



Rwanda has had national health insurance for 11 years now; 92 percent of the nation is covered, and the premiums are \$2 a year.

Sunny Ntayomba, an editorial writer for *The New Times*, a newspaper based in the capital, Kigali, is aware of the paradox: his nation, one of the world's poorest, insures more of its citizens than the world's richest does.

He met an American college student passing through last year, and found it “absurd, ridiculous, that I have health insurance and she didn't,” he said, adding: “And if she got sick, her parents might go bankrupt. The saddest thing was the way she shrugged her shoulders and just hoped not to fall sick.”

For \$2 a year, of course, Rwanda's coverage is no fancier than the Mayange maternity ward. But it covers the basics. The most common causes of death — diarrhea, pneumonia, malaria, malnutrition, infected cuts — are treated.

Local health centers usually have all the medicines on the World Health Organization's list of essential drugs (nearly all are generic copies of name-brand drugs) and have laboratories that can do routine blood and urine analyses, along with tuberculosis and malaria tests.

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