

## **Strengthening health financing globally**

The Seventy-eighth World Health Assembly,

Having considered the report by the Director-General;<sup>1</sup>

Having also considered the 2023 global monitoring report tracking universal health coverage,<sup>2</sup> which shows that the world is off track in making meaningful progress towards universal health coverage and alignment with the Sustainable Development Goals by 2030, with little or no improvement in related Sustainable Development Goal indicators 3.8.1 or 3.8.2 since 2015;

Recognizing that growth has had uneven benefits with almost two billion people facing some form of financial hardship due to out-of-pocket expenditure, one billion people globally spending more than 10% of their household budgets on healthcare, and more than 340 million people being pushed or further pushed into extreme poverty by out-of-pocket expenditure;

Recalling resolution WHA77.17 (2024) on strengthening preparedness for and response to public health emergencies through targeted amendments to the International Health Regulations (2005), including the importance of collaboration to address the needs of developing countries to develop, strengthen and maintain the core capacities required by the International Health Regulations (2005), in accordance with Article 44 of those Regulations;

Recalling also resolution WHA58.33 (2005) on sustainable health financing, universal coverage and social health insurance and resolution WHA64.9 (2011) on sustainable health financing structures and universal coverage, and noting the effect of health systems in delivering comprehensive healthcare services, with a focus on primary healthcare including preventive services;

Recalling further the political declaration of the high-level meeting on universal health coverage,<sup>3</sup> which identified gaps, including in the financing of health systems across the world, and solutions such as close collaboration between finance and health authorities and capacity-building among decision-makers and practitioners in strengthening health financing through various initiatives, to accelerate progress towards the achievement of universal health coverage by 2030,

---

<sup>1</sup> Document A78/4.

<sup>2</sup> [Tracking universal health coverage: 2023 global monitoring report](#). Geneva: World Health Organization and International Bank for Reconstruction and Development/The World Bank; 2023 (accessed 25 February 2025).

<sup>3</sup> United Nations General Assembly resolution 78/4 (2023).

including recognizing domestic public resources as a major source of financing and that health financing requires global solidarity and collective effort to support efforts to build and strengthen capacity in developing countries;

Recalling resolution WHA77.13 (2024) on economics of health for all, which notes the interconnectedness of health and the economy and the importance of an economy of well-being perspective that underlines the mutually reinforcing nature of health, well-being and the economy;

Recalling also United Nations General Assembly resolution 74/2 (2019) to strengthen efforts to address noncommunicable diseases as part of progress towards universal health coverage and the political declaration of the third high-level meeting of the General Assembly on the prevention and control of non-communicable diseases,<sup>4</sup> both of which recognize the primary role and responsibility of governments to respond to the challenge of noncommunicable diseases by developing adequate, national, multisectoral responses for prevention and control while also acknowledging the critical relevance of universal health coverage for addressing infectious diseases;

Recalling further resolution WHA67.23 (2014) on health intervention and technology assessment in support of universal health coverage, recognizing the significant share of pharmaceutical expenditure, diagnostics and human resources in healthcare financing within countries, and that health technology assessment can support resource allocation decisions in all resource settings;

Acknowledging the increasing demands on and the priorities besides health, including from debt servicing, in the national budgets of developing countries, while recognizing the gap in national health strategies, including the target of allocating at least 15% of annual government budget to the improvement of the health sector pursuant to the Abuja Declaration on HIV/AIDS, Tuberculosis and Other Related Infectious Diseases, and stressing the importance of placing health as a priority on the government agenda and that investing in health is an investment in a country's economic growth that may lead to macroeconomic stability;<sup>5</sup>

Recognizing the importance of political leadership and commitment beyond the health sector to pursuing whole-of-government, whole-of-society and economy of well-being approaches in order to improve financing for health;

Recalling that WHO's Fourteenth General Programme of Work, 2025–2028 underscores the central role of sustainable health financing to making progress towards achieving all the associated health outcomes, including universal health coverage, with its specific inclusion in both outcomes 3 and 4 relating to the importance of sustainable health financing policies and systems and of financial protection;

Acknowledging that public financing mechanisms should provide the core of primary healthcare funding to ensure that every person, including the poorest, receives the necessary healthcare services without financial hardship;

---

<sup>4</sup> United Nations General Assembly resolution 73/2 (2018).

