



International Labour Office



Inclusive Health insurance

Issues and Challenges

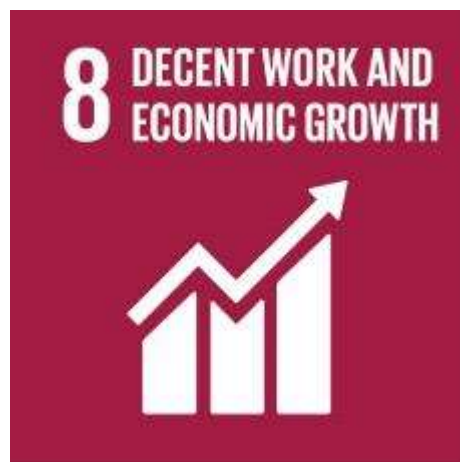


The Sustainable Development Goals



International Labour Office

Insurance and the SDGs



Help to achieve public policy objectives, such as

- Climate change adaptation
- Food security
- Universal health coverage

SDG 3: Ensure healthy lives and promote well-being for all at all ages



Insurance contribution includes:

- Facilitating achievement of universal health coverage
- Providing complementary benefits
- Improving health seeking behaviour

- Reduce the global maternal mortality ratio
- End preventable deaths of newborns and children under 5 years of age,
- End the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases



- Reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being
- Strengthen the prevention and treatment of substance abuse,
- Halve the number of global deaths and injuries from road traffic accidents
- Ensure universal access to sexual and reproductive health-care services, including for family planning, information and education, and the integration of reproductive health into national strategies and programmes
- Achieve universal health coverage, including financial risk protection,
- Reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination
- Strengthen the implementation of the World Health Organization Framework Convention on Tobacco Control in all countries, as appropriate
- Support the research and development of vaccines and medicines for the communicable and noncommunicable diseases that primarily affect developing countries,
- Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States
- Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks



In our research on low-income populations, we frequently find that:

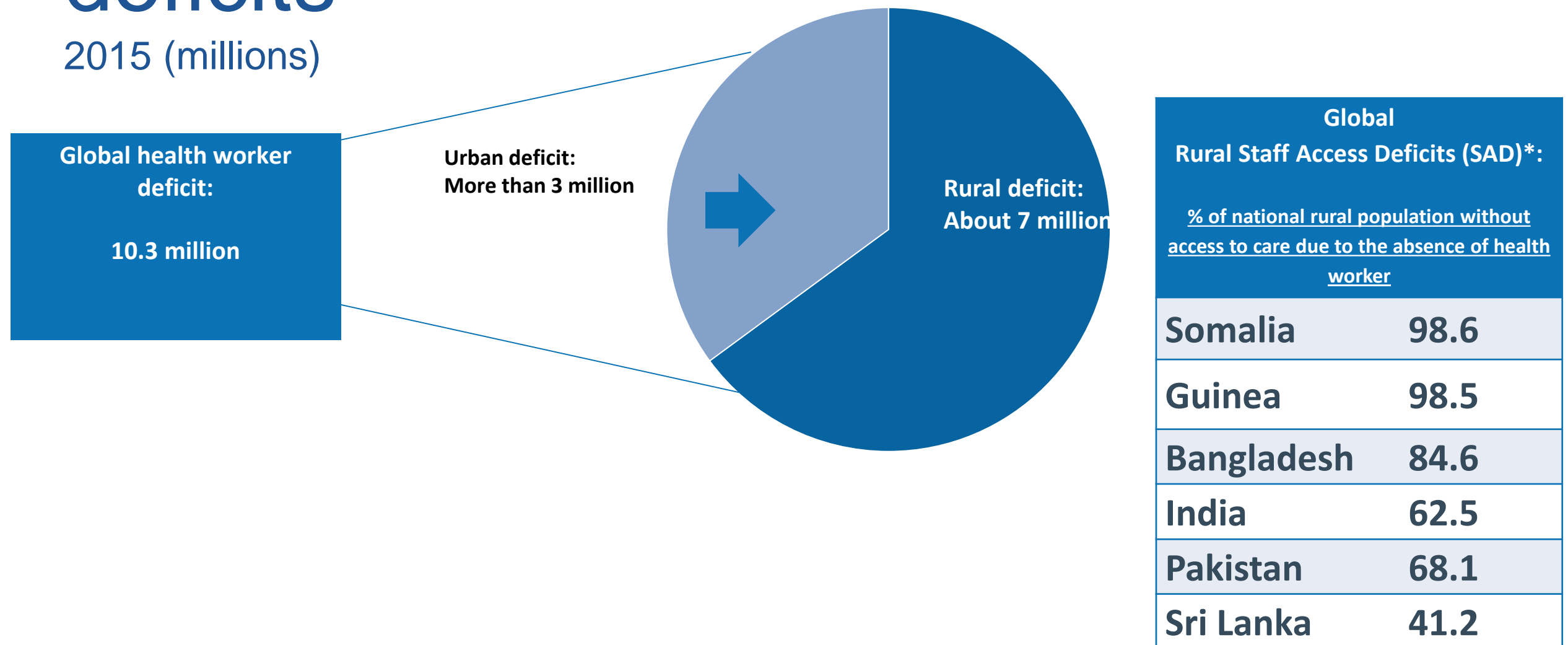
- health insurance – of any kind – is **the most in demand**
- an alarming percentage of people in the developing world have **little or no access to cover** and where they do, the **quality is often poor...**
 - **56%** of the **global rural** and **22%** of the **global urban population** have **no health cover at all**
- health related debt is often **impoverishing**
- exorbitant **OOP health care costs** are the **leading cause of bankruptcy**, and
- in some cases, UHC is years away from being realised, it is **very complex** and **governments need support**
- we also find that **insurers want to offer something** to the emerging consumer to help with **health-induced financial risks**, but don't know how to do it in a sustainable way
- There is a **global health worker deficit** of **10.3 million**



