



CASE STUDY

Cash for Health Programme

Bulgarian Red Cross

October, 2025

Case Study: Cash for Health Programme Bulgarian Red Cross

Location

Bulgaria: Veliko Tarnovo, Dobrich, Plovdiv, Russe, Stara Zagora

Date established

April 2023

Target groups

Refugees, migrants and displaced persons (mainly from Ukraine)

Description of service

- Payment of health insurance premiums.
- Payment for medical, dental services and medical transport.
- Reimbursement for medicines, medical devices, individual medical equipment and supplies.
- Provision of information and guidance in the health care system.

Context

Since February 2022, Ukraine has been at the epicentre of a humanitarian crisis affecting millions of people. The escalation of the international armed conflict between Russia and Ukraine triggered a surge in the number of people seeking safety in neighbouring countries and beyond. This has resulted in 5,137,910 displaced people from Ukraine being recorded in Europe and 560,560 recorded outside of Europe.¹ Since 2022, Bulgaria has hosted over 216,425 people from Ukraine with temporary protection status.²

On 4 March 2022, the Council of the European Union (EU) unanimously adopted an implementing decision introducing temporary protection in accordance with the EU Temporary Protection Directive (TPD) for people fleeing Ukraine as a consequence of this conflict. Temporary protection is an exceptional measure to provide immediate and collective protection to a large group of displaced persons who arrive in the EU and it applies when there is a risk that the standard asylum system will struggle to cope with demands stemming from a mass inflow, risking a negative impact on the processing of claims. Temporary protection was initially granted for one year and has since been extended twice. Given the uncertain situation in Ukraine, the Council of the EU has decided to extend the temporary protection in its current form until 4 March 2026.

¹ [UNHCR](#), 2 September 2025

² [UNHCR](#), 31 August 2025

In response to the humanitarian crisis, in February 2022, the International Federation of Red Cross and Red Crescent Societies (IFRC) launched the Emergency Appeal for Ukraine and Impacted Countries Crisis, supporting 18 National Societies. As part of the Emergency Appeal and in alignment with the IFRC Response Plan of Bulgaria, the BRC provided a wide range of support, particularly in areas such as health and well-being, water sanitation and hygiene (WASH), shelter and housing, multipurpose cash assistance (MPC), livelihoods, protection, gender and inclusion (PGI), community engagement and accountability (CEA) as well as migration and displacement.

Through the IFRC Emergency Appeal, the BRC significantly strengthened its capacity to scale up humanitarian efforts, delivering critical support to those impacted by the conflict.

Cash for Health Programme

As part of its commitment to people granted temporary protection under the TPD, Bulgaria covers health insurance for displaced people from Ukraine who are over 18 and under 63 for women and under 65 for men, for a period of 90 days from the date of temporary protection. Once this period expires, the temporary protection status holders must personally cover the cost of the insurance premiums (approximately EUR 15/month/person). For persons under 18 years of age and over 63 years of age for women and over 65 years of age for men, the health insurance contributions are at the expense of the state for the entire period of temporary protection.

The insurance fund covers all treatment for most illnesses, but co-payments are required for medical devices and services that are not in that coverage. Premium covers only the co-payment portion of the approved medical treatment, leaving around 50 per cent or more of the total cost still to be paid. Both the insurance and co-payment costs are a financial burden that many people cannot afford.

Following a comprehensive needs assessment that highlighted healthcare as one of the most pressing concerns among people displaced by the conflict in Ukraine, the BRC, with the support of the IFRC, launched the first and only targeted Cash for Health Programme being implemented

