OFFICIAL DOCUMENTS

LOAN NUMBER 8853-AR

Loan Agreement

(Supporting Effective Universal Health Coverage in Argentina Project)

between

ARGENTINE REPUBLIC

and

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
 LOAN AGREEMENT

AGREEMENT dated as of the Signature Date between ARGENTINE REPUBLIC ("Borrower") and INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT ("Bank"). The Borrower and the Bank hereby agree as follows:

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

1.01. The General Conditions (as defined in the Appendix to this Agreement) apply to and form part of this Agreement.

1.02. Unless the context requires otherwise, the capitalized terms used in this Agreement have the meanings ascribed to them in the General Conditions or in the Appendix to this Agreement.

ARTICLE II — LOAN

2.01. The Bank agrees to lend to the Borrower the amount of three hundred million Dollars, ($300,000,000), as such amount may be converted from time to time through a Currency Conversion ("Loan"), to assist in financing the project described in Schedule 1 to this Agreement ("Project").

2.02. The Borrower may withdraw the proceeds of the Loan in accordance with Section III of Schedule 2 to this Agreement. The Borrower’s Representative for purposes of taking any action required or permitted to be taken pursuant to this Section is its Minister of Treasury or MoF’s Undersecretary of International Financial Relations.

2.03. The Front-end Fee is one quarter of one percent (0.25%) of the Loan amount.

2.04. The Commitment Charge is one quarter of one percent (0.25%) per annum on the Unwithdrawn Loan Balance.

2.05. The interest rate is the Reference Rate plus the Variable Spread or such rate as may apply following a Conversion; subject to Section 3.02(e) of the General Conditions.

2.06. The Payment Dates are April 1 and October 1 in each year.

2.07. The principal amount of the Loan shall be repaid in accordance with Schedule 3 to this Agreement.

ARTICLE III — PROJECT

3.01. The Borrower declares its commitment to the objectives of the Project. To this end, the Borrower shall carry out the Project, through MSN, with the assistance of the Participating Provinces (as provided under the corresponding Umbrella Agreements), all in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement.
ARTICLE IV — REMEDIES OF THE BANK

4.01. The Additional Events of Suspension consist of the following:

(a) that the Ministerial Resolution has been amended, suspended, abrogated, repealed or waived so as to affect materially and adversely, in the opinion of the Bank, the implementation, objectives and results of the Project.

(b) that any Participating Province shall have failed to perform any of its obligations under its Umbrella Agreement.

4.02. The Additional Event of Acceleration consists of the following, namely, that any of the events specified in Section 4.01 of this Agreement occur and is continuing for a period of 60 days after notice of the event has been given by the Bank to the Borrower.

ARTICLE V — TERMINATION

5.01. The Effectiveness Deadline is the date one hundred and twenty days (120) days after the Signature Date.

ARTICLE VI — REPRESENTATIVE; ADDRESSES

6.01. Except as provided in Section 2.02 of this Agreement, the Borrower's Representative is its Minister of Treasury.

6.02. For purposes of Section 10.01 of the General Conditions:

(a) the Borrower's address is:

Ministry of Treasury
Hipólito Yrigoyen 250
C1086AAB, Buenos Aires
Argentina;

and

(b) the Borrower's Electronic Address is:

Telex: 121942-AR  Facsimile: (5411) 4349-8815  E-mail: privada@mfin.gob.ar
6.03. For purposes of Section 10.01 of the General Conditions: (a) the Bank’s address is:

International Bank for Reconstruction and Development
1818 H Street, N.W.
Washington, D.C. 20433
United States of America; and

(b) the Bank’s Electronic Address is:

Telex: 248423(MCI) or 64145(MCI)
Facsimile: 1-202-477-6391
E-mail: jhentschel@worldbank.org

AGREED as of the Signature Date.

