



1. Project Data:		Date Posted : 06/30/2003	
PROJ ID: P063388		Appraisal	Actual
Project Name: Argentina: Health Insurance for the Uninsured	Project Costs (US\$M)	7.07	0.0
Country: Argentina	Loan/Credit (US\$M)	4.90	0.0
Sector(s): Board: HE - Health insurance (67%), Central government administration (33%)	Cofinancing (US\$M)		
L/C Number: L4523			
	Board Approval (FY)		
Partners involved :	Closing Date	12/31/2002	11/01/2003
Prepared by :	Reviewed by :	Group Manager :	Group:
Martha Ainsworth	Patrick G. Grasso	Alain A. Barbu	OEDST
2. Project Objectives and Components			
a. Objectives			
The objective of the LIL was to pilot the development of health insurance for the poor in selected provinces of Argentina by assisting the government in developing the legal, institutional, and financial framework to establish the proposed health insurance scheme which could eventually be replicated throughout the country .			
b. Components			
There were three components:			
1. Enrollment database, which included the following activities (\$2.2 million): (i) identifying eligibility criteria based on different poverty measures; (ii) designing a questionnaire and implementing on-site surveys; (iii) establishing the enrollment database of the uninsured poor and implementing the mechanisms for its regular updating; (iv) designing and distributing identification cards to the beneficiaries; and (v) designing and implementing communications campaigns targeted to the beneficiary population and to the provider networks .			
2. Health insurance for the poor (\$2.89 million): (i) establishing the legal framework for the proposed health insurance; (ii) identifying a fiscally affordable minimum health benefits package for the beneficiary population as well as alternative health plans for the uninsured, non-poor households; (iii) selecting the network of providers in the public and private sectors; (iv) designing payment systems to providers, including at the primary health care level, that would include appropriate incentives; and (v) establishing within the selected Agency the capacity to manage the proposed health insurance.			
3. Preparation, monitoring, evaluation and administration (\$1.93 million): Support diagnostic and preparation activities in provinces other than the two pilot ones (Rio Negro and Salta) and monitoring and evaluation activities that will allow evaluation of the impact of the project and capitalize upon the learning opportunities provided .			
c. Comments on Project Cost, Financing and Dates			
There is no ICR for this project, which was withdrawn on 11/11/2001 with no disbursements made. After Board approval on 11/24/1999, the GoA changed and requested modifications to the concept of the project, which necessitated minor revisions to the draft Loan Agreement (changing the name of the project from "Health Insurance for the Poor" to "Health Insurance for the Uninsured"). The PCN does not explain any other revisions that occurred . These changes, and the government's transition period, delayed loan signing . On 5/24/2001, the first deadline to sign the Loan Agreement lapsed, and the government requested a 3-month extension of the signing date. During the three month extension, the PCN explains that the Ministry of Health diligently took the necessary internal actions to review and agree on the content of the Presidential Decree needed to approve the terms of the Loan Agreement and proceed with the signing. However, they were unsuccessful in issuing the Presidential Decree before 8/28/2001, the deadline for the extension. The loan agreement failed to be signed within the maximum period established by the Bank's policies of 18 months after Board approval, so the Bank's management withdrew the loan .			
3. Achievement of Relevant Objectives:			
The objectives of the project were highly relevant . However, none were achieved, as the loan agreement was never signed.			

4. Significant Outcomes/Impacts:

Not applicable, as the loan agreement was never signed .

5. Significant Shortcomings (including non-compliance with safeguard policies):

Not applicable, as the loan agreement was never signed .

6. Ratings:	ICR	OED Review	Reason for Disagreement /Comments
Outcome :	Not Rated	Not Rated	
Institutional Dev .:	Not Rated	Not Rated	
Sustainability :	Not Rated	Not Applicable	
Bank Performance :	Not Rated	Not Rated	
Borrower Perf .:	Not Rated	Not Rated	
Quality of ICR :		Unsatisfactory	

NOTE: ICR rating values flagged with '*' don't comply with OP/BP 13.55, but are listed for completeness.

7. Lessons of Broad Applicability:

The PCN offers no lessons of broader applicability to other countries or to Argentina . It is silent on the issue of whether the change in government might have been anticipated, and negotiations delayed to obtain support from the new government.

8. Assessment Recommended? Yes No

9. Comments on Quality of ICR:

The six-paragraph Project Completion Note does not adequately explain why the project failed to become effective . For example, it does not provide information on the key issues of contention in the project by the new government and what parts of the project were revised (other than the name) . It does not provide information on the length of the transition period of the new government or the extent to which the preparation team took steps at the outset to prevent this scenario from occurring in the light of an imminent change in government . Finally, it does not discuss whether the government undertook to finance the content of the project even after the loan was cancelled . This lack of information in the PCN makes it impossible to assess the Bank and Borrower performance .