To: Heads of State, Ministries of Health and Ministries of Finance

Date: Saturday 12th December 2026

Subject: Investing in Universal Health Coverage to meet the needs and uphold the rights of older people

Dear Excellencies, Heads of State, Ministers of Health and Ministers of Finance,

On Universal Health Coverage (UHC) day, we are writing to ask for your urgent investment in UHC and action to ensure it meets the needs and upholds the rights of those furthest behind first, including older people.

Older people are among those with the greatest need for health and care services, yet often furthest behind in accessing them.

The 2025 UHC Global Monitoring Report from the World Health Organization and the World Bank Group shows that 4.6 billion people – more than half the world's population – still lacked access to essential health services in 2023, while 2.1 billion faced financial hardship when paying out-of-pocket for the services and products they needed. Adults over 60 face higher rates of large out-of-pocket health spending, and households made up only of older people are among those most at risk. These costs compound for older people living with multiple chronic conditions or needing long-term care and support, who must pay repeatedly, often over many years, for consultations, medicines, assistive products and care – and medicines alone account for more than half of out-of-pocket health spending in most countries. Older people also face additional barriers to enjoying their right to health, including those related to the availability, accessibility, acceptability and quality of health and care services, as well as ageism and age discrimination in their funding, design and delivery.

Universal Health Coverage cannot be achieved without meeting the needs and upholding the rights of increasing numbers of older people globally.

By 2030, 1.4 billion people will be aged 60 or over, rising to 2.1 billion by 2050 – or 22 per cent of the global population. Yet the majority of health and care systems worldwide remain unprepared for meeting older people's more complex needs and delivering integrated, person-centred and community-based services that promote healthy ageing for all.

The 2026 midpoint report on the UN Decade of Healthy Ageing found that one in three reporting countries (33.8 per cent) have very little or no dedicated resources for long-term care, only just over half (56.7 per cent) have a national long-term care policy, and fewer than one in four (22.7 per cent) can track older people's health over time. Only 54 per cent of 194 countries surveyed by WHO in 2021 reported general availability of 11 essential medicines for NCDs, which are more common in later life.

Investing in UHC can help ensure our longer lives are healthier ones.

Investing in UHC is essential for promoting health and wellbeing, delivering social and economic development, and building resilient and equitable societies that respond effectively in times of crisis. As populations age, investment in UHC can also help ensure that our longer lives are healthier ones. Yet today, we see a growing gap between life expectancy and healthy life expectancy, leading to a greater proportion of people's life spent in ill health or with a disability.

To reap the benefits of healthy ageing for people, systems and societies, we must invest in UHC fit for an ageing world.

In 2023, Heads of State and Government committed to accelerate progress towards UHC. The UHC political declaration also committed governments to *'Scale up efforts to develop, implement and evaluate policies and programmes that promote healthy and active ageing, maintain and improve quality of life of older persons and to identify and respond to the growing needs of the rapidly ageing population'.* With the next UN High-Level Meeting on UHC taking place in September 2027, now is the time to show how these commitments are being delivered for older people.

Alongside action to address factors that shape our health and wellbeing across the life-course and tackle the root causes of poverty and inequality, investing in UHC that meets the needs and upholds the rights of older people is critical to turn these commitments into action and promote health for all at all ages.

We therefore call on governments and health actors at all levels to scale up investment in UHC and to champion age- and disability-inclusive and gender-responsive health and care systems that deliver equitable, integrated and person-centred services, founded upon strong primary health care approaches promoting healthy ageing for all.

This must include:

- **Addressing the barriers older people face to enjoying their right to health**, including those related to the availability, accessibility, acceptability and quality of services, as well as ageism and age discrimination in their funding, design and delivery.
- **Protecting older people from financial hardship by abolishing out-of-pocket spending on health for older populations**, recognising them as the age group most at risk of catastrophic health expenditure – a risk that grows for those managing multiple chronic conditions or needing long-term care and support.
- **Ensuring UHC benefit packages support all older people to access integrated health and care services that meet their needs**, from promotion and prevention, to treatment, rehabilitation, palliative care and long-term care and support, and access to necessary medicines, vaccines and assistive products with financial protection.
- **Investing in the building blocks of a health system fit for purpose in an ageing world**, including Service delivery; Workforce; Medical products, vaccines, and assistive technologies; Data and information systems; Financing; and Leadership and governance.
- **Financing and empowering local and subnational governments to deliver age-friendly health and care**, with national governments providing explicit, direct funding to municipalities, districts and county councils and holding them accountable for adapting services to population ageing, including through age-friendly and community-driven initiatives that reach older people where they live.
- **Promoting a rights-based approach to UHC**, ensuring the voices of all groups, including older people, are heard within the design and delivery of health and care services at all levels.

- **Using the 2027 UN High-Level Meeting on UHC to strengthen accountability to older people**, including by committing in the Political Declaration to collect, analyse and report health data disaggregated by age, sex and disability – using five-year age groups with no upper age limit – so that progress for older people can be measured and governments held to account.

For more information on the barriers older people face to enjoying their right to health and how we can collectively advance progress towards achieving UHC fit for an ageing world please visit Universal Health Coverage - HelpAge International.

We look forward to working with you to turn this vision into reality.

Yours sincerely,

Organisations

Individuals