ARGENTINE REPUBLIC

By

Authorized Representative

Name: NICOLAS DJIOUZE
Title: MINISTRO DE HACIENDA
Date: 17-12-2018

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

By

Authorized Representative

Name: FESLOS HENTSCHEL
Title: DIRECTOR
Date: 17-12-2018
SCHEDULE 1

Project Description

The objectives of the Project are to: (a) increase effective and equitable coverage of key health services provided to the Eligible Population; and (b) increase the institutional capacity of MSN and MSPs to implement mechanisms for an integrated delivery system.

The Project consists of the following parts:

**Part 1: Support the Strengthening of Effective Public Health Coverage**

1.1 Making Capitation Payments for the provision of selected general health interventions.

1.2 Making Capitation Payments for the provision of selected high-complexity diseases interventions.

**Part 2: Strengthening the Institutional Capacity of the National and Provincial Ministries of Health**

2.1 Providing support to MSN and MSPs for increasing their coordination and establishing an integrated quality-based model of care within the public health subsystem through: (a) the enhancement of Participating Provinces’ efforts towards Empanelment and the carrying out of Training to health workers at primary care facilities for the targeting of new eligible patients within the geographical area mapped to each health facility; (b) the development and tracking of effective quality-of-care measures at the health facility level; (c) the definition of services and standards for the Borrower’s entire public health subsystem; (d) the improvement of integration of health information systems; (e) the provision of support for cost recovery by public health service providers from Obras Sociales; (f) the enhancement of coordination among different health programs; and (g) the provision of technical assistance for the development and implementation of mechanisms for payments to health service providers.

2.2 Improving the service delivery capacity of MSN and MSPs required to enhance effective coverage in the Borrower’s public health subsystem through: (a) the provision of equipment based on a systematic analysis of service delivery gaps identified per Participating Province, especially at the primary level for key lines of care and for high-complexity diseases networks; (b) the provision of equipment, services and information technology for MSN and MSPs, based on a systematic analysis of gaps and the level of provincial involvement in the activities supporting the integration of information systems under Part 2.1(d).

**Part 3: Supporting Management, Monitoring and Evaluation**

3.1 (a) Provision of technical assistance to strengthen the capacity of the PCT, the UFI-S, the UAC, and the PIUs; (b) carrying out of Project monitoring and evaluation activities; and (c) carrying out of the financial and independent technical audits for the Project.
SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. For the purposes of assisting MSN in the overall management of the Project, the Borrower, through MSN, shall:

   (a) operate and maintain throughout the execution of the Project, within the MSN: (i) a Project coordination team (PCT); (ii) an international health financing team (UFI-S); and (iii) an administrative unit (UAC), to manage Project implementation with functions and responsibilities acceptable to the Bank and staffed with personnel in number and with qualifications and experience acceptable to the Bank as set forth in the Operational Manual; and

   (b) cause the Participating Provinces, through the Umbrella Agreements, to operate and maintain throughout the execution of the Project, within the respective MSPs, provincial implementation units (the PIUs), with functions and responsibilities acceptable to both the Borrower and the Bank and with staff in number and with qualifications and experience acceptable to both the Borrower and the Bank.

2. For the purposes of implementing Part 1 of the Project, the Borrower, through MSN, shall:

   (a) prepare, as applicable, and thereafter maintain during the execution of the Project, a list of eligible health services divided in two sections (the selected general health interventions and the selected high-complexity diseases interventions), to be provided by Authorized Providers acceptable to the Bank; and

   (b) develop a matrix of health indicator goals for Part 1.1 of the Project (the Trazadoras Matrix) in number and substance to be recorded in the Operational Manual, for the purposes of monitoring the achievement of such indicator goals and transferring the Capitation Payments on a periodic basis to the Participating Provinces, all under terms acceptable to the Bank.

3. The Borrower, through MSN, and the Bank shall jointly review at least once every year, the Capitation Payment amounts, the eligible health services included under Parts 1.1 and 1.2 of the Project, and the Trazadoras Matrix, and adjust them (in number and substance) as necessary, in a manner satisfactory to the Bank.

