

Affordable Health Care

Gonoshasthaya Kendra's (GK)

Experiences with Social Class Based Local Health
Insurance (HI) in Rural Bangladesh

- Dream of Alma Ata (1978) for Health for all by year 2000 become an illusive mirage.
- Since 2000, PHM continues the struggle for people's Health.
- People's Charter for Health.



- Despite of 17% GDP investment in health, 50 million US residents have no adequate health coverage. Catastrophic Health Expenditures lead to many families to bankruptcy.
- Poverty in Bangladesh is directly associated with high expenditures for ill health and crisis of natural disaster and personal insecurity.
- Gonoshasthaya Kendra (GK)'s struggle for Affordable Health Care in rural Bangladesh since 1973.
 - Well-equipped Female Health Workers (Paramedics)
 - Training of local Traditional Birth Attendants (TBAs)



- Social Class Based Health Insurance : A tool for Health for All
- Community is not a homogenous entity.
- Based on family size, family asset, domestic animals, fruit trees, homestead and cultivatable land access to public facilities, social assets, social security and credit worthiness, community is divided into 6 categories.
- 6 Categories
 1. Destitute
 2. Ultrapoor
 3. Poor
 4. Lower Middle Class
 5. Middle Class
 6. Rich.
- HI Premium is deied on Social Class, Smoking habit and location of residence.



A GK paramedic providing post-natal care along with a TBA.

**Table-1: GK Social Class Based Family Health Insurance: Annual Premium for Health Cooperative
Bangla year (14 April 2012 – 13 April 2013)**

Social Class		Urban Area				Upazilla & Villages Near Dhaka City		Distant Villages		Remote River Island		Annual fees for Extra members at Savar, Rural & Char Health Areas Family Health Insurance	
		1. GonoshasthayaNagarHospital- Dhanmondi 2. Gonoshasthaya Nagar Hospital – Mirpur		Urban Health		Savar Health		Rural Health Family Health Insurance		Char Health Family Health Insurance			
		Single Person Health Insurance		Family Health Insurance		Family Health Insurance		Family Health Insurance		Family Health Insurance			
		Non-Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker		
I. Destitute	Tk. 30	40	60	70	20	25	15	20	10	15	5	10	
	\$ 0.38	0.50	0.75	0.88	0.25	0.31	0.19	0.25	0.13	0.19	0.06	0.13	
II. Ultra poor	Tk. 40	50	90	100	25	30	20	25	15	20	5	10	
	\$ 0.5	0.63	1.13	1.25	0.31	0.38	0.25	0.33	0.198	0.25	0.06	0.13	
III. Poor	Tk. 100	125	200	220	50	60	40	50	30	40	10	15	
	\$ 1.25	1.56	2.5	2.75	0.63	0.75	0.5	0.63	0.38	0.50	0.13	0.19	
IV. Lower Middle class	Tk. 200	225	350	400	80	90	60	70	40	50	15	20	
	\$ 2.5	2.81	4.38	5.00	1.00	1.13	0.75	0.88	0.50	0.63	0.19	0.25	
V. Middle class	Tk. 350	400	700	800	100	120	70	80	50	60	20	25	
	\$ 4.38	5	8.75	10.00	1.25	1.5	0.88	1.00	0.63	0.75	0.25	0.31	
VI. Rich	Tk. 900	1000	1800	2000	125	150	90	100	60	70	30	35	
	\$ 11.25	12.5	22.5	25	1.56	1.89	1.13	1.25	0.75	0.89	0.38	0.44	

* Gonoshasthaya Health Insurance (HI) for Single member is only available in Dhaka City, not in other areas.
1 US \$ = Bangladesh Taka 80.

