Health Insurance
Health Insurance Plus

- Doctor Visit/Outpatient service
- Hospitalization
- Life Insurance
- NVD & C-section
- Consultation services (FP, RTI/STI, etc.)
- Blood Transfusions
- Diagnostic
- Surgical Charges
Partner

• Insurer:
  Pragati Life Insurance Ltd.
  Alpha Islami Life Insurance Ltd.

• Insured:
  26,000 worker from 13 factory

• SNV Technical Partner
Scheme

- **Premium**: BDT 600 ($7.5)/Year
- **Health Coverage**: BDT 15,000 ($187)/Year
  - OPD: BDT 3,000 ($37.5)
  - IPD: BDT 12,000 ($150)
  - Maternity:
    - NVD: BDT 4,000 ($50)
    - LUCS: BDT 7,500 ($94)
- **Life Coverage**: BDT 30,000 ($375)/Year
## Loss Ratio

<table>
<thead>
<tr>
<th>Insurer</th>
<th>Year-1</th>
<th>Year-2</th>
<th>Lives Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pragati</td>
<td>91.08</td>
<td>52.60</td>
<td>5720</td>
</tr>
<tr>
<td>Alpha</td>
<td>108.75</td>
<td>63.22</td>
<td>6858</td>
</tr>
</tbody>
</table>
Recent Study Findings

- Around 50% of workers are seeking services from referral hospitals.
- Availability of doctors and nurses are very high in insurance and facility are open for 24/7.
- 93% of workers having health insurance policy in insurance factory
- 71% worker have higher level of knowledge about insurance coverage
- Worker has willing to pay between BDT 400 to BDT 714 as premium for health insurance.
- Around 80% of insurance factory and 78% of non-insurance factory worker interested to have health insurance