4. Without limitation of the provisions of Article V of the General Conditions, the Borrower, through MSN, shall carry out the Project in accordance with an operational manual, satisfactory to the Bank (the Operational Manual), containing, inter alia: (a) the terms of reference, functions and responsibilities for the personnel of the PCT, PIUs, UAC and UFI-S responsible for the coordination, monitoring and evaluation of the Project; (b) the criteria, detailed rules and procedures for the Capitation Payments; (c) the procedures for procurement of goods, non-consulting services and consulting services, as well as for
financial management and audits of the Project; (d) the indicators to be used in the monitoring and evaluation of the Project; (e) the draft models for the Umbrella Agreements and Annual Performance Agreements; (f) detailed criteria for the conversion of Eligible Population into Enrolled Population (procedures, activities and monitoring indicators for the enrollment of said population); (g) detailed criteria for the determination, measurement and control of Effective Coverage; (h) the eligibility criteria for the incorporation and maintenance of Provinces into the Project; (i) the procedures for the revision and adjustment of the selected health services under Parts 1.1 and 1.2 of the Project and the Trazadoras Matrix; (j) procedures for the implementation of the Empanelment strategy; (k) the flow and disbursement arrangements of Project funds; (l) the Indigenous Peoples Planning Framework, including criteria to ensure adequate and culturally appropriate access by indigenous peoples to the Project; and (m) the Environmental Management Framework.

5. (a) The Borrower, through MSN, shall maintain operative guidelines (the Provincial Operative Guidelines), satisfactory to the Bank, which shall contain those chapters of the Operational Manual of direct concern to the Participating Provinces and their role in the implementation of the Project. Said operative guidelines shall be an annex to the Umbrella Agreement.

(b) Except as the Bank shall otherwise agree, the Borrower through MSN shall not amend, waive or fail to enforce the Operational Manual or the Provincial Operative Guidelines, or any provision thereof. In case of any conflict between the provisions of this Agreement and those of the Operational Manual or the Provincial Operative Guidelines, the provisions of this Agreement shall prevail.

6. For purposes of the carrying out of Project activities for a respective Participating Province and for the purposes of enabling said Participating Provinces to continue providing the required assistance under the Project, the Borrower, through MSN, shall:

(a) before carrying out any Project activities, enter into an agreement (the Umbrella Agreement) with the respective Participating Province, setting forth the technical, financial, administrative, safeguard and fiduciary aspects of the national and provincial participation in the implementation and use of funds under the Project, including, inter alia: (i) the obligation of the Participating Provinces to make available the Padrón de Obra Social Provincial to MSN, all in terms and conditions acceptable to MSN and the Bank; and (ii) the obligation of each Participating Province to provide its respective counterpart funding.

(b) every year, starting immediately after the Effective Date for the first year of the Project, and no later than March 31 thereafter, enter into a performance agreement (the Annual Performance Agreement) with each Participating Province, setting forth annual targets for the Trazadoras Matrix and enrollment goals, the payment mechanisms and prices to be paid for each health service to Authorized Providers under Part 1.1 of the Project, work programs and resource requirements for the implementation of the Project, all on terms and conditions acceptable to the Bank;

(c) before the carrying out of any Project activities, cause each Participating Province (through the respective Umbrella Agreement) to: (i) enter into an agreement (or
other formal arrangement when the provider is a public entity) with an Authorized Provider (the Authorized Provider Agreement), setting forth, *inter alia*, the Participating Provinces' payment mechanisms with respect to each of the Authorized Providers; and (ii) ensure that payments from each of the Participating Provinces to the Authorized Providers are made only for payment of selected general health interventions included under Part 1.1 of the Project;

(d) cause the respective Participating Province, when applicable in accordance with the provisions of the Indigenous Peoples Planning Framework (through the respective Umbrella Agreement), to prepare (if determined by the IPPF and the Bank), and carry out the applicable Indigenous Peoples Plan in accordance with its terms;

