

Committee: Special Conference on Persons with Disabilities

Issue: Providing Persons with Disabilities with Healthcare and Insurance

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Introduction

Human rights in many parts of the globe are being violated including the right to health which many do not enjoy, especially the disabled persons. Disability is a noticeable reason that contributes to complicating the lives of many individuals worldwide, especially in less economically developed countries, due to the unfortunate fact that a number of member states lack appropriate healthcare and insurance schemes, which target the needs of the persons with disabilities.

The word *disability* is a sum of thousands of meanings; it is the generalized term of activity-limitations and impairments physically or mentally including: visual, hearing, sensory, mental retardation, mobility and every other sort of ailment that expose these individuals to medical, physical and social barriers. People with disabilities often face more health problems and diseases, are unable to access many facilities, and suffer from discrimination that is a consequence of the commonly rooted thoughts and beliefs, which are intensified by illiteracy, lack of proper policies, and violations of human rights.

According to UNESCO, more than one billion people have some form of disability; hence they are placed as the world's largest minority group. Unfortunately, it has been registered that 20% of the poor people living in developing countries have disabilities which stands as a barrier in providing them with proper medical care, since healthcare and insurance in low-income countries are marked by malpractices. Hospitals are overcrowded, have poor infrastructure, lack blood transfusion safety, and have further "physical barriers" including, poor signage, inappropriate bathroom management and distant parking areas. This constitutes a major problem, since people with disabilities have a poorer health, and, as an outcome, they are more in need of healthcare, since they are four times more likely to be treated badly, three times more likely to be denied healthcare and it can be difficult in some cases to find medical staff that meet their needs. High costs can also be a reason for not receiving healthcare, since having affordable health services, and insurance plans will fully facilitate the provision of healthcare. To further elucidate the scope of this problem, many studies have shown that people with mental disorders in developing countries have spent years without receiving healthcare and 3.5 million people with disabilities were not health-insured in 2010.

All in all, providing healthcare and insurance to persons with disabilities is a human right which they are entitled to.

Definition of Key-Terms

Disability

A disability is a physical, mental, emotional, sensory or developmental ailment or impairment that can be present since birth or occur during the person's development.

Healthcare

The usage of medical systems or services in order to ensure and promote the improvement of health, the prevention of illnesses and injuries ,and the protection of health and well-being through surgery, medication and other related methods.

Insurance

A way of guaranteeing and managing something against damage and loss. It can be done by a government, company or an organization and is usually given to help individuals promote protection against financial hardship and loss. It also means a contract that covers one of the parties' agreements on insuring another on the loss or damage that can be caused under the terms of the agreed contract.

Handicap

The description of a malfunction of a certain individual that causes abnormalities and a defect in the accomplishment of a life-style where they are provided with suitable healthcare systems, have a proper education, be employed, and work on accomplishing needed aims. This term is used to describe the relationship between the individual and their environment contrary to the common belief that this term is used to describe a person's characteristic.

Discrimination

The treatment based on inequitable, unjust and unfair estimation of individuals according to the categories they belong to, this includes their sex, nationality, class, race and age while ignoring their inner and personal characteristics.

Background Information

According to the World Health Organization (WHO), persons with disabilities face problems in accessing healthcare services, which consequently affects their healthcare needs. Insurance and healthcare are considered highly important to these people as they are at more risk of having health problems or complications due to their disability.

Although healthcare and insurance are provided by many member states to the disabled people, many countries lack the necessary facilities, benefits and services which should be provided to them. In fact healthcare systems and provisions in developed and developing countries vary tremendously, even among the most economically developed countries. France, for instance, offers disability benefits and Germany provides health insurance, which is part of

the country's health insurance plan, and, disabled children are included and insured with their parents at no additional cost. Estonia, on the other hand, offers both insurance and "incapacity benefits" which could be used by any disabled person to cover costs which are not covered by health insurance. Brazil's governmental hospitals offer free medical care, whereas private ones require medical insurance. In Australia the disabled are offered more assistance through the Medicare system in the country and in Russia people with disability get "sickness benefits." In the USA, the central government offers two types of disability benefits: Social Security Disability Insurance, (SSDI) and Supplemental Security Income (SSI), and they also receive certain public health insurance, but each state has its own criteria.

