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# **Inclusive Social Protection:** **Empowering people with disabilities**

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## **PAPER 4:**

**Social protection and access to health care**

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## Social protection and access to health care

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This section explains new or hard to understand words. The words in **bold** are explained in the glossary.

# 1

## What is social protection?



**Social protection** is about how governments or states:

- 1) Support people to be part of society.
- 2) Support people to overcome challenges.



A WELFARE SYSTEM

SOCIAL SERVICES

A PENSION OR BENEFIT SYSTEM

**Social Protection** is sometimes called:

- 1) A Welfare system.
- 2) Social Services.
- 3) A Pension or Benefit system.



**Social protection** is especially important for people who may be more vulnerable including people with disabilities, or people who are poor.

Social protection includes:

- 1) Cash payments.  
For example, pensions or benefits.
- 2) Help with unemployment.  
For example, services to find a job.
- 3) Help with housing.  
For example, help with rent or providing a house or apartment.



# 2

## What is this document about?



This is one document in a group of documents about **social protection**.



You can use these documents to help you talk to decision-makers about social protection and what your government should be doing to support people with disabilities.

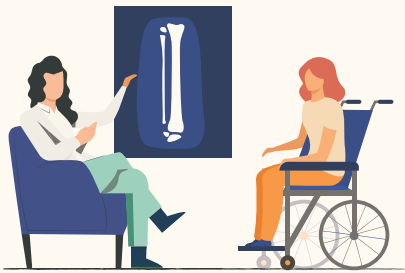


This document is about a part of **social protection** to do with **health care**.

# What is this document about?



**Health care** is the services and help we get to keep our bodies and minds healthy.



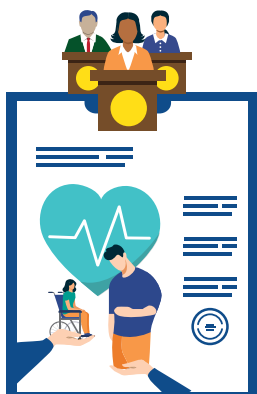
We get **health care** when we are unwell. For example when we have an injury or a disease.



**Health care** is given to us by people like doctors, nurses, dentists or pharmacists.



Some places we might get **health care** are hospitals, doctors offices or pharmacies.



This document explains what **governments** should do to make sure **social protection** programs provide good **health care** to all people with disabilities.

# 3

## Why is good health care important for people with disabilities?



Everyone has the right to the **health care** they need.



**Health care** should be of good quality and should not be expensive.



**People with disabilities have more need for health care**

People with disabilities need :



1) The same **general health care** as other people. For example, regular health checks or vaccinations against diseases.



2) **Health care** services to do with their disability. For example, people with a physical disability may need surgery.

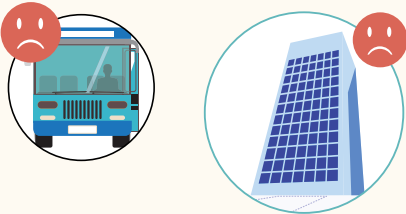
# 4

## What are the barriers people with disabilities face?

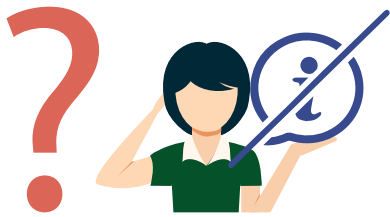


### People with disabilities face barriers accessing health care

People with disabilities face many **barriers** to being treated equally and being included. These are **barriers** like:



1) Buildings or transport that is not **accessible**.



2) Information or communication that is not **accessible**.



3) **Discrimination** against people with disabilities.



4) Eligibility. These are rules about who can get help and who cannot. Some people are not allowed **health care** because they do not meet certain rules. This is called eligibility.



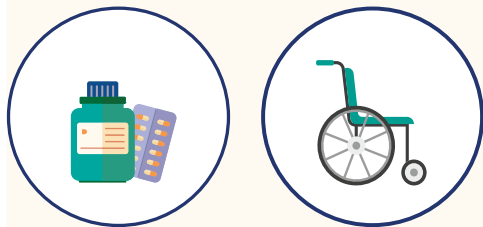
For example, some people with disabilities may not be eligible to get **health care** because of their type of disability, if they are unemployed or if they are poor. **This is not fair!**

# What are the barriers people with disabilities face?



## People with disabilities have more costs for health care

This could be because they need more **health care** and because they face more **barriers**. These costs may be:



1) **Direct costs.** For example, medicines that are expensive or buying **assistive technology** like a wheelchair.