(e) cause the respective Participating Province throughout Project implementation, to take all necessary actions to enable the Borrower to comply with its pertinent obligations as set forth under this Agreement, including those set forth or referred to in the General Conditions and the Anti-Corruption Guidelines, in respect of the carrying out of the Project as it may apply to the assistance provided by the respective Participating Province; and

(f) (i) exercise its rights and carry out its obligations under each Umbrella Agreement and each Annual Performance Agreement in such a manner as to protect the interests of the Borrower and the Bank and to accomplish the purposes of the Loan; (ii) cause each Participating Province to exercise its rights and carry out its obligations under each amended Authorized Provider Agreement in such a manner as to protect the interests of the Borrower and the Bank and to accomplish the purposes of the Loan; and (iii) except as the Bank shall otherwise agree, not assign, amend, abrogate, repeal, terminate, waive or fail to enforce any Umbrella Agreement and/or Annual Performance Agreement or any provision thereof.

7. For purposes of implementing Part 1.2 of the Project, the Borrower, through MSN, shall:

(a) establish, operate and maintain throughout Project execution, within MSN, a national fund for high complexity diseases ("NFHCD"), in a manner and under terms acceptable to the Bank;

(b) prior to making any payments to an Authorized Provider with NFHCD Funds: (i) enter into an agreement with said Authorized Provider (the Authorized Provider Agreement II), setting forth, *inter alia*, the payment mechanisms with respect to the pertinent Authorized Provider; and (ii) ensure that payments with NFHCD Funds to the Authorized Provider are made solely for payments of selected high-complexity diseases interventions referred to under Part 1.2 of the Project;

(c) (i) exercise its rights and carry out its obligations under each Authorized Provider Agreement II in such a manner as to protect the interests of the Borrower and the Bank and to accomplish the purposes of the Loan; and (ii) except as the Bank shall otherwise agree, not assign, amend, abrogate, repeal, terminate, waive or fail to enforce any Authorized Provider Agreement II or any provision thereof.
8. **Capitation Payments under Part 1.1 of the Project.** The Borrower, through MSN, shall make Capitation Payments available to a Participating Province, only after said Participating Province has fulfilled the eligibility criteria set forth in the Operational Manual and the requirements set forth in this Agreement in order to become a Participating Province. Unless otherwise agreed with the Bank, such Capitation Payments shall be made in two installments: (a) 50% every month, immediately after the Participating Province has sent to MSN the monthly registry with the Enrolled Population as of the previous month and MSN has certified and validated said registry, and certified that said Enrolled Population has received Effective Coverage; and (b) 50% to be disbursed initially every four months, after verification of the Participating Province’s performance with respect to the Trazadoras Matrix, as provided in the Operational Manual, the Provincial Operative Guidelines and the Annual Performance Agreements. The initial four month period may be modified if necessary, in a manner satisfactory to both the MSN and the Bank.

9. **Capitation Payments under Part 1.2 of the Project.** The Borrower, through MSN, shall make Capitation Payments available to the NFHCD (the NFHCD Funds), every month (or at other period agreed with the Bank), on the basis of MSN’s national beneficiary registry of the Enrolled Population as of the previous month, in accordance with the guidelines further detailed in the Operational Manual. The Borrower, through MSN, shall use the NFHCD Funds to make payments to Authorized Providers, all in accordance with the terms of the Authorized Provider Agreement II and this Agreement.

