

Inclusive Insurance Response to Covid-19

Early findings from a study of six health microinsurance schemes

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Gilles Renouil, Shilpi Shastri

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Study Partners: Participating Organizations and Research Team Members







Swiss cheese model of obstacles





Low incidence of hospitalization observed in 3 microinsurance schemes



Total Monthly Hospitalization incidence by Admission Date

The possible causes of the lower incidence rates could be due to reasons such as:

- 1. low reporting of claims (branch shutdown or customers' movement restricted)
- 2. customers not going to hospitals for non-covid cases, or
- 3. delay by the FSP and insurers in approving the claims as they are also working with limited capacity.



Sharp decline observed in maternity and gynecology claims, indicating potential long term effects on maternal and neonatal health



Women's World Banking

Money received from insurance claims helped in reducing indebtedness and manage consumption levels

Early understanding and response

Life after Covid-19

⁶⁶ I was normal. I thought that it won't come to our town.

What should I do? Should I leave my children without food? Should I stay at home? No, I will go out regardless of anything.

I did not want to go to the government hospital after I got to know about corona because I was afraid. I had heard that they give an injection to corona patients to kill them.

Diagnosis and hospitalization

I didn't have money to follow up the pregnancy and examine this sickness. So, I said [to myself] "I will take medicine for the flu and I will be ok".

⁶⁶ [biggest worry] To be neglected. I was afraid to get into the hospital and then died and no one come to bury me.

⁶⁶ I didn't work during this time, I also have to pay rent. While I was in the hospital, people paid on my behalf. Once I got out of the hospital, I repaid them.

Insurance experience I wasn't expecting that I would file a claim and receive any money. But Rs. 1800 was a good amount for me during the lockdown because there should be some money at home to buy food for family.

I also learned that poverty is so bad. I have seen people buy stuff to boost the immunity of their children. I can't do this for my children.

Some people treat us badly. They now don't care for us. When we went to the hospital, they said: "It is because of you that COVID-19 entered the village."

⁶⁶ The doctor told me that COVID-19 left "its footprints" in my lungs and digestive system.



Opportunity to cover those who didn't get hospitalized after being diagnosed with Covid-19

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They [the MFI intermediary] should have supported me. I paid my installments on time before being infected by COVID-19.

...There was no place for me at the hospital. There were a lot of old people and children. Those people were in need for beds at the hospital more than me. They told me to go home.

...I have sent my claim, I haven't received any answer. The branch manager told the employees not to let me in to his office. I was upset. I left the branch.