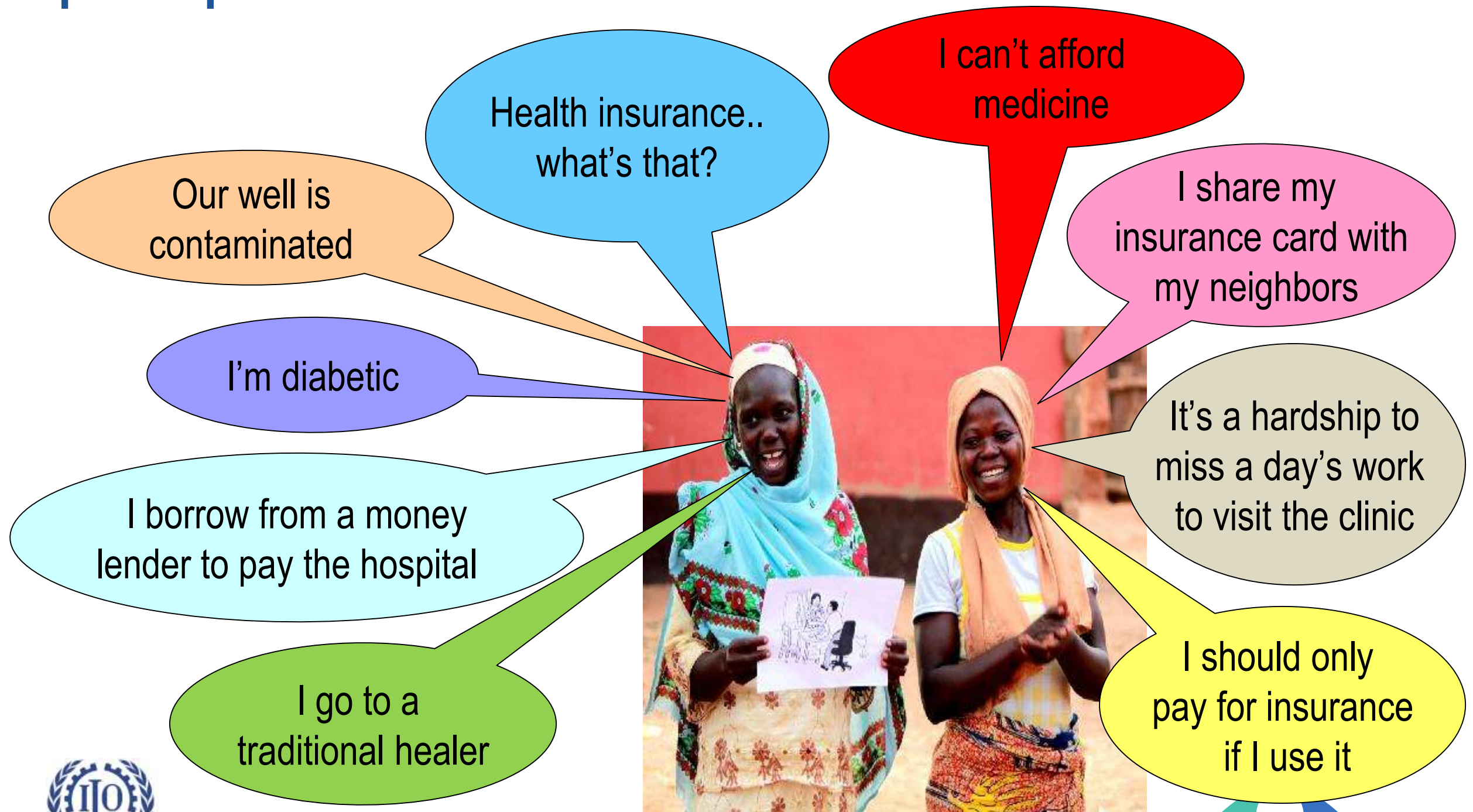
Availability of services

Inequitable rural/urban distribution of global skilled health worker deficits

2015 (millions)



Health microinsurance – client perspective



Client value and business viability

Client Value

- ☐ Reduce out-of-pocket costs
- ☐ Easier access to health care
- ☐ Tangible, comprehensive benefits
- ☐ Avoid illness and know when to seek medical treatment
- ☐ Affordable
- ☐ Minimize lost productivity due to illness
- ☐ **Better health**



