

Microinsurance Conference 2005

Making Insurance Work for the Poor: Current Practices and Lessons Learnt

Scaling it big: Experience from micro health insurance in India

Panel 3: Challenges and strategies to extent health insurance to the poor

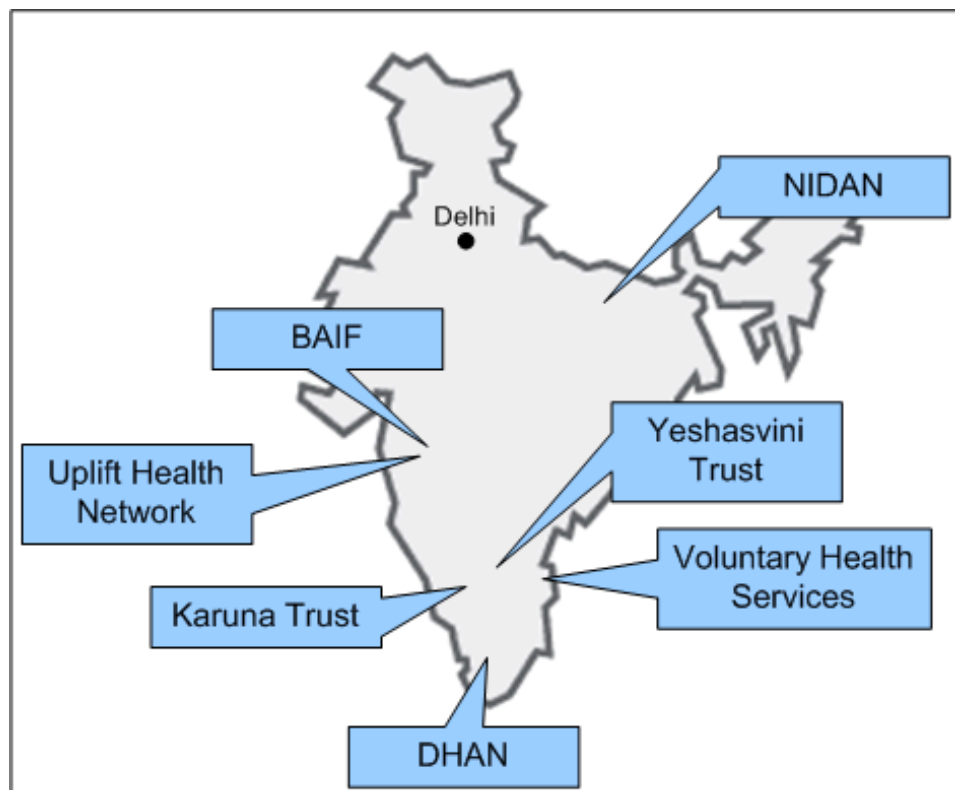
Ralf Radermacher
University of Cologne

The background

Background

Karuna Trust

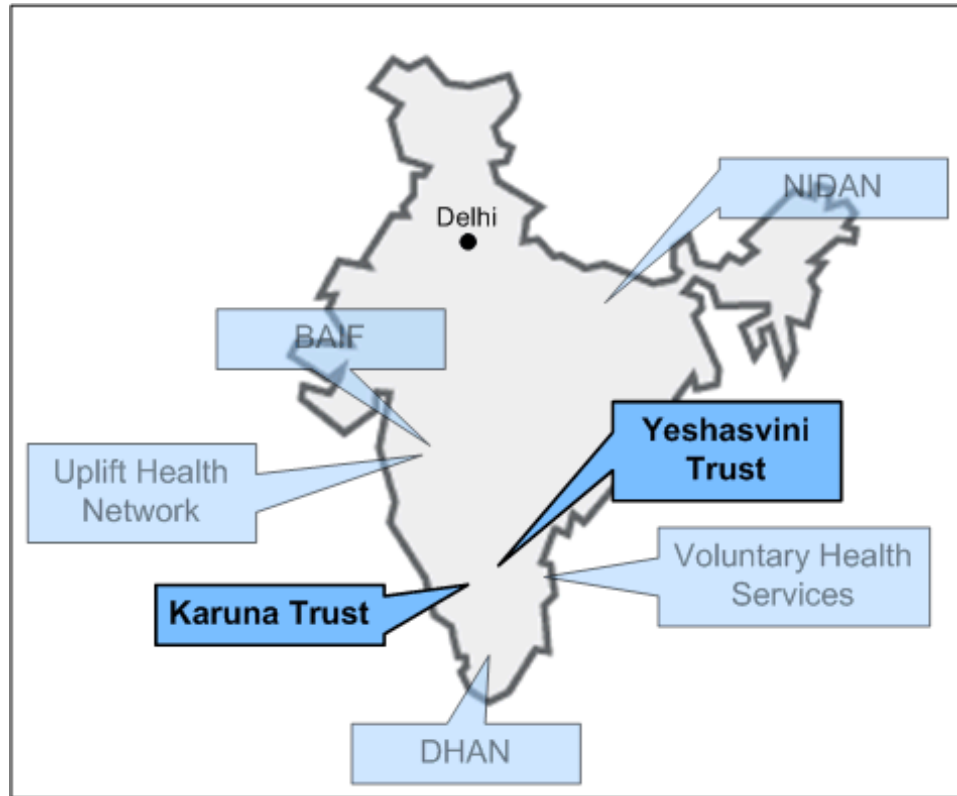
Yeshasvini
Trust



Background

Karuna Trust

Yeshasvini Trust



Brief profile: Karuna Trust

Background

Karuna Trust

Yeshasvini Trust

- Established: 1987
- Start of MHI: 2002
- Benefits: sick pay
provision of drugs
- Premium: Rs. 22 (0.4 USD) /person & year
- Subsidies: full premium subsidy in year 1 and 2; indirect subsidy now (acceptance of 150% claim ratio) now
- Structure: Partner-Agent-model linked to public health care providers
- Members: ~ 25,000 (in T. Narsipur)



Background

Karuna Trust

Yeshasvini Trust

- Established: 2002
- Start of MHI: 2002
- Benefits: 1,600 surgeries
free OPD
- Premium: Rs 120 (2.4 USD)
/person & year
- Subsidies: year 1: 33% of premium
year 2: 15% of premium
year 3: 0
- Structure: self-funded scheme
implemented in cooperation with the
government and the cooperative sector
linked to private network hospitals
- Members: 1,500,000

