



## Private Health Insurance for the Poor in Developing Countries?

by Denis Drechsler and Johannes Jütting

### Introduction

This *Policy Insight* assesses the potentials and risks of private health insurance markets for the poor. It gives an overview of the penetration of private health insurance in insurance markets of different regions, discusses its pros and cons in terms of efficiency and equity in providing access to health care and elaborates on how regulation of this growing market can improve outcomes.

Health care financing continues to be a key challenge in the developing world. Despite efforts to improve the provision of health services, many low- and middle-income countries are still far from achieving universal health coverage. An estimated 1.3 billion people do not have access to effective and affordable health care, including drugs, surgeries, and other medical facilities. As documented by the World Health Organisation, developing countries bear 93 per cent of the world's disease burden, yet merely account for 18 per cent of world income and 11 per cent of global health spending.

The critical question is hence how to improve the access to health care and financial protection of the poor in developing countries. Whereas formal statutory health insurance schemes have largely failed to reach the poor, private for-profit and not-for profit schemes are emerging in different regions of the world offering a potential improvement in risk sharing for a larger part of the population.

### Health Care Financing in Developing Countries: What's New?

Developing countries rarely have the financial means and institutional capacity to provide state-based health insurance. A large amount of health costs is, thus, directly borne by patients. So-called "out-of-pocket-payments" account for one third of total health expenditure (THE) in two thirds of all low-income countries. This situation became even more prevalent after the introduction of cost sharing mechanisms in many developing countries (e.g. user fees, co-payments, or deductibles).

Low-income families, in particular, suffer from these conditions as direct payments pose severe risks of impoverishment. Without sufficient social protection, many households are threatened by catastrophic health expenditures, especially considering the impact of indirect costs associated with illness (e.g. a loss of productive capital).

In view of these perils, the current debate on health sector reform clearly emphasises the need to move away from excessive reliance on point-of-service-payment to pre-payment and risk-sharing. Private health insurance (PHI) offers a potential alternative to insure against the cost of illness and lately has been receiving increasing consideration from policy makers around the world. This trend is being further accelerated by:

- the inclusion of an insurance component into micro-finance-institutions;
- health sector reforms and decentralisation;
- increasing recognition of the importance of health security for pro-poor growth.

# Health Insurance For The Poor In Developing Countries

**Craig Churchill**



## **Health Insurance For The Poor In Developing Countries:**

Health Insurance for the Poor in Developing Countries Johannes Jütting, 2005 Basing his report on research conducted from 1997 to 2002 Jütting OECD Development Centre France argues that the social security and health of rural populations in developing countries have been under studied compared to production related factors of sustainable development Criticizing the traditional approach that believes that a shift from a *Private Health Insurance for the Poor in Developing Countries?* ,2005 **Private Health Insurance for the Poor in Developing Countries?** Denis Drechsler, Johannes Jütting, 2005

**Social Health Insurance for Developing Nations** R. Paul Shaw, 2007-01-01 Specialist groups have often advised health ministers and other decision makers in developing countries on the use of social health insurance SHI as a way of mobilizing revenue for health reforming health sector performance and providing universal coverage This book reviews the specific design and implementation challenges facing SHI in low and middle income countries and presents case studies on Ghana Kenya Philippines Colombia and Thailand *Global Marketplace for Private Health Insurance* Alexander S. Preker, Peter Zweifel, Onno P. Schellekens, 2009-11-18 Financial protection against the cost of illness and inclusion of vulnerable groups will require better mobilization and use of private means Private voluntary health insurance already plays an important role in mobilizing additional resources to the health sector and protecting against the catastrophic cost of illness in some countries This review explores the context under which private voluntary health insurance could contribute to an improvement in the sustainability of the health sector and financial protection in other countries Private Voluntary Health Insurance in Development Alexander S. Preker, Richard M. Scheffler, Mark C. Bassett, 2007 Private voluntary health insurance already plays an important role in the health sector of many low and middle income countries The book reviews the context under which private insurance could contribute to an improvement in the financial sustainability of the health sector financial protection against the costs of illness household income smoothing access to care and market productivity This volume is the third in a series of in depth reviews of the role of health care financing in providing access for low income populations to needed healthcare protecting them from the impoverishing effects of illness and addressing the important issues of social exclusion in government financed programs *Innovations in Insuring the Poor* Ruth Vargas Hill, Maximo Torero, 2010-01-22 Risk and poverty are inextricably linked Susceptibility to risk is a defining feature of what it means to be poor Poor people often live in environments characterized by high weather and disease risk and it is poor households that have the fewest tools to deal with drought floods and disease when they occur Breaking the link between risk and poverty by insuring poor people both lessens the affliction of poverty and allows poor people to participate in income growth This set of briefs considers how to increase the tools available to poor households to manage agricultural and health risks The focus is how to develop insurance markets along with other financial instruments such as credit savings and social protection policies The series does not document the proven impact of insurance markets for the welfare of poor people rather it brings together

