

# ENHANCING CLIMATE RESILIENCE IN EUROPEAN SOLIDARITY-BASED HEALTH INSURANCE SYSTEMS

*"The most sustainable Healthcare is to reduce the need for healthcare" <sup>D4</sup>*

Federica Castellana, MPH, MSc.  
Project Manager, Italian Red Cross

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# INTRODUCTION

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- Climate change is defined as the “**biggest threat to global public health in the 21st century**”<sup>(1)</sup>, with direct and indirect effects on human health<sup>(2)</sup>.
  - It **negatively impacts** health systems’ accessibility, quality, and affordability<sup>(3)</sup>.
  - It exacerbates **health inequities**, impeding progress toward achieving **Universal Health Coverage**<sup>(4)</sup>.

- Solidarity-Based Health Insurance Systems (SBHIS) are a **core component** of European health systems, fostering **social unity** and guaranteeing **universal access to healthcare** <sup>(5)</sup>.
- Due to its impact on health systems, climate change is considered a **new challenge** for solidarity-based health insurance systems (SBHIS), **influencing their sustainability** <sup>(5)</sup>.



# AIM

To **investigate** the European solidarity-based health insurance systems on their **ability to become climate-resilient** and **support European health systems**.

## Objectives

1. To **identify and collect** the **practices** of the European SBHIS to become **climate-resilient** and maintain the **sustainability** of their systems.

2. To **explore** the potential **contribution** of SBHIS to the climate resilience of the **European health systems**.

3. To **propose recommendations** on how SBHIS can **enhance the climate resilience** of the European health systems.

# Theory and Operational Framework

Conceptual framework for resilience (6)



"Operational Framework for Building Climate-Resilient Health Systems" (7)



"Operational Framework for Building Climate-Resilient and Low Carbon Health Systems" (8)

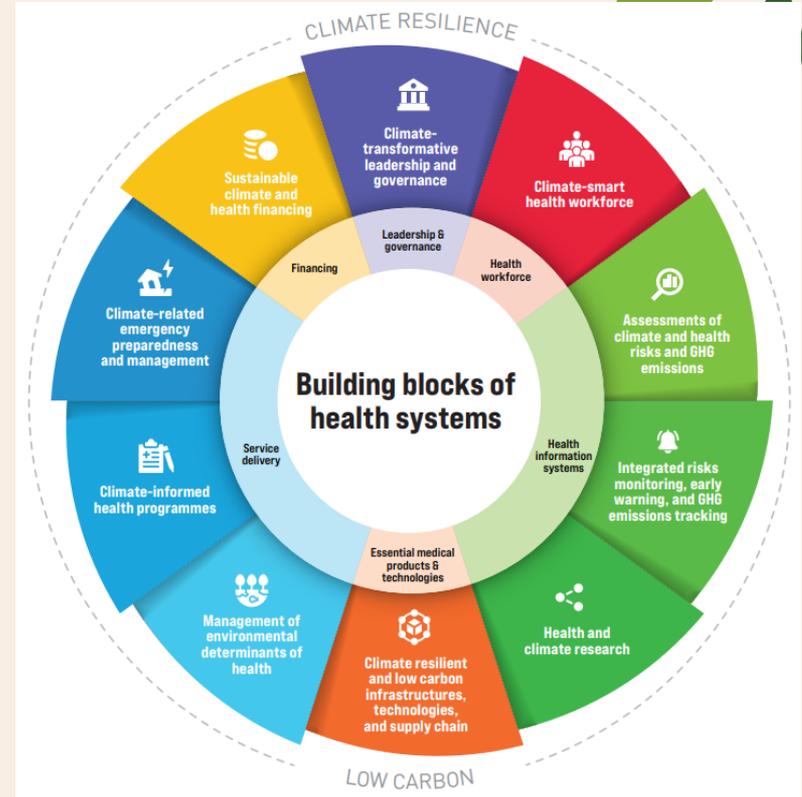


Figure 1. WHO Operational framework for climate resilient and low carbon health systems blocks, World Health Organization, 2023, page 16.