The aforementioned cases are only few examples which show the disparity among member states in both medical care and insurance schemes, proving that each country formulates its policies based on its priorities and on its national health policies. According to the WHO, people with disabilities need healthcare more than covered by the benefits or services offered by governments. Moreover, it has been estimated that 51-53% of people with disabilities cannot afford healthcare and there is major lack of proper health facilities which could be used by the disabled. For example, Uttar Pradesh and Tamil Nadu, two states of India lack the necessary services which would enable people with disability to use health facilities. Hence the exorbitant costs of the needed equipment along with the lack of the requisite services pose a major barrier to the access of disabled people to healthcare. Other major obstacles include healthcare workers' skills and knowledge as some lack the necessary skills to meet the needs of the disabled which could result in denial of care or wrong treatment. A report published by WHO highlights another major problem which is that of the performance of healthcare systems worldwide, as some countries, despite spending a high percentage of their Gross Domestic Product (GDP) on health services, rank lower than other countries which spend less. This report identifies a critical issue which, if addressed, could be a viable solution to improving performance, and, hence, offering better health services to all citizens including people with disabilities.

All in all, healthcare and insurance are major pillars of the right to health, which all individuals should enjoy. Therefore, Member States should formulate policies and schemes which would ensure that the health needs of people with disabilities are met.

Major Countries and Organizations Involved

Equal Rights for Persons with Disabilities International (ERPDI)

The ERPDI is a non-governmental organization that cooperates with people with disabilities and promotes the fulfilling of their rights and basic needs; it encourages their freedom and provides them with a life with equality and free of discrimination. The ERPDI supports the creation of programs, projects and educational researches which have a major role in raising public awareness. It has worked in many African countries including Nigeria.

World Federation of the Deafblind (WFDB)

This organization is a non-governmental organization that works on facilitating the life of people who are deafblind. Its aim is to improve the life of deafblind people and help in identifying them, and provide them with the needed services, in order for them to live an independent life. This organization also promotes equality between deafblind people and others and helps in raising awareness, in order to improve their lifestyle. One of its goals is to make the voice of deafblind heard and provide them with needed healthcare and insurance.

Rehabilitation International (RI)

Rehabilitation International has a major role in the protection of people with disabilities' rights and improving their way of life by cooperating with their families, international agencies, organizations and stakeholders, in order to ensure that strong policies and laws are being enacted and enforced on the issues, disabled people face. This organization emphasizes the need for coordination between people with disabilities, the government, stakeholders, researchers and academics in over 100 member states, in order to advance and improve the lives of people with disabilities, including the improvement of healthcare systems and equipment.

The International Disability and Development Consortium (IDDC)

This non-governmental organization focuses on protecting the human rights of disabled people, especially in less economically developed countries. The IDDC concentrates on collaboration between people worldwide to exchange information, ideas, knowledge and solutions for achieving the inclusion of persons with disabilities in sustainable development. Its main objective is the inclusion of disabled people in the field of employment as well as providing skilled medical staff, especially in developing countries.

Handicap International

One of the main objectives of this organization is to respect the dignity of people with disabilities and provide them with their basic needs by working with other authorities and associations on the immediate response to civil disasters and wars through the promotion of education. This organization believes that it is significant to consider and recognize the rights of disabled people who are widely thought of as victims. Handicap International prevents injuries by spreading education and, engaging in landmine clearance and weapons destruction. Besides, it also takes into consideration the importance of improving health of disabled people, especially in developing countries.

World Health Organization (WHO)

The World Health Organization is one of the most effective United Nations organizations working on this issue, since it helps in making medical care for disabled people accessible and affordable. The staff of this organization works hard to fulfill all basic needs and rights of disabled people, including their healthcare needs and insurance. The WHO has produced the World Report on Disability in 2011, to address all the barriers people with disabilities face within their daily lives and the major factors that affect the lives of these people. WHO's work

and efforts to make healthcare and health programs accessible for all disabled people was very useful in raising awareness about this issue. Therefore many individuals started looking at people with disabilities from a different angle and started treating them the way they deserve to be treated.