10. (a) For the purposes of the certification and validation procedure referred to in 8 and 9 above, the Borrower, through MSN, shall: (i) appoint under terms of reference satisfactory to the Bank and thereafter maintain during the execution of the Project, an independent technical auditing entity with qualifications and terms of contracting satisfactory to the Bank (the Technical Auditor) responsible for performing bimonthly (or any other interval acceptable to the Bank) audits on: (A) the Trazadoras Matrix, the registry of Enrolled Population, and the provision of Effective Coverage with respect to Part 1.1 of the Project; and (B) MSN’s national beneficiary registry with the Enrolled Population under Part 1.2 of the Project; and (ii) use as support documentation the Padrón de Obra Social Provincial, the Padrón de Obras Sociales Nacionales, and the reports provided by the Technical Auditor, all in a manner satisfactory to the Bank.

(b) In case a Participating Province fails to comply with its obligations under the Umbrella Agreement, as set forth in the Operational Manual, the Borrower, through MSN, may suspend the right of said Participating Province to receive funds under Part 1.1 of the Project.

11. The Borrower, through MSN, shall:

(a) no later than March 31 of every year of Project implementation, furnish to the Bank for its approval, an annual implementation plan (the Annual Implementation Plan), each said plan to include, inter alia: (i) the Project activities to be carried out by the Borrower, through MSN, during the calendar year following the presentation of each said plan; and (ii) the updated Procurement Plan for each said calendar year; and
thereafter implement each said Annual Implementation Plan, as approved by the Bank, in accordance with its terms.

B. Safeguards

1. The Borrower, through MSN, shall and, if applicable, shall cause the Participating Provinces to implement the Project in accordance with the EMF.

2. The Borrower, through MSN, shall and, if applicable, shall cause the Participating Provinces to: (a) implement the Project in accordance with the Indigenous People Planning Framework, when applicable; and (b) update and thereafter implement the pertinent Indigenous Peoples Plan in accordance with its terms, and in a manner acceptable to the Bank.

3. The Borrower, through MSN, shall ensure that the terms of reference for any consultancies related to the technical assistance provided under the Project, shall be acceptable to the Bank following its review thereof and, to that end, such terms of reference shall duly incorporate the requirement of the Bank’s Safeguard Policies then in force, as applied to the advice conveyed through such technical assistance.

Section II. Project Monitoring Reporting and Evaluation

The Borrower, through MSN, shall furnish to the Bank each Project Report not later than sixty days after the end of each calendar semester, covering the calendar semester.

Section III. Withdrawal of Loan Proceeds

A. General

1. Without limitation upon the provisions of Article II of the General Conditions and in accordance with the Disbursement and Financial Information Letter, the Borrower may withdraw the proceeds of the Loan to: (a) finance Eligible Expenditures; and (b) pay: (i) the Front-end Fee; and (ii) each Interest Rate Cap or Interest Rate Collar premium; in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount of the Loan Allocated (expressed in USD)</th>
<th>Percentage of Expenditures to be financed (inclusive of Taxes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Goods</td>
<td>27,437,200</td>
<td>100%</td>
</tr>
<tr>
<td>(2) Consulting services, non-consulting services and Training</td>
<td>74,891,096</td>
<td>100%</td>
</tr>
</tbody>
</table>
2. For purposes of the preceding table the terms:

(a) "Operating Costs" means the reasonable cost of incremental recurrent expenditures of MSN related to Project implementation such as, *inter alia*, consumable items, banking fees (excluding any taxes levied for financial transactions), utilities and supplies and salaries of MSN staff assigned to the Project, which would not have been incurred absent the Project; and

(b) "Training" means expenditures (other than those for consultants’ services) incurred by MSN to finance, *inter alia*, reasonable transportation costs and per-diem of trainees and trainers (if applicable), training fees, and rental of training facilities, materials and equipment under the Project.