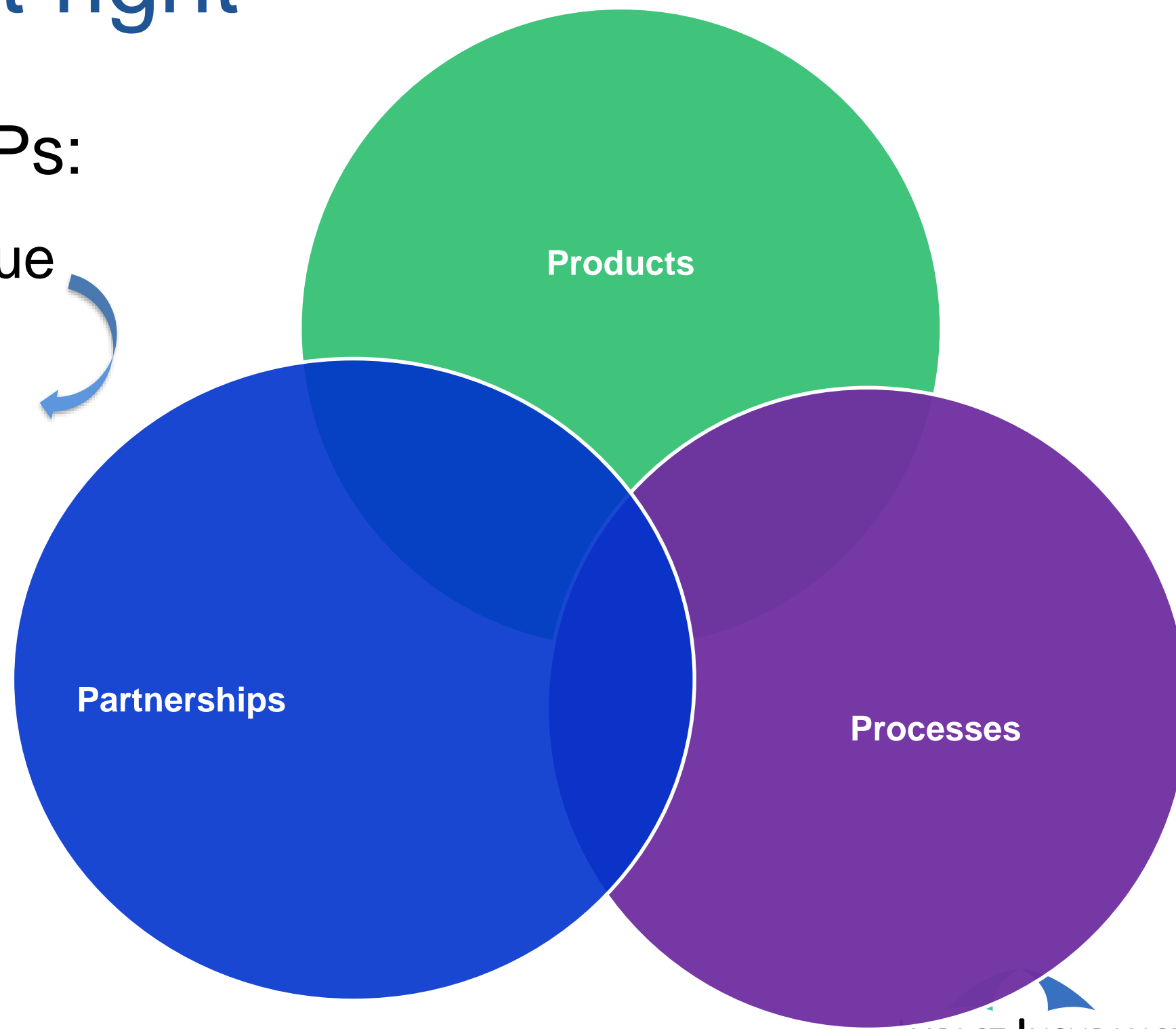
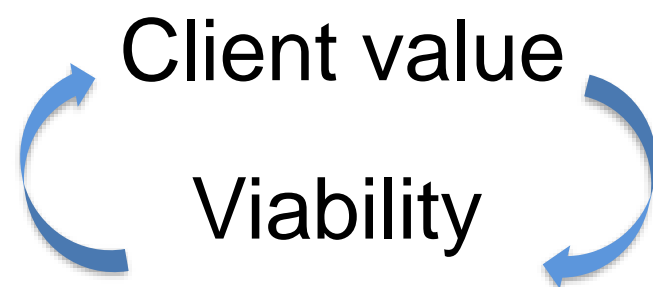
Viability

- ☐ Increase enrolment (uptake)
- ☐ Increase renewals (persistency)
- ☐ Subsidies for the poorest
- ☐ Lower severity of illness, leading to fewer claims, and/or less costly claims
- ☐ Manage fraud, adverse selection
- ☐ Efficient, low cost delivery (technology, process, distribution)



Getting it right

Focus on 3 Ps:



Evolving trends

- Use of technology
- Value added services
- Role for government
 - Public Private Partnerships

mHealth- Transformational?

Why mHealth?

mHealth holds real promise to transform health outcomes for vulnerable populations by providing:



Education
& Awareness



Healthcare Worker
Communication
& Training



Diagnostic
Treatment & Support



Remote
Monitoring



Disease & Epidemic
Outbreak Tracking



Remote Data
Collection



A real possibility: LMICs accounted for more than 80% of the 660 million new mobile-cellular subscriptions added in 2011.

Tonic
M –Tiba
Many more....