# METHODOLOGY

**Table 1:** Interviewees' summary information

Country	Number of Associations	Number of Participants	Role in the Associations / Department
Belgium	3	3	Policy and research department; International Affairs; European health policies
Germany	4	6	Department of politics; Policy officer; Policy advisor; International relations officer; Competence centre department; Political scientist
France**	1	1	Project manager
Italy*	3	3	Directors
Hungary	1	2	International Affairs; Policy and data department
Poland	1	1	Director
Portugal	1	1	Administrator/ Member of the Board
The Netherlands	1	1	Program manager
N/A (Partners Associations)	2	3	Policy advisor; Project manager; Director
Tot.	17	21	

## Sampling and Population

**Non-probabilistic  
convenience method**  
**21 Representatives** of 14 SBHI  
Association from 8 European  
Countries and 2 European  
partner organisations

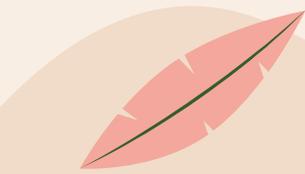


## Timetable

### Data collection and analysis

- Online **semi-structured interviews**
- **Direct content** analysis
- **Abductive** coding

Months	February	March	April	May	June
Research proposal submission					
Research proposal feedback					
Correction and Modification					
Ethics approval from MU and TUoS					
Develop structure of interviews					
Contacting potential interviews					
Conducting interviews					
Transcription, coding and analysis of data from interviews					
Writing the results, discussion and conclusion					
Reviews (peers, supervisors)					
Thesis submission					



**RESULTS**



# THEMES

KNOWLEDGE  
AND  
PERCEPTION

CLIMATE  
RESILIENCE



CALL FOR  
ACTION

Beyond financial reimbursement, **SBHIS lobby, share information, and connect institutions with citizens.** They **promote** carbon reduction, sustainable infrastructure, and climate-friendly practices, **strengthening and supporting climate resilience** in the society.





# INTERNAL STRATEGIES



Portugal	The Netherlands	Germany	France	Belgium	Italy
<p><b>Digital Transformation</b></p> <p>Energy and Water Savings</p> <p><b>Sustainable Practices</b></p> <p>Application of <b>ESG Principle</b></p>	<p>Participation in the <b>Dutch Green Deal for Sustainable Healthcare</b></p> <p>Support for <b>Implementation of climate neutrality</b></p>	<p>Integration of <b>One Health Paradigm</b> in health insurance policies</p> <p><b>Carbon Neutrality Goals and Net Zero Emissions</b> by 2030</p> <p>Funding and supporting <b>heat prevention and promoting climate-friendly</b> nutrition and mobility.</p> <p><b>Measurement and Monitoring</b> of carbon footprint</p>	<p>Reduce the <b>carbon footprint</b> within <b>healthcare organisations</b></p> <p>Integration of <b>sustainability into procurement</b> practices</p> <p><b>Local Sourcing</b> in Food Services</p>	<p><b>Energy and Building Efficiency</b></p> <p><b>Advocacy and Public Engagement</b></p> <p><b>Internal Climate Working Group</b></p> <p>Studies on <b>Environmental Impact</b></p> <p><b>Sustainable Practices</b> in the office</p>	<p><b>Digitization</b> and Smart Working</p> <p><b>Energy Efficiency Measures</b></p>





# EXTERNAL STRATEGIES



Portugal	Poland	Germany	France	Belgium	Italy
<p>Implemented a <b>project tracking daily kilometres</b> travelled by members</p> <p>Formed "<b>Red Mutuals</b>", a network for mutual society members <b>focused on sustainability</b></p> <p><b>Health literacy initiatives, and sustainable equipment</b> to reduce carbon footprint.</p>	<p>Provided <b>telecare and telemedicine services</b></p> <p>Offered <b>counselling and consultations</b> on air pollution and heating</p> <p>Participated in local-level <b>working groups for climate resilience.</b></p>	<p>Reimbursing <b>climate change-related health counselling</b></p> <p>Partnered with farmers to <b>educate children</b> on food production and healthy eating.</p> <p>Supported <b>policyholders affected by natural disasters</b></p> <p>Promoted <b>climate change education and health risk awareness</b> in various settings</p>	<p><b>Trained staff</b> in nursery on <b>environmentally friendly practices.</b></p> <p><b>Environmental health training</b></p> <p>Developed <b>programs to educate</b> on household pollutants, indoor air quality, and biodiversity.</p> <p>Connected environmental <b>health education to everyday activities</b> like cooking and water use.</p>	<p><b>Research on environment and health</b></p> <p><b>Survey</b> to measure members' perception of climate change's impact on health.</p> <p><b>Conferences and training</b> on healthcare's environmental impact.</p> <p>Engagement of youth and seniors in <b>climate change activities</b></p>	<p>Conducted a <b>local needs assessment</b> via questionnaire.</p> <p>Free <b>prevention projects</b></p> <p>Introduced "<b>Wellness zones</b>" within companies to provide on-site physical therapy, <b>reducing travel and environmental impact</b></p>