B. Withdrawal Conditions: Withdrawal Period

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made:

(a) for payments made prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed $60,000,000 may be made for payments made prior to this date but on or after March 8, 2018 (but in no case more than one year before the Signature Date), for Eligible Expenditures under Categories (3) and (4); or
(b) for expenditures under Categories (3) before the loan proceeds allocated to Category (3) of Section IV.A.2 of Schedule 2 to Loan Agreement 8516-AR have been fully disbursed; or

(c) for expenditures under Category (4) before the loan proceeds allocated to Category (4) of Section IV.A.2 of Schedule 2 to the Loan Agreement 8516-AR have been fully disbursed; or

(d) under Categories (3) and (4), until the Technical Auditor has been contracted under terms of reference acceptable to the Bank; or

(e) under Category (4) until the NFHCD has been duly established in a manner acceptable to the Bank.

2. The Closing Date is December 31, 2022.
**SCHEDULE 3**

**Commitment-Linked Amortization Repayment Schedule**

The following table sets forth the Principal Payment Dates of the Loan and the percentage of the total principal amount of the Loan payable on each Principal Payment Date ("Installment Share").

**Level Principal Repayments**

<table>
<thead>
<tr>
<th>Principal Payment Date</th>
<th>Installment Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>On each April 1 and October 1</td>
<td></td>
</tr>
<tr>
<td>Beginning October 1, 2025 through April 1, 2049</td>
<td>2.04%</td>
</tr>
<tr>
<td>On October 1, 2049</td>
<td>2.08%</td>
</tr>
</tbody>
</table>
APPENDIX

Definitions

1. “Anti-Corruption Guidelines” means, for purposes of paragraph 5 of the Appendix to the General Conditions, the “Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants”, dated October 15, 2006 and revised in January 2011 and as of July 1, 2016.

2. “Annual Implementation Plan” means each implementation plan referred to in Section I.A.11 (a) of Schedule 2 to this Agreement.

3. “Annual Performance Agreement” means each agreement referred to in Section I.A.6(b) of Schedule 2 to this Agreement.

4. “Arg$” means Argentine Peso, the lawful currency of the Borrower.

5. “Authorized Provider” means any public or private health facility which meets the criteria set forth in the Operational Manual.

6. “Authorized Provider Agreement” means each agreement entered into between each Participating Province, through its MSP, and an Authorized Provider, referred to in Section I.A.6 (c) of Schedule 2 to this Agreement.

7. “Authorized Provider Agreement II” means each agreement entered into between the Borrower, through MSN, and an Authorized Provider, referred to in Section I.A.7(b) of Schedule 2 to this Agreement.

8. “Capitation Payment” means: (i) a financial transfer from the Borrower, through MSN, to the Participating Provinces, under Part 1.1 of the Project, in an initial amount ranging from Arg$ 56 to Arg$ 69 per person included in the Enrolled Population with Effective Coverage (as this amount may be revised from time to time with the prior agreement of the Bank), to cover a share of the total cost of the selected general health interventions; or (ii) a financial transfer made by the Borrower, through MSN, to NFHCD, for the Enrolled Population under Part 1.2 of the Project in an initial amount of Arg$ 1.20 per person (as this amount may be revised from time to time with the prior agreement of the Bank), to cover a share of the total cost of the selected high complexity diseases interventions provided to the Enrolled Population, as further detailed in the Operational Manual.

9. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.

10. “Effective Coverage” means the provision of a health service intervention to an individual within the Enrolled Population, according to each defined age group and in a given period of time, included within the selected general health interventions and/or the selected high-complexity diseases interventions, and billed to the Program, as this coverage mechanism is further detailed in the Operational Manual.

11. “Eligible Population” means all children under 10 years of age, youths from 10 to 19 years of age, women and men from 20 to 64 years of age, all exclusively covered by the
Borrower’s national and/or provincial public health subsystem, living within the territory of a Participating Province.

12. “Enrolled Population” means the Eligible Population that has enrolled in the Program in a Participating Province.


14. “Empanelment” means the assignment of the Eligible Population to a regular primary Authorized Provider for seeking, identifying and formally registering Eligible Population as patients and ensuring comprehensive and continuous care.


