

# Inclusive Insurance Response to Covid-19

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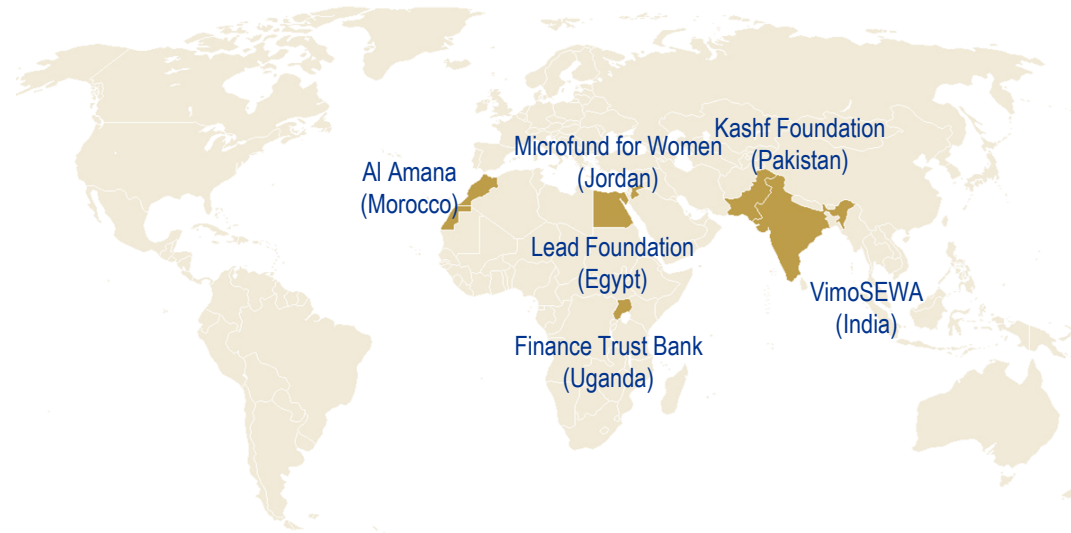
*Early findings from a study of six health  
microinsurance schemes*

International Conference on Inclusive Insurance ICII 2020

Gilles Renouil, Shilpi Shastri

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# Study Partners: Participating Organizations and Research Team Members



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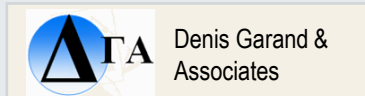
Gilles Renouil



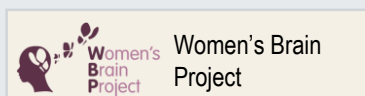
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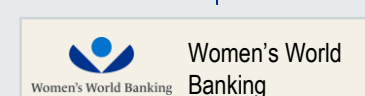
Denis Garand & Associates