2) **Non-medical costs.** For example, paying for transport to get to **health care** appointments, or paying for personal assistants to support people at **health care** appointments.



3) **Indirect costs.** For example, loss of money from jobs because people have to go to **health care** appointments .



# 5

## What should governments do?



When creating **social protection programs, governments** should think about:

- 1) The **health care** needs of people with disabilities.
- 2) The extra **barriers** they face.
- 3) The costs of accessing **health care**.



Make sure **social protection programs** cover the costs of health care

**They can do this by:**



1) Paying for the direct costs. For example, the cost of medicine.



2) Paying for non-medical costs like the cost of transport.



3) Paying for the costs of **assistive technology** and services.

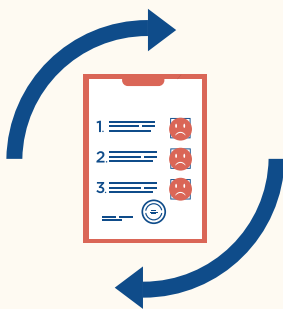


Paying any costs people with disabilities have to pay towards their **health care** benefits or allowances.

# What should governments do?



**Governments should improve health insurance They can do this by:**



1) Changing **health insurance** programs that discriminate against people with disabilities.



2) Making sure people who do not have regular jobs are still able to use **health insurance**.



3) Making sure people who have been told they cannot work are getting the support they need.



4) Checking that people who are poor are able to use **health insurance**.

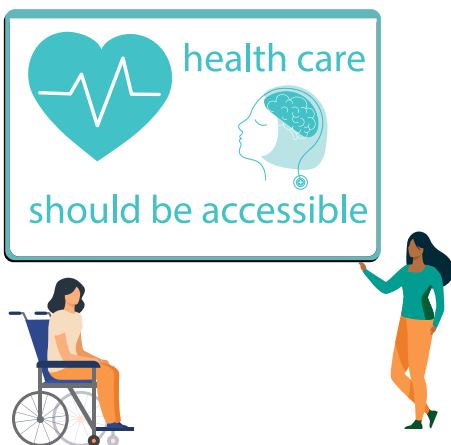
# What should governments do?



**Governments should make health care inclusive. They can do this by:**

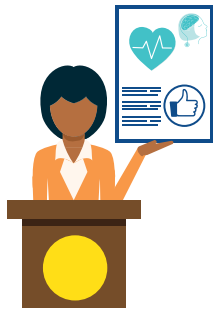


1) Planning social protection and health care programs with people with disabilities.



2) Running awareness campaigns about social protection programs and how people can apply for them.

# What should governments do?

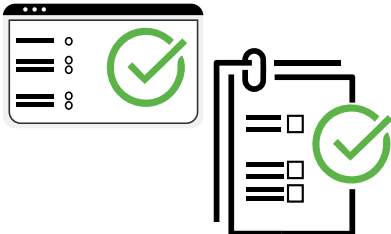


**Governments should make health care services accessible.**

**They can do this by:**



1) Making sure health care services are **accessible** to people with disabilities.



2) Making sure applying for health care or social protection services are **accessible**.



3) Making sure people with disabilities only have to apply once to get social protection and **health care**.

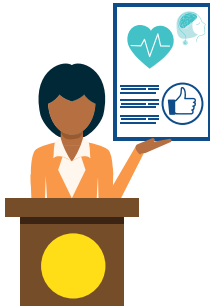
# 6

## Summary and more information

This document is about a part of **social protection** to do with **health care**.



Everyone has the right to the **health care** they need.



Governments should make sure everyone has a **good quality** of **health care**.



People with disabilities face **barriers** accessing **health care** and have more costs for **health care**.

Governments should:

- 1) Make sure **social protection** programs cover the costs of **health care**.
- 2) Improve **health insurance**.
- 3) Make **health care inclusive**.
- 4) Make **health care** services **accessible**.