briefs written by businesspeople policymakers and researchers that document innovations lessons learned and areas of future work and action

**Health Insurance in Developing Countries** Aviva Ron,Brian Abel-Smith,Giovanni Tamburi,1990 This volume describes the evolution of the social security approach to health insurance from the first initiatives in Europe to the adaptation of the concept in other parts of the world It then focuses on benefits and financing and on the inter relationship between the social security system and government agencies particularly those dealing with health A concise review of the mechanisms involved in both the delivery of health services and providing payment is followed by an analysis of current administrative issues The second part contains country profiles of health care programmes in

**Poverty and Inequality in Middle Income Countries** Einar Braathen,Julian May,Marianne Ulriksen,Gemma C. Wright,2016-04-15 This collection offers a timely reassessment of viable ways of addressing poverty across the globe today The profile of global poverty has changed dramatically over the past decade and around three quarters of the poor now live in middle income countries making inequality a major issue This requires us to fundamentally rethink anti poverty strategies and policies as many aspects of the established framework for poverty reduction are no longer effective Featuring contributions from Latin America Africa and Asia this much needed collection answers some of the key questions arising as development policy confronts the challenges of poverty and inequality on the global national and local scale in both urban and rural contexts Providing poverty researchers and practitioners with valuable new tools to address new forms of poverty in the right way Poverty and Inequality in Middle Income Countries shows how a radical switch from aid to redistribution based social policies is needed to combat new forms of global poverty

**Health Financing in the Developing World** Guy Carrin,2011 A collection of peer reviewed articles and contributions to books this overview of the finance of health insurance concentrates on developing countries The material covers various financing strategies and explains how each can or cannot help improve the transition toward universal coverage The model plans shown here are particularly useful for policy makers and technical advisers who have to decide upon health financing policies or are engaged in a debate about them and the sample forms can be adjusted to the particular economic and political context of the developing countries involved In addition there are reminders that this process varies in some countries universal coverage may take time and require a step by step approach In other developing countries a swift transition to universal coverage may be quite feasible

*Financing Development Aid and Beyond* OECD,2007-03-22 Aid alone cannot finance development bringing in fresh sources of finance is essential This book assesses the changing landscape of international development finance from a global and and developing country perspective and provides recommendations on innovative policy mechanisms

**Social Safety Nets and Poverty Reduction in Developing Countries** Jannatul Ferdous,AKM Ahsan Ullah,2023-12-05 This book investigates the origins current state and fundamental value of social safety nets in developing countries as well as their effectiveness in these settings Social safety net programs SSNPs are critical because they keep those who are already vulnerable from falling

deeper into poverty Analysing how social safety nets benefit the most disadvantaged and marginalized members of society by allowing those in need to become financially stable more resilient and open up more opportunities for themselves this book shows that social safety nets SSNs are a collection of social services designed to protect people from the effects of economic and emotional hardship Showing that the purpose of the safety net is not to provide permanent financial security but rather to provide temporary financial security during periodic shocks and how this applies in South Asia and also in parts of Africa this book will be of interest to all scholars and students of social policy sociology social work and Global South politics more generally

