

PROJECT DESCRIPTION

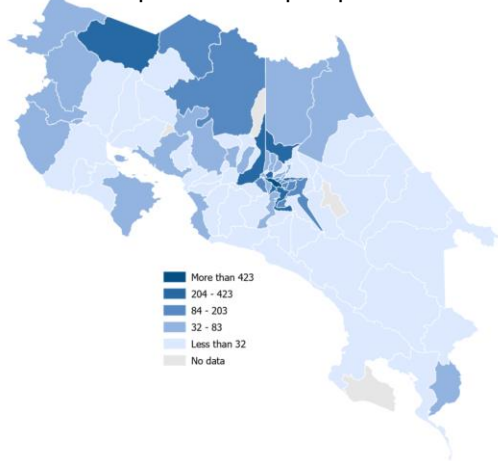
In 2020, UNHCR and the Costa Rican Social Security Fund (CCSS) signed an agreement to provide **6,000 monthly spaces** for health insurance to the same number of forcibly displaced and stateless people. The agreement has enabled UNHCR to support the Government of Costa Rica by providing **over USD 7.5 million since 2020 to the CCSS** to respond to pressing health needs faced by the most vulnerable asylum-seekers and refugees. Because of the onset of the COVID-19 pandemic, the agreement was extended by addendum until March 2021. **In 2023, a fourth agreement was signed** allowing **6,000 monthly insurance spaces** throughout the year.

BACKGROUND

Although Costa Rica offers **free healthcare services** for emergency care – including to minors, pregnant and lactating women – many asylum-seekers and refugees face recurrent healthcare needs to address severe or chronic illnesses. **Access to healthcare** continues to be consistently identified as a **critical need** during participatory assessments.

The **UNHCR-CCSS health insurance project** responds to the 2019 Inter-Agency Rapid Response Plan (RRP), developed and led by UNHCR and coordinated by the UN Resident Coordinator. Initially, the RRP foresaw provision of insurance through the national health system to **3,000 people**, a figure that rose to 6,000 thanks to a favourable political environment. **The scheme promotes effective access to the right to healthcare and avoids the creation of parallel systems.**

Map 1. Beneficiaries per department



KEY FIGURES

Duration

4 years

(Jan 2020 - Dec 2023)

Total cost of the project

USD 7.5M

Monthly insurance cost
per individual

USD 227 / CRC 17,156






Cost of the project per
agreement/year

I - 2020	USD 1.8M
II - 2021	USD 2.3M
III - 2022	USD 1.5M
IV - 2023	USD 1.9M

HOW IT WORKS

SELECTION

Chronic health and serious vulnerabilities underpin the selection criteria. Potential beneficiaries are **assessed and ranked according to the UNHCR scorecard criteria**. Selected beneficiaries receive health insurance cards, which grant them **access to all public health services** throughout the country, except for CCSS benefits such as disability, pension or death insurance. **Children (<18), pregnant and lactating women are excluded** as they can receive free universal services from the CCSS.

-  Registration and/or verification of PoC by UNHCR
-  Identification of potential beneficiaries by UNHCR
-  Verification of potential beneficiaries by CCSS
-  Issuance of insurance numbers by CCSS & notification to UNHCR
-  Issuance of insurance cards by UNHCR & delivery to PoC



Health Officer prepares the UNHCR-CCSS identification documents / Austin Ramirez / 2023

IMPLEMENTATION

A prerequisite for inclusion in the selection process is **not having debts with the CCSS**.

In-person distribution has been reinstated on a limited basis in 2022. UNHCR provides beneficiaries with telephonic guidance on how to access medical services.

EXIT STRATEGY

- The **UNHCR-CCSS partnership complements** Costa Rica's commitment to integrate asylum-seekers and refugees through the promotion of employment opportunities.
- Once a person **receives a work permit** and finds a formal job, the employer by law must provide health insurance. This allows **transfer of this benefit** to another asylum-seeker.
- Refugees and asylum-seekers are also **unsubscribed from the programme if they become self-employed** and require making voluntary insurance coverage payments to the CCSS.
- To mitigate the risk of **individuals accruing debt** in case their employment or documentation situations are not resolved by the end of the project's 12 months, asylum-seekers will be automatically unsubscribed from the health insurance scheme.
- The Government of Costa Rica and UNHCR are currently **seeking additional financial support** to continue the insurance scheme and to extend it to other asylum seekers in particularly vulnerable conditions.
- Through funds from the **European Union** and coordination by the Spanish Agency for International Cooperation for Development (**AECID**), a project called "**Health Coverage and Access to Employment for the Migrant Population**" (**CSAEM**) was signed. In this project, an agreement signed between the Ministry of National Planning and Economic Policy (**MIDEPLAN**), UCR Foundation and the Costa Rican Social Security Fund (**CCSS**) and with the technical and operational support of UNHCR, allowed insurance access for **3,775 persons** from September 2023 to August 2024.

UNHCR appreciates the contributions of donor countries that contribute to Costa Rica and global programs with unearmarked funds:

As of 4 October 2023



UNHCR Costa Rica also appreciates the contributions of our private donors globally: Australia / Japan / Italy / Republic of Korea / Spain / United Kingdom / United States