16. “Indigenous Peoples Plan” or “IPP” means any of the plans acceptable to the Bank, prepared, adopted and updated by the Borrower, and/or the pertinent Participating Province when applicable as set forth in the Operational Manual, all prepared and updated to be carried out following the requirements of the Indigenous Peoples Planning Framework.

17. “Indigenous Peoples Planning Framework” or “IPPF” means the Borrower’s framework, acceptable to the Bank (included in the Operational Manual), published in the Borrower’s territory on November 17, 2017, and in the Bank’s website on November 27, 2017, setting forth the indigenous peoples policy framework applicable to all the activities to be carried out under the Project and the basis and procedures to prepare and adopt indigenous peoples’ plans or related instruments during Project implementation.

18. “Loan Agreement 8516-AR” means the Loan Agreement entered into between the Borrower and the Bank, dated March 31, 2016, for the Additional Financing for Provincial Public Health Insurance Development Project.


21. “MSP” means *Ministerio de Salud Provincial* (or its equivalent in each Province), each of the Borrower’s Participating Provinces’ Ministries of Health.

22. “NFHCD” means the Borrower’s National Fund for High Complexity Diseases referred to in Section I.A.7 (a) of Schedule 2 to this Agreement.

23. “NFHCD Funds” means the financial transfers referred to in Section I.A.9 of Schedule 2 to this Agreement.
24. “Obra Sociales” means the Borrower’s national health insurance entities, referred to in Article 1 of the Borrower’s Law 23.660, as amended (Agentes del Seguro Nacional de Salud) and the Borrower’s national institute for social services for retirees.


26. “Padrón de Obra Social Provincial” means each of the Participating Provinces’ enrollment databases containing information regarding individuals included in the Province’s social health insurance scheme.

27. “Padrón de Obras Sociales Nacionales” means the national enrollment database consolidating information regarding individuals included in national social health insurance schemes.

28. “Participating Province” means any Province or the Autonomous City of Buenos Aires (Ciudad Autónoma de Buenos Aires) that has fulfilled the requirements of this Agreement and the Operational Manual to be eligible to participate in and receive funds from the Project.

29. “PCT” means the Project coordination team referred to in Section I.A.1(a) (i) of Schedule 2 to this Agreement, or any successor thereto acceptable to the Bank.

30. “PIU” means any of the Provincial units referred to in Section I.A.1(b) of Schedule 2 to this Agreement.


32. “Program” means the Borrower’s Universal Health Coverage Program, as set forth in the Ministerial Resolution, with the objective of strengthening the coverage and quality of health services to be provided throughout the Borrower’s territory, or any successor thereto acceptable to the Bank.

33. “Province” means a political subdivision of the Borrower as per Title Two of the Borrower’s Constitution or the Autonomous City of Buenos Aires (Ciudad Autónoma de Buenos Aires), and the term “Provinces” means all of said political subdivisions.

34. “Provincial Operative Guidelines” means the operative guidelines referred to in Section I.A.5 (a) of Schedule 2 to this Agreement.

35. “Signature Date” means the later of the two dates on which the Borrower and the Bank signed this Agreement and such definition applies to all references to “the date of the Loan Agreement” in the General Conditions.

36. “Technical Auditor” means the independent auditing entity mentioned in Section I.A.10 of Schedule 2 to this Agreement.
37. "Trazadoras Matrix" means the matrix agreed between the Borrower and the Bank, as set forth in the Operational Manual, which contains the health indicator goals for Part 1.1 of the Project referred to in Section I.A.2(b) of Schedule 2 to this Agreement.

38. "UAC" means MSN's Under-secretariat of Administrative Coordination, or any successor thereto acceptable to the Bank.

39. "UFI-S" means MSN's team referred to in Section I.A1(a) of Schedule 2 to this Agreement, or any successor thereto acceptable to the Bank.

40. "Umbrella Agreement" means each agreement entered into between the Borrower, through MSN, and each Participating Province, referred to in Section I.A.6(a) of Schedule 2 to this Agreement.