*Financing Micro Health Insurance: Theory, Methods And Evidence* David M Dror, 2018-12-27 Healthcare for all at affordable prices is still a major but universally elusive goal Everyone spends money on healthcare and it is the most impoverishing consumption item Thus most governments and the United Nations promote Universal Health Coverage each country's unique blend of tools for healthcare financing including taxes subsidies and market controls Most people in low and middle income countries LMICs have no health insurance of any kind And most LMIC governments lack the political will information or resources to require their citizens to buy health insurance themselves or to subsidize insurance for all who cannot afford the price This book deals with financing voluntary and contributory health insurance for resource poor and rural groups in LMICs This book addresses three issues The first is how to catalyse demand for health insurance and develop insurance literacy among the largely illiterate and innumerate target population using training programs to build an enabling consensus allowing locals to create and administer such schemes The second involves the process of developing simplified methods for risk assessment which can help to underwrite risks price the micro health insurance schemes and ensure proper implementation The third issue is formulating a compelling business case which would make this health insurance affordable financially sustainable and operationally scalable This book develops insurance education and financial literacy for students of economics business administration insurance development studies and social work to prepare them for practical work as implementers policymakers or evaluators A supplementary section for teachers and students includes comprehension questions

*The Impact of Health Insurance in Low- and Middle-Income Countries* Maria-Luisa Escobar, Charles C. Griffin, R. Paul Shaw, 2011-01-01 Over the past twenty years many low and middle income countries have experimented with health insurance options While their plans have varied widely in scale and ambition their goals are the same to make health services more affordable through the use of public subsidies while also moving care providers partially or fully into competitive markets Colombia embarked in 1993 on a fifteen year effort to cover its entire population with insurance in combination with greater freedom to choose among providers A decade later Mexico followed suit with a program tailored to its federal system Several African nations have introduced new programs in the past decade and many are testing options for reform For the past twenty years Eastern Europe has been shifting from government run care to insurance based competitive systems and both China and India have experimental programs to expand coverage These nations are betting that insurance

based health care financing can increase the accessibility of services increase providers productivity and change the population's health care use patterns mirroring the development of health systems in most OECD countries Until now however we have known little about the actual effects of these dramatic policy changes Understanding the impact of health insurance based care is key to the public policy debate of whether to extend insurance to low income populations and if so how to do it or to serve them through other means Using recent household data this book presents evidence of the impact of insurance programs in China Colombia Costa Rica Ghana Indonesia Namibia and Peru The contributors also discuss potential design improvements that could increase impact They provide innovative insights on improving the evaluation of health insurance reforms and on building a robust knowledge base to guide policy as other countries tackle the health insurance challenge

**Financing Health Services in Developing Countries** John S. Akin, Nancy Birdsall, David M. De Ferranti, 1987-01-01 This report discusses several different approaches that support reforming health care services in developing countries For some time now health care services have been supported by government funds As demands for improving health care services continue to increase additional demands will be placed on governments to respond This however will not be easy Slow economic growth and record budget deficits in the 1980s have forced reductions in public spending Alternative approaches to finance health care services are needed Such possible changes could involve decentralization of federal government involvement the promotion of nongovernment involvement the imposition of user fees and establishing health insurance Finally the role of the Bank in pursuing new financing strategies is discussed

Protecting The Poor: A Microinsurance Compendium Craig Churchill, 2008 **Rural Poverty, Risk and Development** Marcel Fafchamps, 1999-01-01 All men and women are subject to risk illness accident death Some shocks affect their ability to feed and support themselves properly either temporarily unemployment crop failure and loss of property or permanently disability and skill obsolescence This report summarises what is known and also what is not known about the sources of risk faced by the rural poor and their coping strategies It examines the impact of risk and risk coping strategies on development and the way in which governments and international organisations can assist in dealing with risk and overcoming poverty

**Social Policy for Development** Anthony L. Hall, James Midgley, 2004-03-31 Strong social policy is essential for sustainable growth This book is an extremely useful overview of social policy issue for policy makers and anyone who wants to understand the true roots of successful sustainable development Ian Johnson Vice President for Sustainable Development The World Bank Throughout the world issues of social development have now taken centre stage There is no more comprehensive and readable guide to the choices and conflicts of this global drama This book is essential reading for all students and practitioners of social development and for every World Bank economist David Piachaud Professor of Social Policy London School of Economics This much needed textbook fulfils a major gap in providing a complete up to date guide and introduction to the increasingly important role of social policy in the context of development processes and practice

Across a number of key sectors and areas of social policy concern the authors accessibly introduce and explain the main conceptual debates the most recent policy discussions and provide applied examples to illustrate the latest developments in the social policy and planning field Central topics covered include poverty rural development urban development education health social work social welfare international development and cooperation Social Policy for Development is an essential text for all students and practitioners alike seeking a deeper understanding of the issues of poverty social exclusion and deprivation across social policy and development studies internationally