<sup>5</sup> Resolution WHA77.13 (2024).

Recalling resolution WHA77.2 (2024) on social participation for universal health coverage, health and well-being, and noting the important role that social participation can have in fostering mutual respect and trust, while making health systems, including health financing systems, more responsive, equitable and resilient;

Recognizing technical guidance on health financing from WHO, including the final report in 2014 of the WHO Consultative Group on Equity and Universal Health Coverage,<sup>6</sup> WHO's Health Financing Progress Matrix for assessing country health financing systems, WHO's annual global health expenditure report and other guiding documents;

Recognizing also the need to improve coordination of global health stakeholders to support the priorities, systems and plans of countries for universal health coverage and stronger health systems, in line with the Lusaka Agenda, which provides a path towards a joint long-term vision of domestically-financed health systems for universal health coverage designed to leave no one behind;

Recognizing further that the number of households facing financial hardship or forgoing care is likely to be under-reported because data collection on financial protection is weak;

Recognizing the need for response and financial support to countries in conflict to restore medical infrastructure, support critical medical supplies and facilitate access to healthcare services for the population;

Noting the need for sustainable financing to increase access to medicines,

1. URGES Member States<sup>7</sup> in accordance with national context and priorities:

- (1) to implement, strengthen and align policies and reforms, including relevant social protection mechanisms to tackle the causes of poor financial protection and improve access to healthcare services without financial hardship, including prioritizing the poor and others at risk of financial hardship, through reducing out-of-pocket expenditure, where applicable, focusing particularly on government revenue as the primary source of financing, while leveraging external financing to enhance government revenues and also strengthen health systems;
- (2) to prioritize pooling of government funds, including revenue from direct and indirect taxes and levies, where applicable, and mandatory health insurance contributions in order to reduce fragmentation and out-of-pocket expenditure at the point of care;
- (3) to prioritize, as appropriate, health in public budgets through strong national and regional political leadership and commitment such as through the Abuja Declaration, to drive health system efficiency and effective utilization of resources, strengthen public financial management systems, including through digitalization, while supporting overall domestic resource mobilization as the predominant source of health financing, including for universal health coverage and the recommended target of allocating an additional 1% of gross domestic product or more for primary healthcare as contained in United Nations General Assembly resolution 74/2 (2019), and to consider introducing and increasing taxes

---

<sup>6</sup> [Making fair choices on the path to universal health coverage. Final report of the WHO consultative group on equity and universal health coverage](#). Geneva: World Health Organization; 2014 (accessed 26 February 2025).

<sup>7</sup> And, where applicable, regional economic integration organizations.

on tobacco, sugar and alcohol, as a source of no distortionary tax that reduces risk factors for noncommunicable diseases as appropriate in national contexts;

(4) to strengthen respective domestic and regional research and development, manufacturing capacities and regulatory frameworks to achieve resilient health systems, and to attract private investment with adequate safeguards to ensure transparency and accountability to protect public interest and economic growth;

(5) to focus domestic resources on an affordable package of essential health benefits, based on evidence and developed through inclusive and transparent processes supported by health technology assessment, that inform budget and health financing reforms including revenue raising, pooling of resources and strategic purchasing and the facilitation of other effective and cost-effective interventions to deliver significant health outcomes with limited resources;

(6) to strengthen the role of WHO in setting normative guidance on effective priority-setting approaches including evidence-based health technology assessment that can inform budget and purchasing reforms;

(7) to develop and implement policies and reforms that address fragmentation and promote coherent and aligned health financing systems across health programmes, including progressive health insurance coverage schemes and pandemic prevention preparedness and response financing, in order to ensure that budgets flow to priority health needs to leave no one behind and reduce financial hardship;

(8) to strengthen, and as necessary, establish institutional capacities, as well as national data collection and reporting systems, for routine monitoring and reporting of domestic and external health resource tracking and financial protection, which are integrated with appropriate national financing and budget data systems and leverage machine-learning, artificial intelligence and digital technologies based on ethical standards and digital principles to enhance decision-making;