International Labour Office



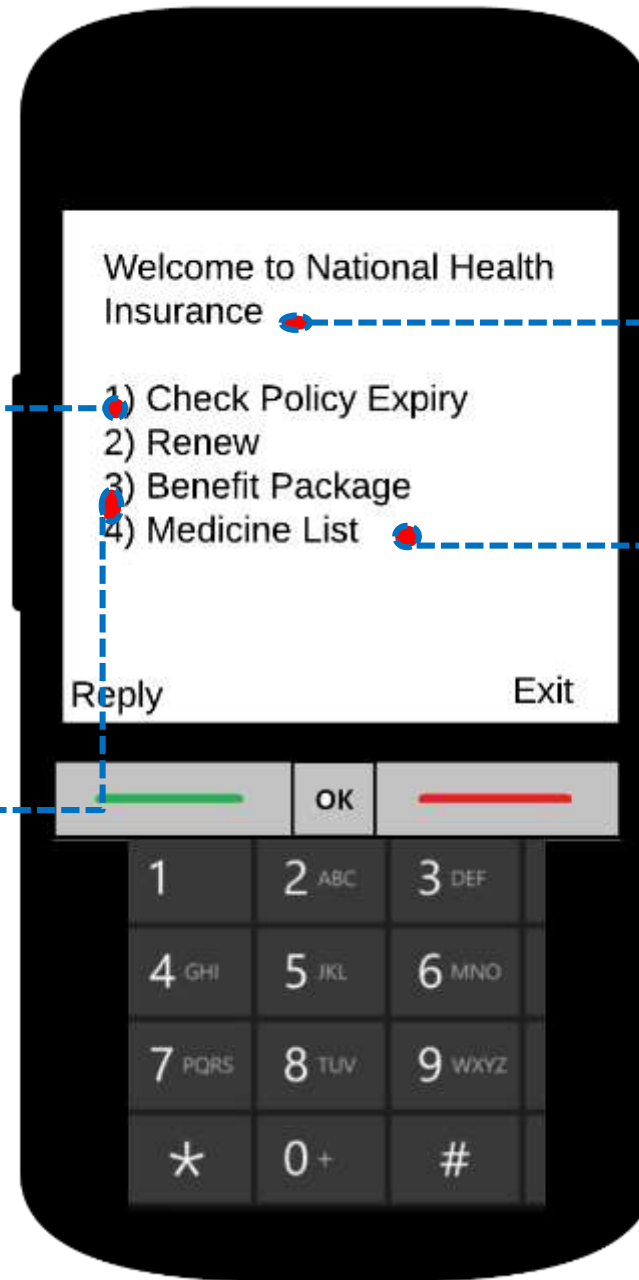
NHIS Mobile Renewal Solution

CHECK EXPIRY:

Using this option, members are able to check when their policy is due to expire

BENEFIT PACKAGE:

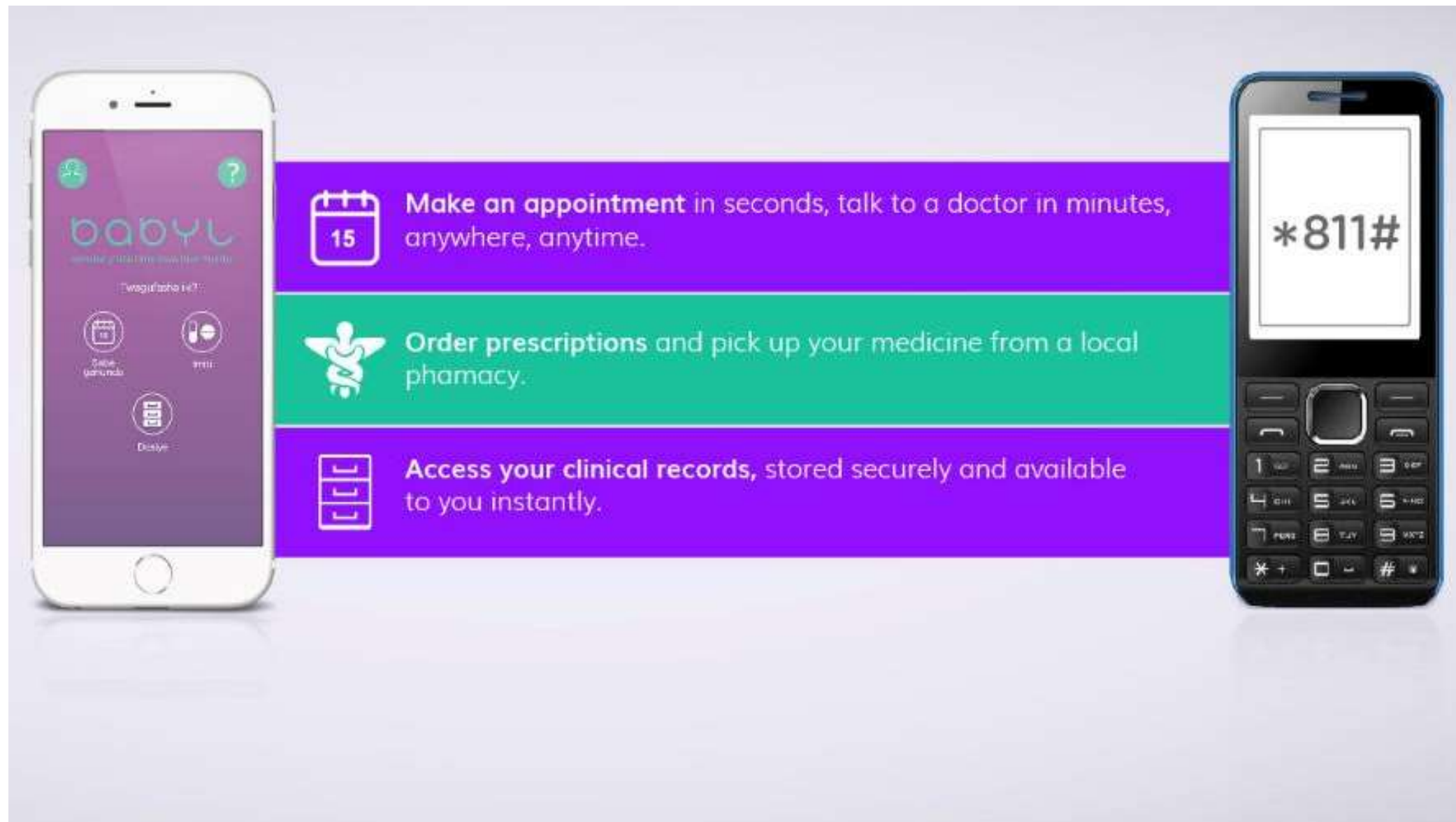
This option gives a brief overview of benefit package with call center number to find out more



RENEW: This option requires NHIS (or GHANA CARD) number, prompts requisite premium amount and completes payment from mobile money wallet

MEDICINE LIST: This option lists top 10 medicines and prompts members to call Call Centre to know about comprehensive medicine list and package