**** Price of Commonly used Foods per Kilogram. (BD Taka/US\$)**

Rice / Flour	: Tk. 30/= \$ 0.38	Cooking oil	: Tk. 130/= \$ 1.63	Vegetables	: Tk. 40/= \$ 0.50
Sugar	: Tk. 50/= \$ 0.63	Salt	: Tk. 20/= \$ 0.25	Onion	: Tk. 30/= - 70/= \$ 0.38-0.88
Fish	: Tk. 130/= \$ 1.63	Beef	: Tk. 300/= \$ 3.75	Chicken	: Tk. 160/= \$ 2.00

Table- 2: Entitlements of GK Rural HI Subscribers Service charges are shown in Bangladesh Taka-BDT (US Dollar \$)

Details of Services	Social classes						Non-insured
	Destitute	Ultra poor	Poor	Lower Middle Class	Middle Class	Rich	
I. Preventive Care							
1. Immunizations	Free	Free	Free	Free	Free	Free	Free
2. Antenatal Care	Free	Free	Free	Free	Free	Free	Free
3. Post Natal Care	Free	Free	Free	Free	Free	Free	Free
4. Participation in Bau-Shashuri mela*	Free	Free	Free	Free	Free	Free	Free
5. Nutritional and Sanitation Education	Free	Free	Free	Free	Free	Free	Free
II. Safe Normal child birth at home with TBAs and paramedics	Free	Free	Free	Free	Some gift given to TBAs	Some gift given to TBAs	Some gift given to TBAs
III. Elderly Care							
1. Checking BP, Eye sight, Dental Care, shortening and cleaning of Nails	Free	Free	Free	Free	Free	Free	6 (us 0.075 Cents)
2. Participation in Annual elderly sports and entertainment an enjoyable public event	Free	Free	Free	Free	Free	Free	20 (us 0.25 Cents)
IV. A Endance at Child and Maternal Death Audit	Free	Free	Free	Free	Free	Free	Free

Public gatherings of daughter-in-Laws and mother-in-Laws This is an hilarious annual event. continue..

Table-2: Entitlements of GK Rural HI Subscribers

Details of Services	Social classes						Non-insured
	Destitute	Ultra poor	Poor	Lower Middle Class	Middle Class	Rich	
V. Disabled Care (BP Checking, Eye sight , Dental status, cleaning and shortening of nails etc.	Free	Free	Free	Free	Free	Free	Free
VI. 1. Family Planning services except surgical Interventions	Free	Free	Free	Free	Free	Free	Free
2. Menstrual Regulation (Abortion up to 9 weeks)	Free	Free	100	150	250	400	500
			\$ 1.25	1.875	\$ 3.125	\$ 5	\$ 6.25
VII. Nutrition Improvement with vegetable seeds distributions	Free	Free	Free	cost of seeds	cost of seeds	cost of seeds	cost of seeds
VIII. Community Physiotherapy	Free	Free	20	30	40	50	70
			\$ 0.25	0.375	\$ 0.5	\$ 0.625	\$ 0.875
IX. Curative Care							
1. Consultation with paramedics in the village	Free	Free	Free	Free	8	10	15
					0.1	0.125	0.188
2. Consultation at the centre with GP	Free	Free	Free	15	20	30	50
				\$ -	\$ 0.25	\$ 0.375	\$ 0.625
3. Treatment for Headline in the Village	Free	Free	Free	5	7	10	15
				\$ 0.0625	\$ 0.088	\$ 0.125	\$ 0.188

Table -3: Consultation fee & Medicine cost in Bangladeshi Taka (US Dollar)