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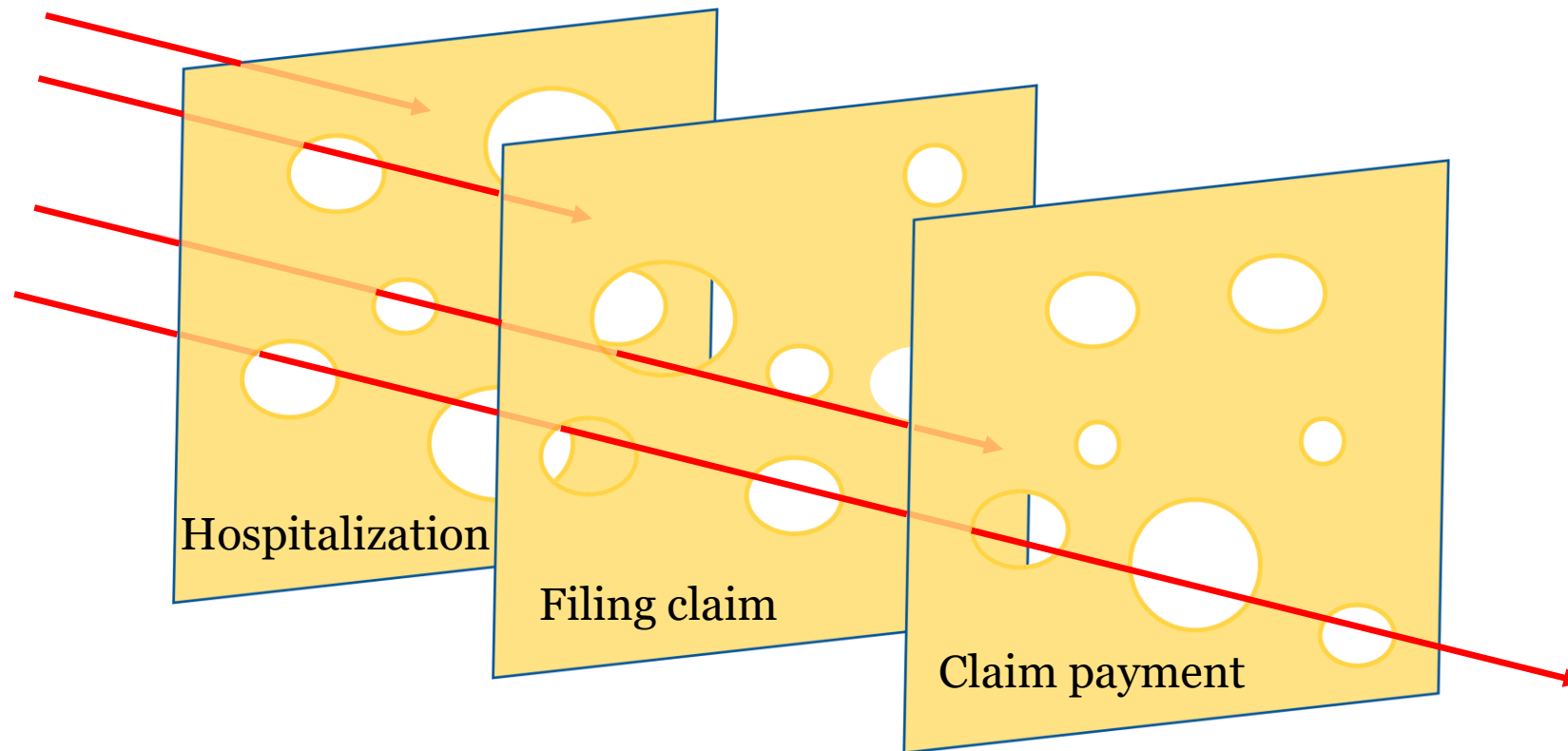


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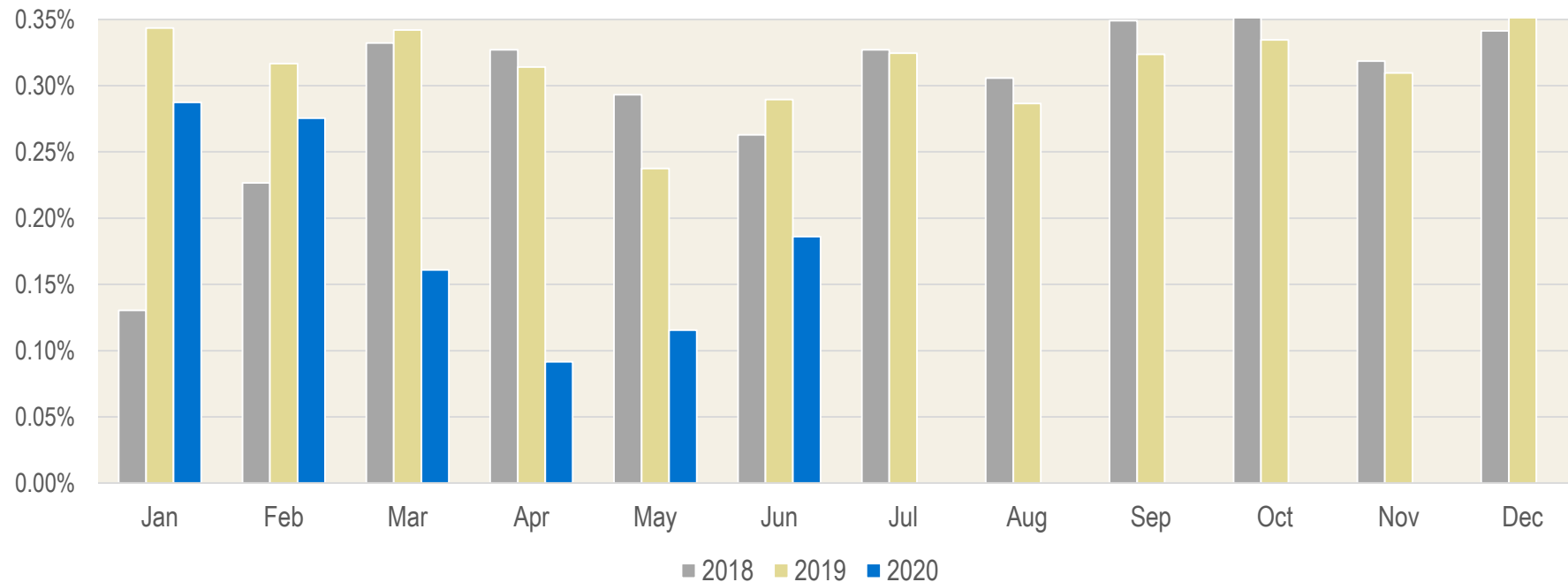
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## Swiss cheese model of obstacles