**Equity and Healthcare Reform in Developing Economies** Songül Çınaroğlu, 2020-10-29 Ensuring equity in healthcare is the main concern of health policymakers in order to provide a sustainable health system This concern is more prominent in developing countries due to the scarcity of resources This book provides a comprehensive analysis and discussion on the distributive pattern of out of pocket pharmaceutical expenditures under the health reforms in Turkey and makes comparisons with pharmerging countries Turkey s health reforms began in 2003 to address shortcomings related to financial protection and to improve health outcomes and the quality of healthcare services The primary motivation was to ensure equity in the distribution of health resources and this transformation process led to profound changes in how these resources were used and in health financing in general However there is a lack of knowledge regarding the long term effect of health reforms on the distribution patterns of health expenditures and health service use This book offers a thorough equity analysis of the health financing system affected by this health transformation program Index and curve approaches are used in the equity analysis of pharmaceutical expenditures The book examines the long term effects of health system regulations on the health spending characteristics of households and improves the current understanding of equity in this context It includes extensive international comparisons of healthcare services across a range of developing countries and highlights the significance of ensuring equity for emerging economies The author explores the existing evidence as well as future research directions and provides policy and planning advice for health policymakers to contribute to establishing a more equal health system design Additionally the book will be of interest to scholars and professionals in the fields of health economics public health management and health financing

**Gender and Social Protection in the Developing World** Rebecca Holmes, Nicola Jones, 2013-03-14 Millions of pounds of international development funds are invested annually in social protection programmes to tackle poverty Poverty is perpetuated by risk and vulnerability much of which is gendered Despite this little attention has been paid to gender sensitive policy and programme design and implementation Gender and Social Protection in the Developing World introduces a much needed gender lens to these debates Drawing on empirical evidence from poor households and communities in Africa Asia and Latin America the book provides rich insight into the effects of a range of social protection instruments It concludes that with relatively simple changes to design and with investment in implementation capacity social protection can contribute to transforming gender relations at the individual intrahousehold and community levels With a foreword by Stephen

Devereux



## The Enigmatic Realm of **Health Insurance For The Poor In Developing Countries**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Health Insurance For The Poor In Developing Countries** a literary masterpiece penned by a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of those that partake in its reading experience.

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### **Table of Contents Health Insurance For The Poor In Developing Countries**

1. Understanding the eBook Health Insurance For The Poor In Developing Countries
  - The Rise of Digital Reading Health Insurance For The Poor In Developing Countries
  - Advantages of eBooks Over Traditional Books
2. Identifying Health Insurance For The Poor In Developing Countries
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Health Insurance For The Poor In Developing Countries
  - User-Friendly Interface
4. Exploring eBook Recommendations from Health Insurance For The Poor In Developing Countries
  - Personalized Recommendations

- Health Insurance For The Poor In Developing Countries User Reviews and Ratings
- Health Insurance For The Poor In Developing Countries and Bestseller Lists
- 5. Accessing Health Insurance For The Poor In Developing Countries Free and Paid eBooks
  - Health Insurance For The Poor In Developing Countries Public Domain eBooks
  - Health Insurance For The Poor In Developing Countries eBook Subscription Services
  - Health Insurance For The Poor In Developing Countries Budget-Friendly Options
- 6. Navigating Health Insurance For The Poor In Developing Countries eBook Formats
  - ePub, PDF, MOBI, and More
  - Health Insurance For The Poor In Developing Countries Compatibility with Devices
  - Health Insurance For The Poor In Developing Countries Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Health Insurance For The Poor In Developing Countries
  - Highlighting and Note-Taking Health Insurance For The Poor In Developing Countries
  - Interactive Elements Health Insurance For The Poor In Developing Countries
- 8. Staying Engaged with Health Insurance For The Poor In Developing Countries
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Health Insurance For The Poor In Developing Countries
- 9. Balancing eBooks and Physical Books Health Insurance For The Poor In Developing Countries
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Health Insurance For The Poor In Developing Countries
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Health Insurance For The Poor In Developing Countries
  - Setting Reading Goals Health Insurance For The Poor In Developing Countries
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Health Insurance For The Poor In Developing Countries
  - Fact-Checking eBook Content of Health Insurance For The Poor In Developing Countries

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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