Social Class	General Practitioner (GP) Consultation				Specialist Consultation				Medicine Cost			
	Urban Hospital	Savar Health	Rural Health	Char Health	Urban Hospital	Savar Health	Rural Health	Char Health	Urban Hospital	Savar Health	Rural Health	Char Health
1. Destitute	Taka Free	Free	Free	Free	Taka Free	Free	Free	Free	50% MRP	50% MRP	Free	Free
	US\$ Free	Free	Free	Free	US\$ Free	Free	Free	Free				
2. Ultra poor	Taka Free	Free	Free	Free	Taka Free	Free	Free	Free	75% MRP	75% MRP	50% MRP	50% MRP
	US\$ Free	Free	Free	Free	US\$ Free	Free	Free	Free				
3. Poor	Taka Free	Free	Free	Free	Taka 50	30	25	20	100% MRP	80% MRP	80% MRP	80% MRP
	US\$ Free	Free	Free	Free	US\$ 0.63	0.38	0.31	0.25				
4. Lower middle class	Taka Free	Free	Free	N/A	Taka 100	50	N/A	N/A	100% MRP	100% MRP	100% MRP	100% MRP
	US\$ Free	Free	Free	N/A	US\$ 1.25	0.63	N/A	N/A				
5. Middle class	Taka 40	20	15	10	Taka 150	100	50	75				
	US\$ 0.50	0.25	0.19	0.16	US\$ 1.88	1.25	0.63	0.94				
6. Rich	Taka 50	25	20	15	Taka 200	150	75	100	100% MRP	100% MRP	100% MRP	100% MRP
	US\$ 0.63	0.31	0.25	0.19	US\$ 2.50	1.88	0.94	1.25				
7. Non Insured	Taka 60	50	25	25	Taka 400	300	150	150				
	US\$ 0.75	0.63	0.31	0.31	US\$ 5.00	3.75	1.88	1.88				

*
**

US Dollar 1 = Taka 80
MRP = Government approved Maximum Retail Price includes 15% VAT

Table- 4: Rational Investigations in Rural GK Hospitals & Clinics in Taka / US \$

Social Classes	Pathological Examinations										Radiological Examinations			Basic Cardiology	
	Routine Blood Tests	Blood Group	Random Blood Sugar	Lipid Profile	Malaria	ASO Titre	Culture Sensitivity	PEPS Smear	Routine stool	Routine Urine	General X-ray	Dental X-ray	Ultrasono	ECG	ECHO
Destitute	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Ultra Poor	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Poor	30	40	20	100	Free	50	50	Free	10	20	50	30	100	50	200
	\$ 0.375	0.5	0.25	1.25		0.625	0.625		0.125	0.25	0.625	0.375	1.25	0.625	2.5
Lower Middle Class	40	50	30	150	25	60	100	100	20	25	70	50	200	100	400
	\$ 0.5	0.625	0.375	1.875	0.3125	0.75	1.25	1.25	0.25	0.3125	0.875	0.625	2.5	1.25	5
Middle Class	50	60	50	200	30	100	125	125	30	30	90	75	300	125	600
	\$ 0.625	0.75	0.625	2.5	0.375	1.25	1.562	1.562	0.375	0.375	1.125	0.937	3.75	1.562	7.5
Rich	60	70	70	250	40	150	150	150	40	40	100	100	400	150	700
	\$ 0.75	0.875	0.875	3.125	0.5	1.875	1.875	1.875	0.5	0.5	1.25	1.25	5	1.875	8.75
Non Insured	70	80	80	300	50	200	200	200	50	50	150	150	500	175	800
	\$ 0.875	1	1	3.75	0.625	2.5	2.5	2.5	0.625	0.625	1.875	1.875	6.25	2.187	10

Bangladesh Taka 80 = US Dollar 1.

Table-5

Community derives benefit from HI

Health Service received at the community and at health centers-

Bangla year 1418 (April 2011- April 2012)