Timeline of Events

| Date | Description of Event |
|-------------------------------|---|
| 21 March, Each Year | World Down Syndrome Day On this day, UN-related agencies and organizations, stakeholders, civil society and all member states are invited. Special events and programs are organized, in order to show that education, healthcare, researches and programs are all necessary for the growth of the individual. |
| 3rd December, Each Year | International Day of People with Disability On this day, the achievements of people with disabilities are praised, awareness is raised and barriers are broken. |
| 1998 | The Museum of DisABILITY This museum raises awareness and education on disabled people through the exhibition of art collections and relevant educational programs. It works on promoting the acceptance and independence of people with disabilities. |
| 10 October, Each Year | World Mental Health Day This day is organized by the World Health Organization (WHO). On this day all researchers and stakeholders raise awareness on mental health and discuss the issues they face in their work on mental health and their aim to make mental healthcare a reality for people. |

Relevant UN Treaties, Resolutions and Events

The Convention on the Rights of Persons with Disabilities -adopted on 13 December 2006

This convention calls upon Member States to provide people with disabilities with their requisite needs and human rights including employment, health, education and equality; it aims at ensuring that people with disabilities adapt in the societies without discrimination.

The UN Partnership to Promote the Rights of Persons with Disabilities

It works on the promotion and encouragement of collaboration between people with disabilities' organizations, civil societies, UN member states and agencies, in order to fulfill disabled people's human rights globally. It also encourages their inclusion in sustainable

development at a local level, in order to help in the achievement of all conventions and treaties regarding the issue of the rights of people with disabilities.

Education Task Force of the Global Partnership for Children with Disabilities

The task force concentrates on the right of education and its main leaders are UNICEF and UNESCO. It was established, in order to implement and fulfill the Convention on the Rights of Persons with Disabilities by encouraging the commitment of all member states, as well as supporting educational projects and programs of raising awareness.

Previous Attempts to solve the Issue

Many NGOs and UN agencies have been working relentlessly on ensuring that persons with disabilities receive appropriate healthcare and insurance by solving all related problems and standing barriers. UNESCO and UNICEF have been active in educating the civil society on this issue and raising awareness. The World Bank has been researching and providing funds to developing countries, since they are the ones with the highest disability rates.

The WHO has been playing a pivotal role in spreading information, submitting reports and providing assistance in all matters pertaining to the persons with disability. The WHO works on addressing all barriers that hinder the provision of healthcare services and insurance. Furthermore, the organization cooperates with stakeholders to ensure that the needs of the disabled persons are met.

Member states have designed healthcare schemes, but these vary among countries, and, as mentioned earlier, many of these schemes do not meet the basic demands of the persons with disabilities. Especially the matter of cost, facilities and physical barriers are major obstacles which impede providing the required health care.

A number of Organizations have been also active in trying to find viable solutions by concentrating on the progress of healthcare services, accuracy of researches and public policy, such as the International Classification of Functioning, Disability and Health (ICF) .

The United Nations through its resolutions, conventions and reports is continuously trying to address this crucial matter.

Possible Solutions

The issue of providing people with disabilities with healthcare and insurance could be addressed if the major barriers are tackled. Reform of health policies and legislations at a national level are crucial. Not only should member states increase the amount of the GDP allocated for healthcare, but they should also improve performance.

Another solution could be the collection of needed data and information between all stakeholders regarding the best practices. This could help in ensuring that healthcare and insurance are available, accessible and affordable. Capacity building of health workers, policy and decision makers is also very important.

Public education and awareness can eliminate discrimination, disabled people face in their daily lifestyles. Respecting the right to health, employment, marriage, education and social participation would facilitate their social relations and the fulfilment of their rights. Awareness should be raised, especially among people living in poor societies and developing countries, as this can lead to the inclusion of people with disabilities in health-promotion efforts and the inclusion of people with disabilities in health-related matters.

The provision of health insurance plans to people with disability should be affordable and accessible hence countries should include these plans in their national health policies.

Finally, if the world wants to overcome all of the barriers facing the individuals including people with disabilities, all organizations, governments, stakeholders, people with disabilities, their families and the civil societies should all work together since cooperation and collaboration are the main solutions to all globally faced issues. Also, all conventions regarding this issue should be enforced including the Convention on the Rights of Persons with Disabilities and the Millennium Development Goals (MDGS) since their aim is to provide the appropriate environment for all citizens of this beautifully made planet.

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