## Low incidence of hospitalization observed in 3 microinsurance schemes

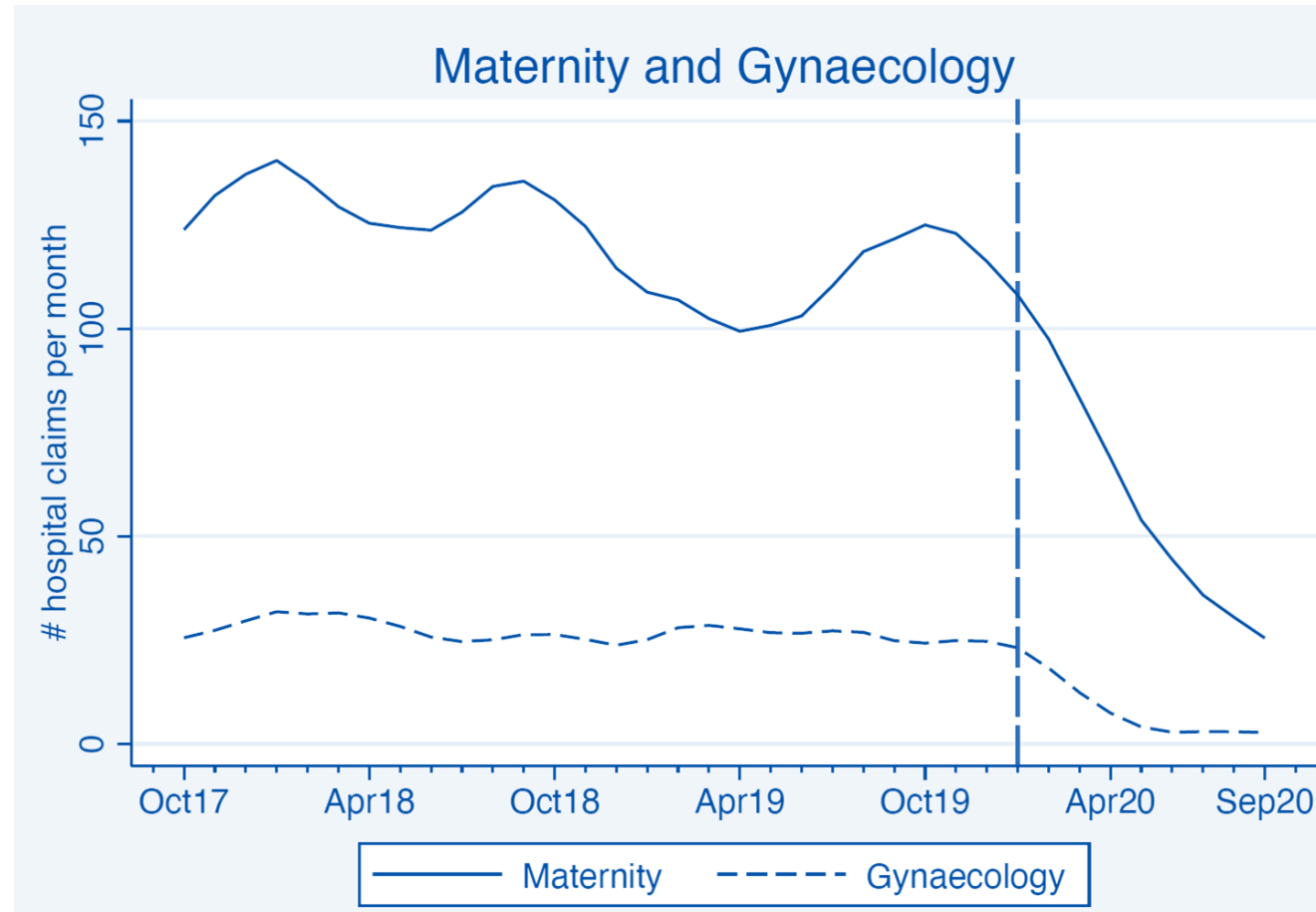
Total Monthly Hospitalization incidence by Admission Date



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



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



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

“

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.



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