# QUOTES

*"The impact of climate change on people's health represents a growing cost for European healthcare systems." D7*

*"So as a health insurer, we see it as our responsibility to contribute to prevention of health and risks associated with climate change through increased education and information; to strengthen the health promoting structures and care facilities, kindergarten schools, companies and local authorities. [..]" D19*



*"We need to start now. We don't have to be climate resilient in one year. But we have to start becoming more climate resilient now, so to be able to be climate resilient in 2050." D6*



# DISCUSSION



# ANALYSIS FROM LITERATURE

- The **strategies implemented** and planned by SBHIS in various European countries **resonate** with strategies and actions suggested as **effective in the literature** (9)

**Examples:** digitalisation of processes; renewable energy sources; ESG principles; community-based approaches; involvement of citizens (10, 11)

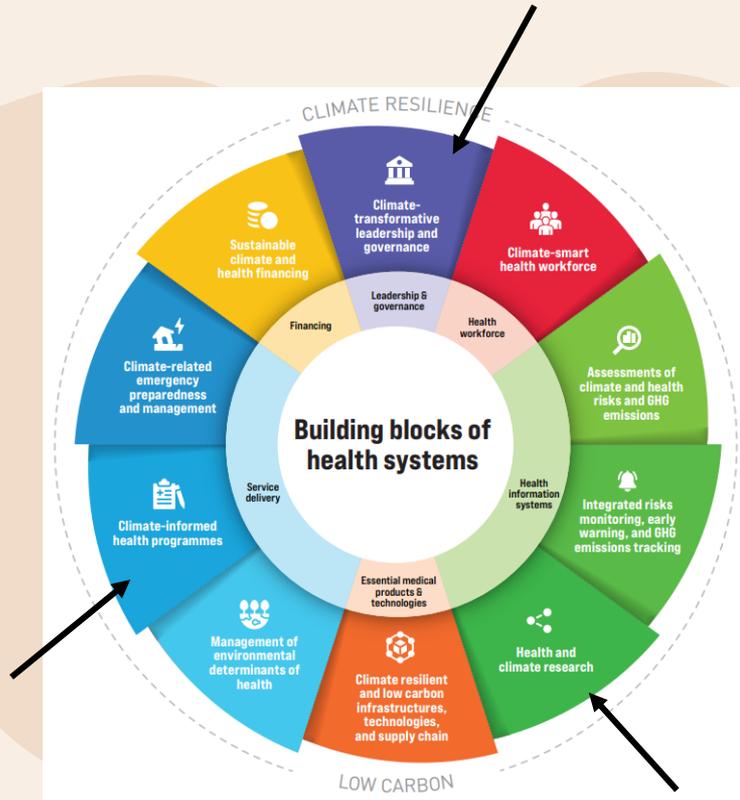
- **Consistency** with literature (12,13):

