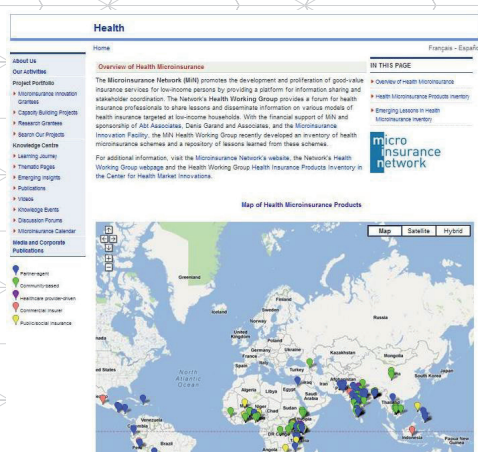


# MICROINSURANCE NETWORK HEALTH MICROINSURANCE PRODUCTS AND EMERGING LESSONS INVENTORY

The Health Working Group of the Microinsurance Network brings together practitioners, insurers and academics involved in the design and implementation of pooling products that increase low-income families' financial access to health care.

## HEALTH MICROINSURANCE

In many developing countries, the majority of low-income households pay for health care out of their pocket creating a significant, untapped demand for health coverage. However, health insurance remains one of the most difficult risk pooling products to provide. Some policies may restrict coverage to low frequency, high-cost events, such as hospitalisation. Others may ration benefits in order to ensure products are affordable, especially in the absence of subsidies. Ultimately, health insurance products that respond appropriately to the needs of clients and their families will generate demand among low-income populations. As a result, some health insurance providers are trying to find ways to offer viable outpatient and maternal coverage. In situations where the health care costs are low compared to the costs of lost wages if hospitalised, benefits could include per diem allowances and reimbursement of transportation costs.



## ABOUT THE INVENTORY

The objective of the searchable Health Microinsurance Products and Emerging Lessons Inventory is to catalogue all known active and non-active private sector health microinsurance products, as well as community based and social insurance schemes.

Lessons based on the experiences of these health microinsurance schemes can serve as a guide to overcome many of the challenges that limit the growth and impact of the sector.

There are two types of inventories:

- The **Health Microinsurance Products Inventory** is a repository of more than 100 active and non-active health insurance products offered to low-income persons in low- and middle-income countries by commercial insurers, community organisations, governments, microfinance institutions, mutuals and non-governmental organisations, among others. The inventory provides detailed information on the design, administration and delivery of health insurance products and services.
- The **Health Microinsurance Emerging Lessons Inventory** includes lessons extracted from academic journals, publications by members of the Network and partner organisations, and submissions from practitioners and other stakeholders actively working in health microinsurance and health systems innovation.

All health insurance schemes featured in the inventory are inclusive of low-income households in low- and middle-income countries.

## HOW TO USE THE INVENTORY

This video takes you through the various elements of the inventory and will enable you to take full advantage of all of the functions. Visit the Network's Health Working Group web page.

## IDENTIFIED TRENDS

The Health Microinsurance Emerging Lessons Inventory has helped to identify a number of trends on demand and supply challenges, the impact of health insurance on household resilience and health outcomes, and innovations in health microinsurance. Interesting trends include:

- **'Cashless' benefits** offer value to clients by helping them overcome financial constraints when a claim is incurred. The benefits are considered 'cashless' because the health care provider is paid directly by the insurer or a third party administrator.
- **Seasonality** influences willingness to pay for health insurance and enrolment, particularly in rural, agricultural and undiversified economies. Insurance product enrolment, and, by extension, interventions such as consumer education, may be more successful if timed to coincide with the availability of discretionary income.
- Low-income households may perceive more value in **comprehensive coverage** for healthcare, including preventive and maternal healthcare services. Meeting the demand can help to increase enrolment and retention. In addition, access to outpatient services may decrease hospitalisation rates.
- Requiring clients to **insure their entire families** not only increases the size of the risk pool but also ensures that all female household members receive health coverage.
- **Drugs are a key driver of cost claims** and can be a leading determinant in the sustainability of a scheme.
- Health insurance schemes can help to **overcome barriers** to accessing health care. For example, some schemes cover the cost of transportation to the hospital.
- **Public private partnerships** (PPPs) can help to increase scale and improve healthcare quality. PPPs can leverage the resources of the public sector, including larger risk pools and enabling regulation, with the innovations and efficiency of the private sector.

## CALL FOR ADDITIONAL SCHEMES!



The Health Microinsurance Products and Emerging Lessons Inventory needs your help! We call on all practitioners, insurers, and academics to enhance the tool by sending us your feedback, updates, and new submissions to the health microinsurance inventory. Please submit your material using the comments sections on the health insurance inventory pages or by contacting the Microinsurance Network at [info@microinsurancenetWORK.org](mailto:info@microinsurancenetWORK.org)

The inventories are made available by the Microinsurance Network's Health Working Group and Abt Associates in close collaboration with the ILO's Microinsurance Innovation Facility, Results for Development, and Denis Garand and Associates.

## FOR ADDITIONAL INFORMATION

Visit the Health Microinsurance Products Inventory  
[www.microinsurancefacility.org/en/hwg/products](http://www.microinsurancefacility.org/en/hwg/products)

Visit the Health Microinsurance Emerging Lessons Inventory  
[www.microinsurancefacility.org/en/hwg/lessons](http://www.microinsurancefacility.org/en/hwg/lessons)

Visit the Microinsurance Network's Health Working Group page  
[www.microinsurancenetWORK.org/workinggroup/Health/7.php](http://www.microinsurancenetWORK.org/workinggroup/Health/7.php)

For more information, please visit our website or contact the Microinsurance Network secretariat