

## Summary

### Microinsurance Conference 2007

13–15 November 2007, Mumbai, India



#### Parallel Session 4 – Innovative microinsurance products Health

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This presentation draws on in-depth studies of Uplift Health (Pune), BAIF (rural Pune) and NIDAN (Bihar). The focus will be on the following questions:

1. What differences in the characteristics of clients of Micro insurance units (MIUs) compared to uninsured persons in the same places?
  - a. Income
  - b. Housing
  - c. Education
  - d. Gini coefficient
2. Are morbidity patterns different for insured and uninsured?
  - a. Self reported illness episodes in the last three months
3. All the three schemes cover hospitalizations, but with limitations
  - a. Does affiliation with MIUs increase utilization of hospitalizations?
  - b. Can the poorest households benefit from the insurance despite the severe caps and limitations?
4. How much does the cost of hospitalization contribute to the aggregate cost of illness, taking into account both frequency and price?
5. Is there an association between insurance by MIUs and utilization of medicines and consultations, even when MIUs do not cover these benefits?

The presentation will offer evidence on these and related issue. The conclusion is that the three MIUs fulfill their aim: they increase the access of their members to hospitalization, and do so equitably. However, hospitalizations, catastrophic when they occur, are only a minor contributor to the aggregated healthcare costs.

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