

Rwanda's government has revised contributions for the country's community-based health insurance program, known as Mutuelle, increasing payments for most members and adjusting funding sources. The changes are outlined in a Prime Minister's order published in the Official Gazette on Feb. 23, 2026, replacing regulations in place since 2020.

Under the new rules, contributions will be determined based on social categories listed in the "Dynamic Social Registry."

- **Category 1:** The government will continue covering the full 4,000 Rwandan francs (FRW) per person per year.
- **Category 2:** Members will pay 3,000 FRW, with the government contributing an additional 1,000 FRW.
- **Category 3:** Contributions increase to 5,000 FRW per year.
- **Category 4:** Members pay 8,000 FRW annually.
- **Category 5:** Contributions rise to 20,000 FRW per person per year.

Officials say the increase reflects higher healthcare costs, expanded services, and shifts in disease patterns. In recent years, Mutuelle has covered expensive treatments including cancer care, dialysis, and kidney transplants.

According to the Ministry of Health, the cost per person under Mutuelle is expected to reach 13,819 FRW in the 2025-26 fiscal year, a more than 60% increase from the previous year. Nearly half of deaths in health facilities in 2024 were caused by non-communicable diseases, further highlighting the need for higher funding.

The government said the reform aims to create a sustainable health financing system, allowing contributions to match members' ability to pay while protecting the poorest. Category 1 members remain fully covered by the state, while Category 2 members continue to receive subsidies.

In addition to higher citizen contributions, the government is increasing other funding sources to reduce the financial burden on households and strengthen the program's long-term sustainability.

Community-based health insurance, launched in 1999, has provided Rwandans with access to care for more than 25 years. The government said the latest changes are part of efforts to align contributions with rising healthcare costs while continuing to protect families from financial hardship.