

# CHALLENGES AND STRATEGIES

## GRAMEEN KALYAN

PANEL 3

2005 MICROINSURANCE CONFERENCE

MUNICH

CGAP WORKING GROUP ON MICROINSURANCE

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25/10/2005

## Grameen Kalyan

- A member of Grameen Bank group
- Started in 1996 as a NGO
- Insurer and service provider
- 28 clinics; 58,000 policyholders; 290,000 lives
- Provides preventive and curative healthcare
- Voluntary; no exclusions; no one rejected
- Premium GB members US\$ 2.04; Non GB US\$ 2.56
- Co-payments GB members US\$ 0.09; Non GB US\$ 0.17; Non card holder US\$ 0.85
- GK clinics provide 99% of the treatment; only 1% referred to outside clinics & hospitals

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# Grameen Kalyan

## Benefits

- Medical consultation
- 25% off retail price of 15 essential basic medicines
- 10% off retail price of other medicines
- 30-50% off normal pathology tests
- 50% off referred consultation fees
- US\$8.52 – 17.04 provision hospitalisation costs
- Up to US\$34.08 for pregnancy related hospitalisation costs
- Free annual check-up for head of household
- Free immunization against six common diseases
- Free house visits by female health assistant
- Non cardholders pay full cost

# Grameen Kalyan

- Financial support from GB and ILO/STEP
- Belgian charity Stichting Gilles provided financial support to 5 GK health centres
- Australian charity Fred Foundation provided medical equipment
- Government donated one health clinic