(9) to design and streamline processes to transition smoothly and sustainably from external assistance for health to sufficiently robust domestic financing for health, including through progressive integration of vertical funding flows into domestic public financial management and procurement systems, using instruments such as sector wide approaches and health compacts;

(10) to consider providing additional financial support, as appropriate, for the work of WHO on health financing and economics in advancing universal health coverage;

(11) to deliver on commitments on domestic health spending and advance the Addis Ababa Action Agenda of the Third International Conference on Financing for Development, including, as applicable, the commitment by many developed countries to achieve the United Nations target of 0.7% of gross national income for official development assistance, by providing more effective financing for health that is aligned to national priorities;

2. ENCOURAGES Member States, global health initiatives, philanthropic foundations, and international and regional financing institutions and mechanisms, consistent with their respective mandates:

- (1) to finance domestic priorities with consideration of favourable terms, aligned with country planning, budgetary processes, monitoring and evaluation cycles; to progressively channel their funds through public financial management systems; and to report progress through national routine expenditure tracking processes, including national health accounts, where appropriate, while improving their coordination and transparency in support of domestic priorities;
- (2) to explore innovative sources of financing and engage constructively in negotiations in multilateral forums to support progress on bridging the gap in health financing, including through concessional loans for health financing for developing countries and those affected by conflict;

3. REQUESTS the Director-General:

- (1) to maintain WHO's mandate in health financing and strengthen its roles in providing support to countries as a crucial prerequisite for universal health coverage;
- (2) to prepare reports on health expenditures and the state of global health financing to be presented in 2026, 2028 and 2030 at WHO-convened meetings with Member States, regional institutions, other organizations in the United Nations system, international development partners, international financial institutions, foundations, academic institutions, civil society organizations and other stakeholders, in line with the Framework of Engagement with Non-State Actors, as applicable;
- (3) to provide support for improvement in the quality and availability of data and in the timeliness and transparency of tracking domestic and external financing flows, trends and sustainability for health over time, including through national health accounts where appropriate, and to monitor alignment with and impact of health spending on domestic budgets and on progress towards the health-related Sustainable Development Goals, with a particular focus on primary healthcare, forgone care, out-of-pocket spending and financial protection, pandemic prevention, preparedness and response, development assistance, insurance-related contributions, and working with health and finance ministries, multilateral development banks, the Organisation for Economic Co-operation and Development, global health initiatives, nongovernmental organizations, and other stakeholders in line with the Framework of Engagement with Non-State Actors, as applicable, including leveraging artificial intelligence and digital technology;
- (4) to develop, as appropriate, and update evidence, guidance and tools on health financing and economics, and to provide support to Member States in their efforts to build capacity to design and implement health financing policies and reforms and financial mechanisms that support progress towards universal health coverage, including those for revenue raising and pooling, public financial management strengthening, financial protection, design and strategic purchasing of priority benefit packages, effective implementation of health technology assessments and procurement of cost-effective commodities, with a focus on leaving no one behind, and that support better coordination, collaboration and alignment of partners, regional and international institutions in providing long-term, reliable support;

(5) to strengthen and elevate WHO's existing, dedicated observatory function to monitor and report on development assistance and domestic financing flows for health in order to increase the visibility and transparency of financing and financial protection trends in terms of volume and efficiency, assess and evaluate their impact and generate knowledge and expertise, leveraging the national health accounts and other sources of data and boosting regional and country-level capacity and leadership on health financing to support developing countries, in partnership with United Nations organizations, international development partners, international financial institutions, foundations, academic institutions, civil society organizations and other stakeholders, in line with the Framework of Engagement with Non-State Actors, as applicable;

(6) to provide support, as requested by Member States, for the development of prioritized national health financing road maps to mobilize technical assistance and financial resources in order to strengthen national health financing systems and to improve the coordination and collaboration of development partners, United Nations entities, international financial institutions including the World Bank, civil society, and the private sector, in line with the Framework of Engagement with Non-State Actors, as applicable.

Seventh plenary meeting, 27 May 2025  
A78/VR/7

---