



# HEALTH INSURANCE EDUCATION

November 2010 – Manila, Philippines  
6th Annual Microinsurance Conference

# HIP Quick Background



Since 2009, HIP is:

- A pilot for the implementation of the Cambodian Social Security (NSSF)
- Micro-Health Insurance Institution
- In Partnership with Employers Association (GMAC),
- In Collaboration with the Cambodian government, Ministry of Labor, Ministry of Health and Ministry of Finance.



# HIP TARGET

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- Mainly woman,
- Aged 20 to 35 years old,
- 1/3 with kids,
- Temporary migrant from rural areas,
- Working in Garment Sector,
- 72 USD Average salary.



# HIP Main Challenges Situation

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Convince manager to offer health insurance to their staff and contribute 50% at least:

- Financial burden – 0.8 USD/member/month – In a period of financial crisis,
- Fear of difficulties with workers and unions,
- Necessary time for meeting with workers and workers' representatives,
- Fear of increase of the sick leaves.

# CHALLENGES

## Target Population

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Convince workers to get covered and contribute 50%:

	CHALLENGES
HIP Product Information & Promotion	Difficult communication with the workers: <ul style="list-style-type: none"><li>-Limited time available for the workers,</li><li>-Limited interest from the workers,</li><li>-No adequate space for discussion in some cases.</li></ul> Difficult promotion because: <ul style="list-style-type: none"><li>- Fear of public health facilities</li><li>- Lack of previous knowledge of Insurance</li><li>- Lack of Trust in unknown project</li></ul>
Information on Health	A lot of preconceived ideas on health (role of serum, fear of contraceptive pills, etc.) Limited internal capacity at HIP for health promotion
Feedback and Complaints	Fear of complaining inside of the health facilities Quick spreading of complaints inside of the factories which may lead to conflictual relationship with workers

# A few questions...

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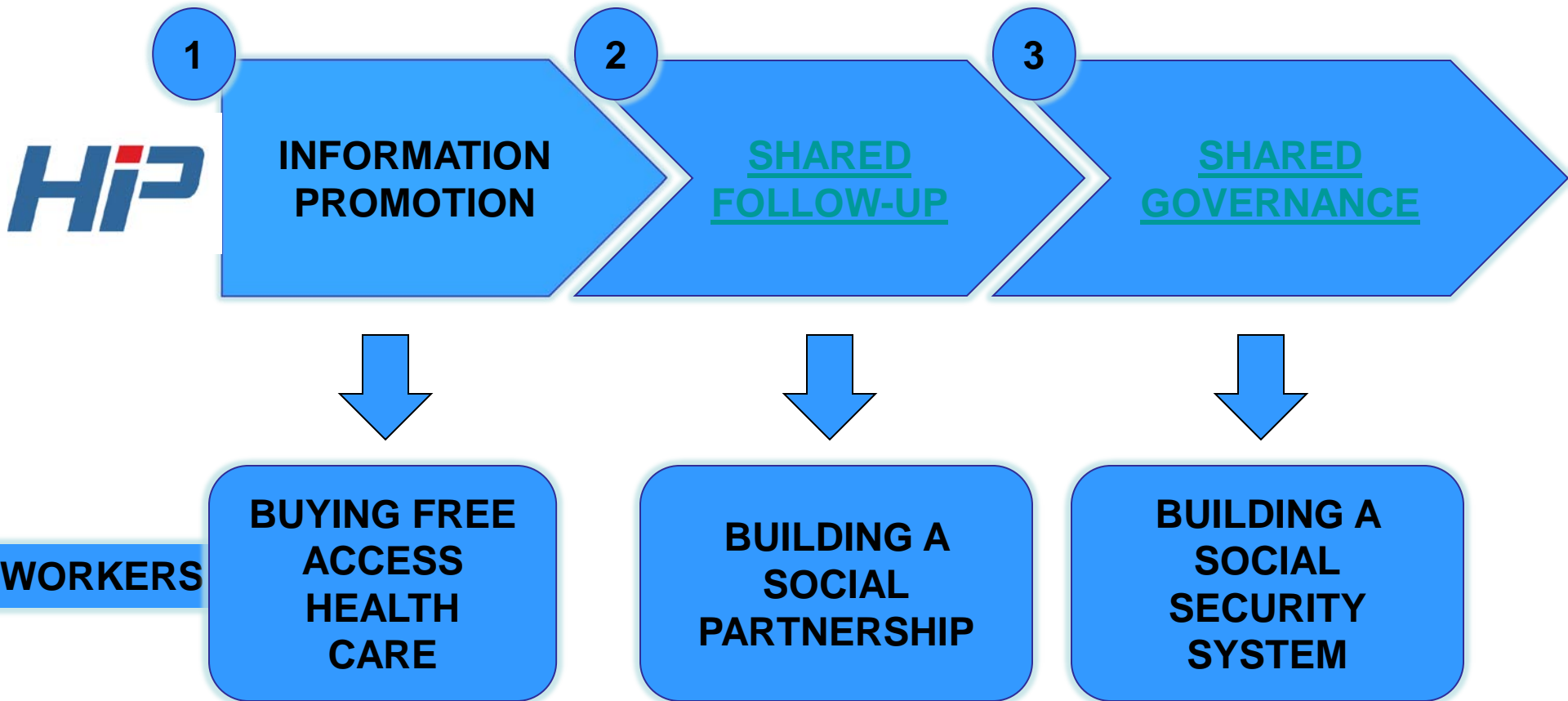
- How to reach the workers?
- How to ensure the workers' clear understanding of insurance?
- How to ensure that the insurance does not have a negative impact on the factories?
- How to involve the workers in the process of piloting the future social security scheme?



