenting with new approaches to improve awareness, enrolment, system navigation, and trust. Supply-side effects which could lead to improved quality of care and health status however remain under-researched. Moreover, the growing digitalization of health and social protection systems creates both new opportunities and new forms of exclusion, while financial gaps in international development assistance are likely to pose new challenges.

This special issue aims to bring together interdisciplinary contributions that examine recent developments, innovations, and remaining challenges in social health insurance and access to effective healthcare in LMICs. We particularly welcome empirical, comparative, conceptual, and policy-oriented contributions addressing questions such as:

- To what extent do new health insurance schemes improve equitable access to care and health status?
- Which barriers continue to limit effective healthcare utilization despite formal insurance coverage?
- How do awareness, information, or administrative processes affect enrolment, trust and utilization?
- How does intersectionality along gender, poverty, disability, migration status, or geographic dimensions shape experiences with social health insurance systems?
- What can we learn about accountability, trust, and patient experiences within health systems with social insurance schemes?
- What role does digitalization play in expanding or restricting access to social health insurance?
- How do new financing approaches, provider incentives or public-private arrangements beyond insurance affect utilization and quality of care?
- Which methodological approaches are particularly promising for evaluating social health insurance reforms?

- What lessons can be drawn for the future development of Universal Health Coverage policies?

If you are interested in publishing your work on above questions or related themes, please send your abstract (max. 400 words) to the guest editor Simona Helmsmüller (simona.helmsmueller@h-brs.de) by **September 15, 2026**.

If selected, you will be requested to submit your full article by **March 15, 2027**. The full articles will be subjected to a double-blinded review process for publication in **autumn 2027**.