You can learn more about disability related extra-costs by watching this [video](#).

# 7

## Glossary



**Accessible** means easy to use or do. When people with intellectual disabilities can do something with the same amount of time and effort as people who do not have a disability, we describe that task as 'accessible'.

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**Assistive technology** is a type of technology that helps people with disabilities to live their everyday lives. It might be technology to communicate, for example a text-to-speak computer.



**Barriers** stop people with disabilities from being included and treated equally. An example of a barrier could be information that is difficult to understand, or a building that is not **accessible** for people with physical disabilities.

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# Glossary



**Discrimination** is when you are treated badly because of who you are. For example, because of your disability, race, religion, or gender.

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**Eligibility**, these are the rules about who can get help and who cannot. For example, sometimes people with disabilities are not eligible for some types of **insurance** because of their disability. This is not fair!



**Governments** are made up of the people in a country who make decisions about how the country is run. They decide the laws, systems and programs of a country.

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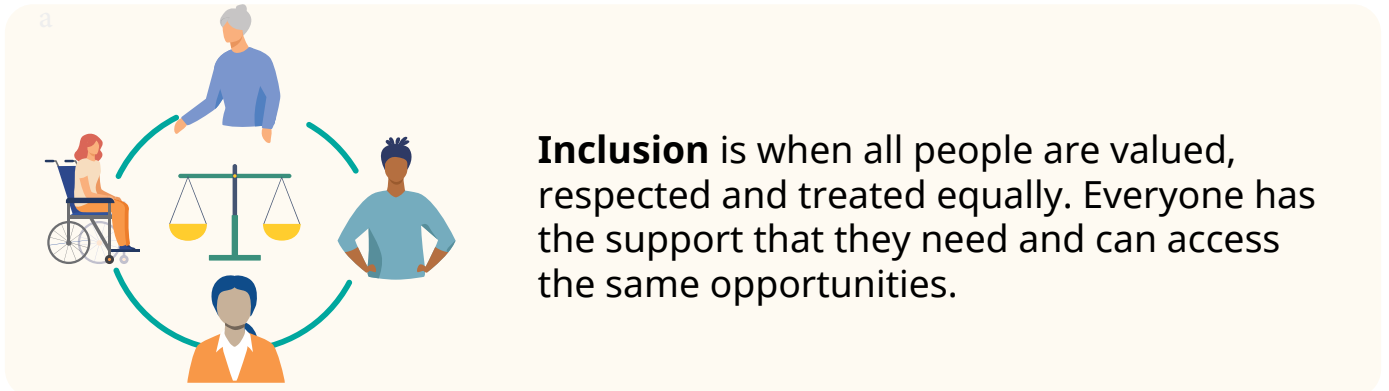
**Health care** is the help and services we get to keep our bodies and our minds fit, well and healthy. We get health care often when we are unwell. For example when we have an injury or a disease.

Health care is given to us by people like doctors, nurses, dentists or pharmacists. Some places we might get health care services are hospitals or doctors offices, or pharmacies.

# Glossary



**Health insurance** is a type of insurance that covers the whole or a part of the cost of medical treatments and services. Insurance is when you or an organization pay money regularly into a fund so that when you need money to cover a cost you can pay for it.



**Inclusion** is when all people are valued, respected and treated equally. Everyone has the support that they need and can access the same opportunities.



**Social protection** is about how governments or states support people to be part of society and overcome challenges. Social protection is especially important for people who may be more vulnerable including people with disabilities, or people who are poor.



# Inclusive Social Protection: Empowering people with disabilities

This Easy Read document was created using the Listen Include Respect guidelines.

A group of self-advocates from around the world worked together to make this document.

Thanks to:

**SCHS, UAE**

Chaica Al Qassimi  
Mahra Al Mulla

**Chosen Power: People First Hong Kong**

Raymond Hui  
Emily Wai Ying Fung

**Fundacion Visibilia, Argentina**

Dominique Kantor  
Paola Jelonche

**Down Syndrome Australia**

Kylie Scott  
Evelyn Scott



**E-mail:** [info@inclusion-international.org](mailto:info@inclusion-international.org)

**Website:** [www.inclusion-international.com](http://www.inclusion-international.com)