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Munich Re Foundation

# HIP strategy and objectives for education





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2 main level of communication:

1. Workers' representatives:

- HIP Presentation,
- Distribution of material for the workers,
- Visits to health facilities,
- Distribution of T-Shirts,

2. Workers:

- Visits during lunch break to discuss with groups or one-to-one,
- Distribution of material,
- Distribution of detailed policy as the contract. ,

## LESSONS LEARNT:

- Direct communication,
- No message without serious support,
- Provide clear information,
- Get support from opinion leaders.



⇒ 45% average penetration rate in groups

2

# Shared Follow-up Challenges



TRUST

GARMENT WORKERS



UNIONS WORKERS' REP



MANAGEMENT



# Shared Follow-up Through Trust

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## For Workers:

- 2 hotlines 24h/7D
- Hostesses in each health facility
- Weekly Visits to the factory

## For Workers' Representatives and Unions:

- Quarterly Meetings,
- On-Demand Meetings.

## For Management:

- Regular meetings to give feedbacks, clarify policy, get complains;

- Take into account all the partners,
- Long-term process to be maintained,
- Necessary availability and reactivity of staff,
- Necessary adaptability to partners' concerns,
- Keep communication channel available with frequent contacts.

⇒ 77% average renewal rate

3

# Shared Governance



1

**BUILD TRUST BY  
COMFORT**

2

**BUILD AN  
EXCHANGE  
RELATIONS  
HIP**

3

**GET WORKERS  
PARTICIPATION  
& IDEAS**

Creation of areas of discussion with Representatives:

- Quarterly meeting,
- Participation to quarterly steering committee along with employers Association and line ministries.

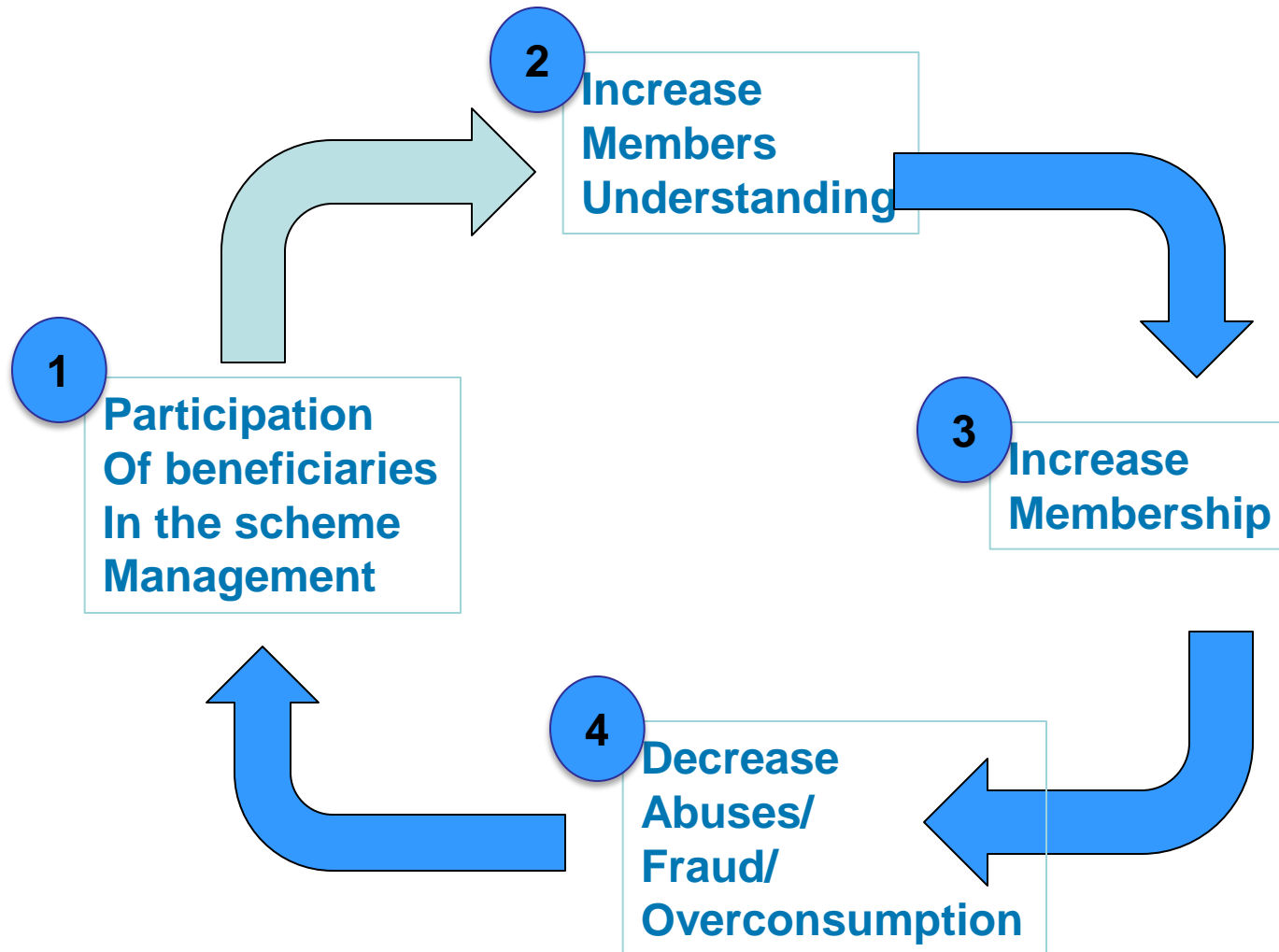
⇒ Implementation of beneficiaries recommendations, such as:

- Extension of working hours of hostesses located in the health facilities,
- Follow-up of HIP medical doctor in case of long sickness;

# CONCLUSION

## Virtuous Circle

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**THANKS FOR YOUR ATTENTION**