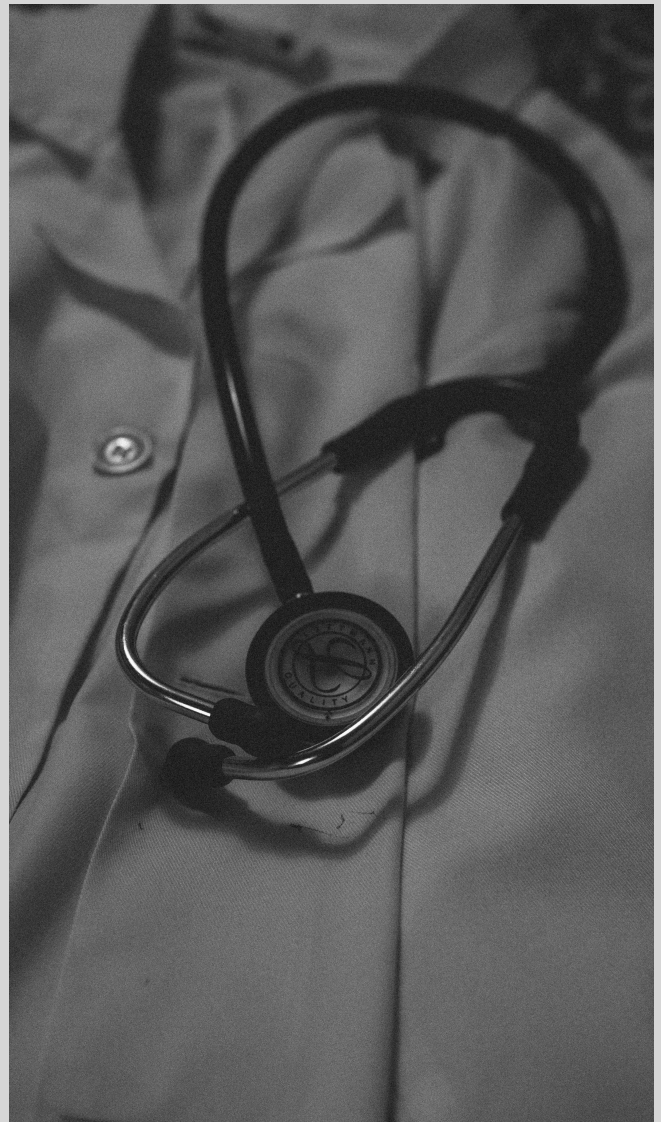
within the Emergency Appeal for Ukraine and Impacted Countries Crisis. The Cash for Health Programme's primary target group are displaced people from Ukraine impacted by the conflict and accommodated in Bulgaria on or after 24 February 2022. In addition to this, and in line with the IFRC Response Plan of Bulgaria, the Programme has sought to include up to 20 per cent migrants and refugees from other countries residing in Bulgaria, however the total number of non-Ukrainians supported was less than five per cent.

The Cash for Health Programme has provided support through the following interventions:

- Payment of health insurance premiums to uninsured persons.
- Payment for medical and dental services and medical transport not paid by or not fully paid by the National Health Insurance Fund (NHIF).
- Reimbursement for medicines, medical devices, individual medical equipment and supplies.
- Provision of information and guidance to help individuals navigate the health care system.

The Cash for Health Programme initially operated in five BRC's branches, providing direct access to services in the cities of Veliko Tarnovo, Dobrich, Plovdiv, Russe and Stara Zagora. By developing digital application procedures and collaborating with Financial Service Providers (FSP) for reimbursement distribution, the BRC has successfully expanded the Cash for Health Programme to reach displaced people from Ukraine across all 28 regions of Bulgaria, with reimbursements now being managed remotely through one branch located in Plovdiv.

From April 2023 until August 2025, the BRC, through the Cash for Health Programme has reimbursed a total of BGN 686,558 (CHF 327,933) for medical related expenses, with 1,197 unique individuals reached and supported on 4,042 occasions. This support has been provided through the provision of reimbursement grants, health insurance payments and support to access health services through the existing health care system.



“People were people in a hopeless situation.”

“When we first met displaced people from Ukraine, they were desperate people in a hopeless situation. I am a mother and I can imagine what those women felt, leading their children into the unknown with only a backpack. These were harrowing encounters that touched the soul”, says Tanya, a Social Worker at the BRC in Plovdiv.

She has been involved in relief efforts since the very beginning of the armed conflict in Ukraine, from collecting donations in the early days to managing the influx of people. She is currently involved in the Cash for Health Programme which provides medical assistance, health insurance, medical services, hospital treatment, medicines and medical aids.

She is currently undergoing special training in psychosocial support (PSS). This builds on the practical experience she has gained during her 18 years of work at the BRC, especially during the COVID-19 pandemic.



Tanya assisting a person to receive medication support.

Photo: BRC

“After the horror, my children are now calm and go to school.”