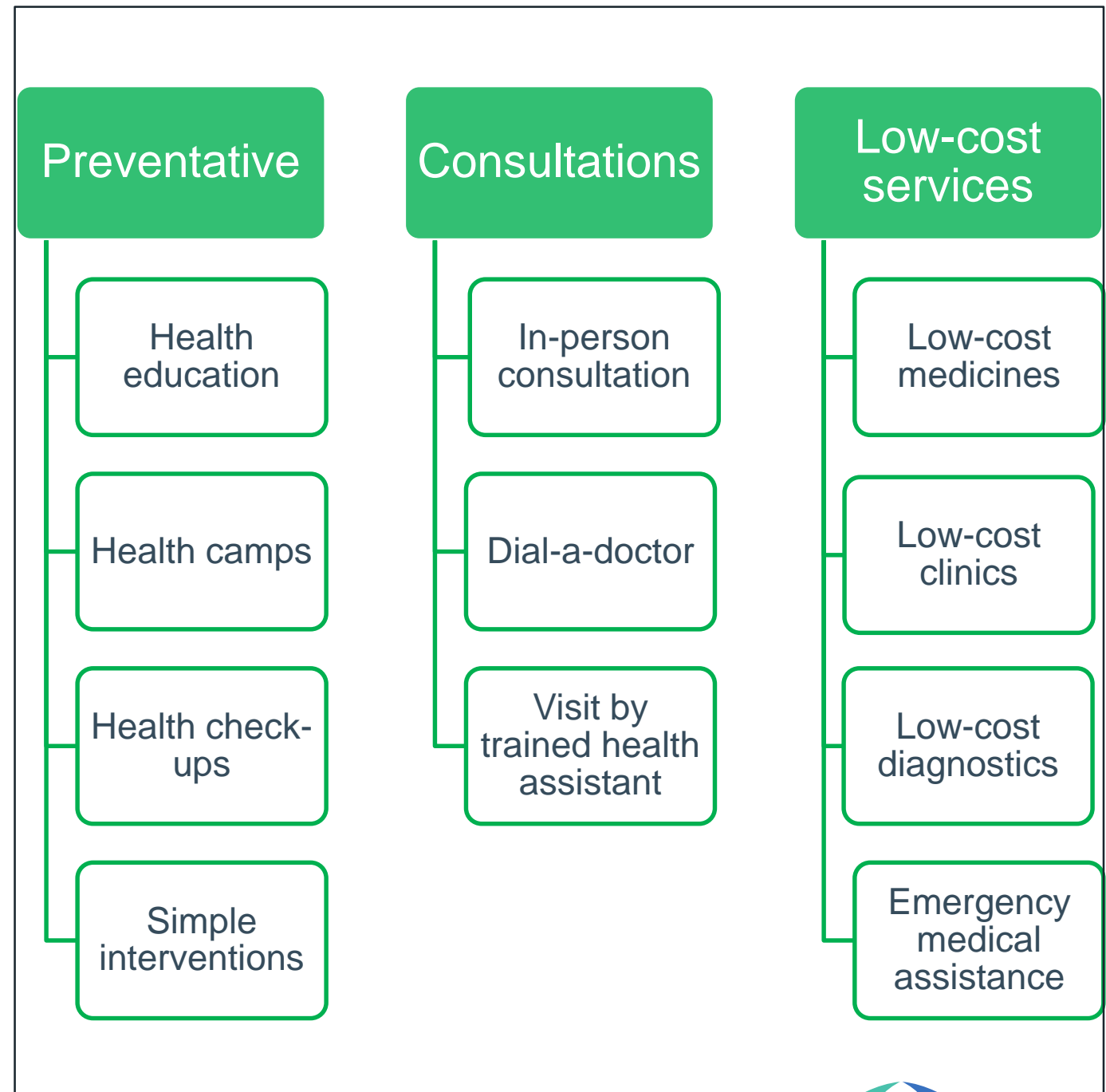
mHealth interventions



Value-added services



- VAS complement a core hospitalisation insurance product



Focused efforts



Local cycle campaigns

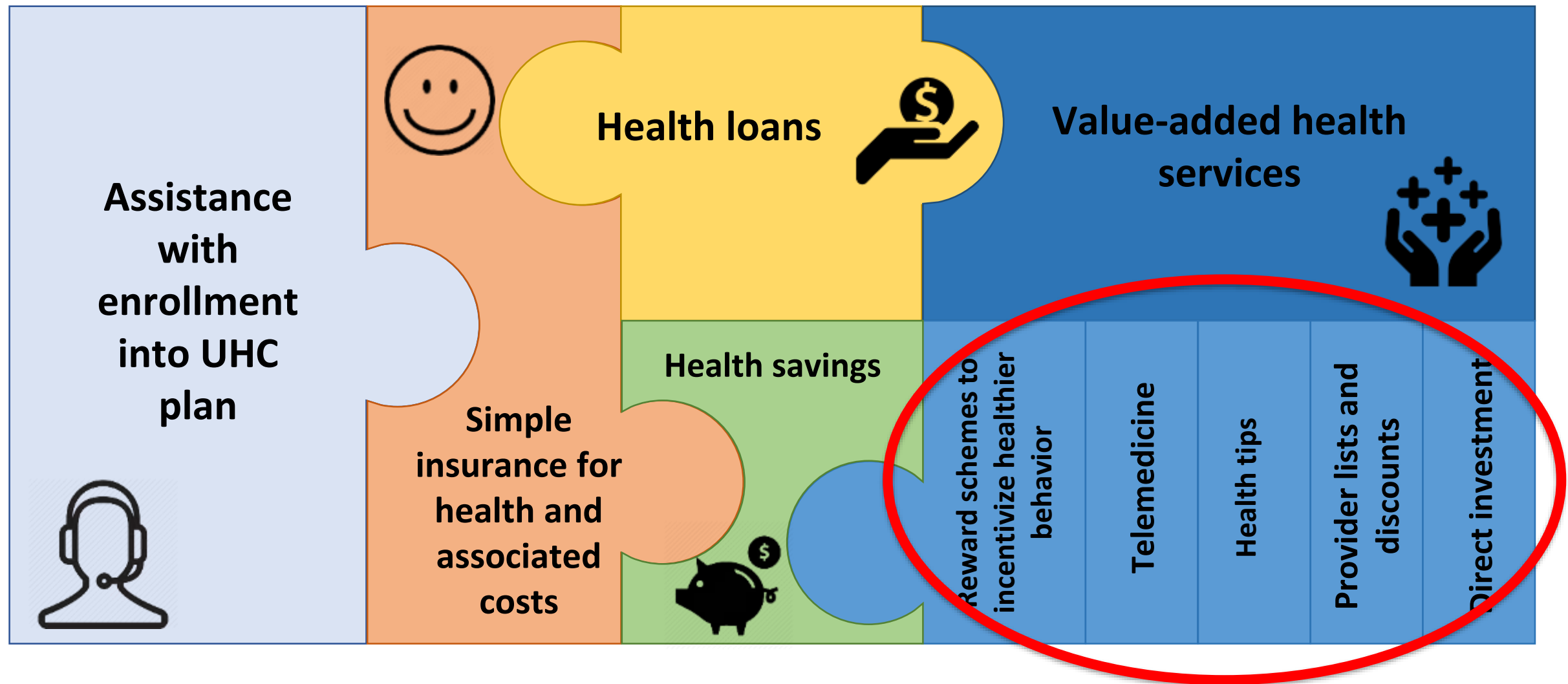
Special women workshop



Rural clinics- Grameen Kalyan



Holistic approach: bundle the full package of health interventions for comprehensive cover (i.e. all below)



Key themes in financial inclusion and health



FSPs have the potential to be **powerful distribution agents**, helping enrol those in the informal sector into government health schemes.



Health **savings and credit** products are possible **solutions for smaller health expenses**, with savings having a potentially greater protective impact over the long term.



Insurance can play a **complementary role**, helping to cover lost income and out-of-pocket expenses.



FSPs can also consider **bundling non-financial solutions**, such as **value-added health services**, with **ALL savings, loans and insurance products**.



For maximum impact, FSPs can bundle together a number of **different health-focussed products and services**.



Gender dimensions need careful considerations when designing products and solutions.



Pilots are important.

18



International Labour Office

Thank you!

prashad@ilo.org

Follow us on social media!

Visit our website!

www.impactinsurance.org

Contact us!

impactinsurance@ilo.org



[/ImpactInsuranceFacility](https://www.facebook.com/ImpactInsuranceFacility)



[@IIFacility](https://twitter.com/IIFacility)



[/in/impactinsurance](https://www.linkedin.com/company/impactinsurance)

With generous support from:

BILL & MELINDA
GATES foundation



Government of
the Netherlands



WORLD BANK GROUP



Australian Government
Department of Foreign Affairs and Trade