

**Equity and Sustainability of the Argentinean  
Social Health Insurance Institutes**  
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**Objective:**

The paper analyses the characteristics of the Argentinean social insurance system (OSN), its sources of financing, services provided, and funds' allocation of resources among institutions during the year 2001. The aim of the document is to identify the possibilities and limitations of this scheme as part of the Argentinean social coverage in health care, especially in providing access to health services through the redistribution of resources among formal workers groups.

**Methods:**

By using information from the Superintendence of Health Insurance Institutions, the paper builds a taxonomy of the 270 social insurance funds, based on their coverage and availability of resources. From it, the document studies the relation between size of the fund, contributor/beneficiary ratio, managerial and costs differences, and solidarity.

**Results:**

Results show that OSN with ten thousands contributors or less constitutes 63% of the total subsystem, jeopardizing its sustainability. On the other hand, fifteen OSN concentrated 50% of the total beneficiaries, which average wage is lower than the needed to finance the Package of Services. However, the subsystem's total theoretical revenues are sufficient to provide homogeneous coverage for all beneficiaries.

**Conclusions:**

The paper verifies the existence of big disparities, not only in size, but also on average contributions to each one of the funds, jeopardizing equity patterns in resource allocation. The fall of contributors, either due to macroeconomic factors (higher unemployment or raise of informal employment) or shifts of contributors among OSN has mainly affected low income institutions, reducing their ability to provide effective coverage in health.

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