

Health Systems in Action

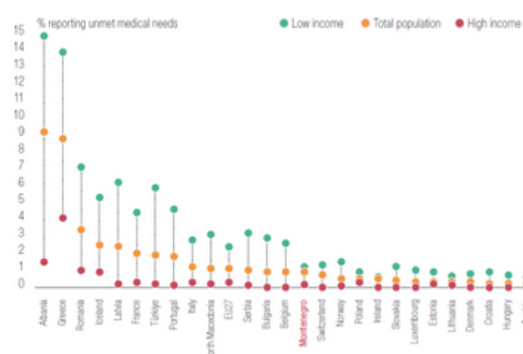
MONTENEGRO



- Near-universal population coverage is ensured under the Law on Compulsory Health Insurance, with residency the primary requirement for health benefits.
- The Economic Reform Programme 2022–2024 transformed the health system from a contributions-based model to a fully tax-funded system to increase labour market competitiveness and reduce the informal economy.
- Public spending on health as a share of overall government spending was 14.4% in 2021, above the WHO European Region average.
- About 38% of health spending in 2021 came from out-of-pocket (OOP) payments, – mostly for outpatient medicines that are not (fully) reimbursed and for dental services.
- In 2017, around 9% of households experienced catastrophic health spending, a relatively high share that has declined over time. Despite this, Montenegro has a lower incidence of catastrophic health spending compared to some countries with higher levels of OOP payments.
- The share of people with unmet medical needs due to cost has fallen dramatically, from 9.5% in 2013 to 0.9% in 2022 (Fig. 1).

- Montenegro has relatively low densities of doctors and nurses, both well below the EU and SEEHN* averages. While there are concerns about health workforce migration, the available data are incomplete.
- Life expectancy improved before COVID-19, but the pandemic had a severe impact, with excess mortality in 2021 being twice the average of the WHO European Region.
- Childhood immunization coverage has declined in recent years due to disruption in essential services during the COVID-19 pandemic and the rise of anti-vaccination campaigns.
- Noncommunicable diseases (NCDs), notably cardiovascular diseases and cancer, are the leading causes of death, with high blood pressure and tobacco use major risk factors. The government is taking focused action on tobacco control, mental health and disability.

Fig 1. The share of people with unmet medical needs due to cost is remarkably low



	Montenegro	SEEHN*	WHO European Region	European Region
Population in millions (2022)	0.6	54.7	929.1	512.7
GDP per capita PPP\$ (2021)	22 795	30 022	38 936	48 615
Life expectancy at birth	73.8 (2016)	75.9	78.2	79.9
Maternal mortality per 100,000 live births (2020)	6.2	7.3	12.6	6.4
Infant mortality per 1000 live births (2021)	1.9	4.6	6.3	3.2
Poverty rate (% of population)	20.3 (2021)	22.6 (2017)	14.9 (2018)	17.0 (2018)

* The South-Eastern Europe Health Network (SEEHN) includes Albania, Bosnia and Herzegovina, Bulgaria, Israel, Montenegro, North Macedonia, the Republic of Moldova, Romania and Serbia

Sources are given in full in the Insight and include WHO, Eurostat and the World Bank

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