- Financial constraints
- Competing priorities
- Decision-making culture

**Strong Leadership and Community Involvement:** key facilitators (14)



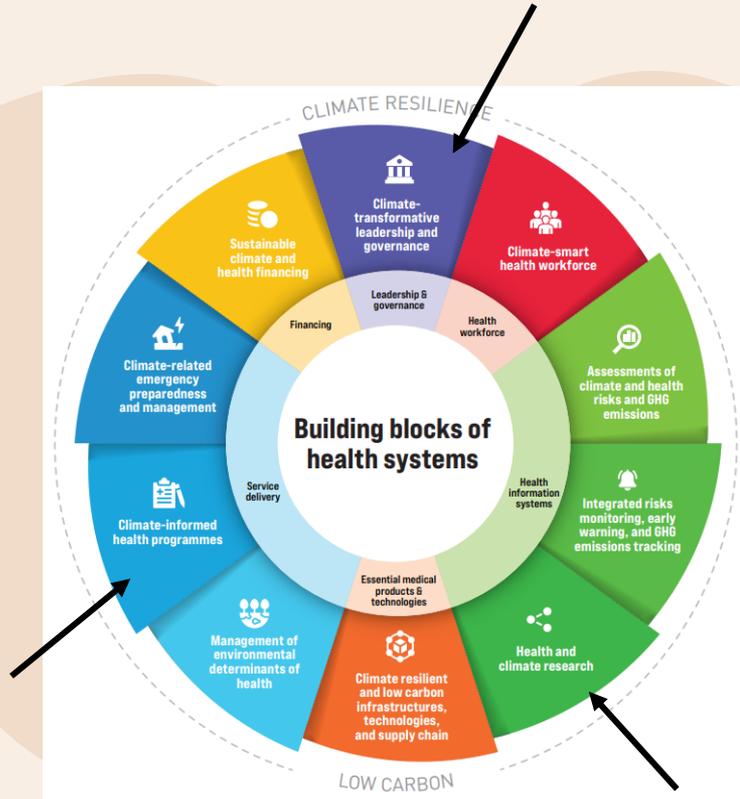
# Role of SBHIS in achieving Climate-Resilient Health Systems



- Closeness to citizens and availability of extensive data position SBHIS to address several key components of the WHO operational framework.
- SBHIS demonstrate to have the ability to connect the various framework's components and contribute to their interaction.



# Environmental and Climate Justice



- Environmental and climate justice is not developed and implemented enough among MS (15)
- SBHIS may support the implementation of Just transition in climate policies



# LIMITATIONS

- **Self-reported** data
- **Social Desirability**
- **Selection Bias** (different representation of countries in Europe)
- **Confirmation and Reporting Bias**

Suggestions for **future research**:

- more **diverse sample**
- inclusion of **different and external stakeholders**
- integration of **quantitative methods**

The background features a light beige color with several decorative elements: a green leaf in the top left, a white cloud in the top center, a globe in the top right showing the Americas, a white cloud in the middle right, a cluster of green and brown leaves in the bottom left, and a large green leaf in the bottom right. The word "RECOMMENDATIONS" is centered in a bold, dark green, sans-serif font.

# RECOMMENDATIONS

# Recommendations

## Improving Awareness and Recognition of SBHIS, Encouraging International and National Collaborations

- National and European institutions should **educate the public and raising awareness** about SBHIS
- **Increase collaboration** between SBHIS and National Governments and Institutions
- Need of **reaffirming and expanding the role of SBHIS in the economy**, in health systems and in climate resilience



# Recommendations

- Improve **internal communication**, with a focus on **promoting the sense of urgency** regarding climate impact
- Encourage **communication and sharing of best practices** among SBHIS across Europe
- Demonstrate **coherence in communication and initiatives**, developing **expertise** in climate resilience.

**Strengthening the Role of SBHIS in Climate Resilience: Opportunities for Improvement**



The background features a light beige color with several decorative elements: a stylized globe in the top right corner showing the Americas in green and blue; three white, fluffy clouds scattered across the top; and several green leaves of various shapes and sizes, including a large leaf in the bottom right and a cluster of leaves in the bottom left. The overall aesthetic is clean and modern.

# CONCLUSIONS

# CONCLUSIONS

- Addressing **climate resilience** in health systems requires a **coordinated and multisectoral approach**
- **SBHIS**, with their structure and principles, **promote sustainability** and **resilience** within their operations and in the communities.
  
- The **concrete, local and bottom-up examples** included in this study aim at **inspiring further actions** to climate resilience, **promote equity** in health, and advance **Universal Health Coverage** in Europe and Globally.



# REFERENCES



# ADDITIONAL RESOURCES



SBHIS strategies



WHO Framework



# THANKS!

Do you have any questions?

cst.federica@gmail.com  
federica.castellana@cri.it



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