Manushak’s fate is similar to that of many displaced women from Ukraine as she was forced to leave her city and live alone in a foreign country with her three children. Their first contact with Bulgaria was at the border where they were greeted by the BRC’s volunteers who gave them food and moral support.

She took the Bulgarian language course twice to make sure she had a good understanding of the language. Now she works in the medical assistance sector.

“We help newcomers by providing them with information, explaining the issues they face, preparing documents and everything necessary to access medical services.”

She no longer feels like a stranger in a foreign country, but like a person who is in her place and can help other people. The difficult journey from Nikolaev to Plovdiv is now just a memory for her and the children, but it is also something else, it turned out to be a path to a new life, travelled with the support of volunteers from the BRC.



Manushak providing information at the BRC’s Humanitarian Centre of Plovdiv. Photo: BRC

Voices from the field

“I come from a city that no longer exists.”

Alina: “I come from a city that no longer exists. Nothing remained. The infrastructure has been completely destroyed and the people have left.”

Alina, her husband and their three children, the youngest of whom is only one month old arrived in Plovdiv in May 2022. *“In the first few days, I was quite confused, I had never been abroad before. We tried to cope on our own. A friend directed me to the BRC in the city. At that time, my husband and I have not been working yet, and it was difficult to cope financially, but they gave us food and hygiene packages, clothes, baby food and that was very important to us.”*

She is especially grateful to Tanya, a Social Worker at the BRC’s Humanitarian Centre in Plovdiv, for helping her access crucial support through the Cash for Health Programme. Tanya assisted in securing medication for Alina’s chronic illness and funds for glasses with complex and costly lenses.

Alina now works for one humanitarian organization. *“From my experience, I have learned how important it is for different humanitarian organizations to cooperate in order to make people’s lives easier.”*

Voices from the field

“After the flood in Kakhovka, I was left with nothing but stress and many illnesses.”

Ala: *“My city is gone. After the flood in Kakhovka, I was left with no home, no possessions. My mother drowned, my brother is missing. My daughter-in-law, my two grandchildren and I miraculously escaped, leaving with only the clothes on our backs and our passports. We survived, but we are devastated. The stress exacerbated my old illnesses and caused new ones. I have not been able to recover for two years now.”*

Her medical file spans hundreds of pages and she often requires hospitalization to manage her physical disabilities. However, the trauma from the flood and her subsequent escape has left her struggling with depression. *“I do not know how I would have been treated if it were not for the funds provided by the BRC’s Cash for Health Programme,”* she says, highlighting the crucial support she received in her time of need.

It is precisely the availability of health insurance that gives Ala the opportunity to receive free treatment, plus coverage of the costs of most of the necessary medicines. *“The staff at the BRC’s Social Centre in Plovdiv are very sympathetic, giving me advice and moral support, helping me cope financially and psychologically”,* says Ala.

THE FUNDAMENTAL PRINCIPLES OF THE INTERNATIONAL RED CROSS AND RED CRESCENT MOVEMENT

HUMANITY

The International Red Cross and Red Crescent Movement, born of a desire to bring assistance without discrimination to the wounded on the battlefield, endeavours, in its international and national capacity, to prevent and alleviate human suffering wherever it may be found. Its purpose is to protect life and health and to ensure respect for the human being. It promotes mutual understanding, friendship, cooperation and lasting peace amongst all peoples.

IMPARTIALITY

It makes no discrimination as to nationality, race, religious beliefs, class or political opinions. It endeavours to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.

NEUTRALITY

In order to enjoy the confidence of all, the Movement may not take sides in hostilities or engage at any time in controversies of a political, racial, religious or ideological nature.

INDEPENDENCE

The Movement is independent. The National Societies, while auxiliaries in the humanitarian services of their governments and subject to the laws of their respective countries, must always maintain their autonomy so that they may be able at all times to act in accordance with the principles of the Movement.

VOLUNTARY SERVICE

It is a voluntary relief movement not prompted in any manner by desire for gain.

UNITY

There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all. It must carry on its humanitarian work throughout its territory.

UNIVERSALITY

The International Red Cross and Red Crescent Movement, in which all societies have equal status and share equal responsibilities and duties in helping each other, is worldwide.