Indicators	Social classes						Total Non Insured	Grand Total
	Destitute	Ultra poor	Poor	middle class	Rich	Total		
Population	1,944	17,713	748,145	329,693	52,277	1,149,772	-	1,149,772
No of Families	1,029	4,118	113,099	68,466	8,443	250,063	155,127	
No. of families accepted GK health Insurance	1,029	4,118	60,661	28,606	522	94,936	155,127	250,063
% of Families Insured (HI)	100.00	100.00	53.64	41.78	6.18	37.96	62.04	37.96%
* Curative Care at the community	2,168	6,826	34,335	10,469	2,050	55,848	17,327	73,175
% of Social classes of Population	111.52	38.54	4.59	3.18	3.92	4.86	-	6.36
% of total patients	3.88	12.22	61.48	18.75	3.67	76.32	23.68	100%
* Curative Care in Health Centers	1,599	9,395	86,997	33,035	6,139	137,165	33,973	171,138
% of Social Class Population	82.25	13.52	8.96	10.02	11.74	9.58	-	14.88
% of total patient	0.93	1.40	39.15	19.30	3.59	64.37	35.63	100%
Total Patient in the community & Health Centers	3,767	9,221	101,332	43,504	8,189	166,013	78,300	244,313
% of Social Class Population	193.78	52.06	13.54	13.20	15.66	14.44	-	21.25
% of total patients	1.54	3.77	41.48	17.81	3.35	67.95	32.05	100%
Preventive Care: Immunizations								
No. of Infant from 0 to 1 year	3	379	11,561	5,082	806	17,831	6,786	24,617
No. of immunization completed (%)	3	313	9,530	4,190	665	14,701	5,593	20,294
No. of women (15 - 49) years	392	5,724	129,645	60,060	10,959	206,780	78,035	284,815
TT dosage completed	171	2,501	56,642	26,240	4,788	90,342	34,094	124,436
Reproductive Health Care								
Total Eligible Couple	45	1,895	99,122	42,659	6,363	150,084	57,613	207,697
Family Planning Practice	8	856	68,502	25,557	6,105	100,164	39,817	139,981
Family Planning Acceptance %	18	45	69	60	96	67	69	67
Total Pregnancy	-	53	9,973	2,457	184	12,667	4,894	17,561
Ante Natal Care	-	51	9,383	2,236	163	11,833	4,248	16,081
% of ANC by Total Pregnancy	0.00	96.23	94.08	91.01	88.59	93.42	86.80	91.57
IMR/1000 live birth	0.00	0.00	15.13	6.66	0.00	13.34	0.00	13.34
Post Natal Care	0	36	7,749	1,741	133	9,659	3,741	13,400

Deliveries attended at home (% of Total Deliveries)	0	33 (91.67%)	6,623 (85.47%)	1,420 (81.56%)	91 (68.42%)	8,167 (84.55%)	3,123 (83.48%)	11,290 (84.25%)
Deliveries at GK Center (% of Total Deliveries)	0	2 (5.56%)	556 (7.18%)	105 (6.03%)	6 (4.51%)	669 (6.93%)	268 (7.16%)	937 (6.99%)
Deliveries at Private Clinic (% of Total Deliveries)	0	0	237 (3.06%)	121 (6.95%)	30 (22.56%)	388 (4.02%)	160 (4.28%)	548 (4.09%)
Deliveries at Govt. Hospital (% of Total Deliveries)	0	1 (2.78%)	333 (4.30%)	95 (5.46%)	6 (4.51%)	435 (4.50%)	190 (5.08%)	625 (4.66%)

13,400

Total Maternal Death	0	0	6	1	0	7	4	11
MMR/100,000 live birth	0.00	0.00	78.79	57.80	0.00	73.68	108.25	83.36
Total Neonatal Death	0	0	32	7	0	39	74	113
NMR/1000 live birth	0.00	0.00	4.20	4.05	0.00	4.10	20.03	8.56
Total Infant Death	0	0	58	9	0	67	109	176
IMR / 1000 live birth	0	0	7.62	5.20	0	7.05	29.50	13.34

National Data

Family Planning Practice	Data	Year	Source
Family Planning Acceptance %	61%	2011	SMC
NMR/1000 live birth	37.00	2007	BDHS
IMR/1000 live birth	49.00	2010	Demographic Bangladesh (Wikipedia)
MMR/100,000 live birth	194.0	2010	NIPORT