Microinsurance utilization in Nicaragua: the demand for and effects of insurance enrolment among informal sector workers [1]

About the Project

Project Name: Microinsurance utilization in Nicaragua: the demand for and effects of insurance enrolment among informal sector workers
Type of Facility Project: Research grantee
Country of Operation: Nicaragua
Region: Latin America and the Caribbean
Sub Topics: Enrollment, Impact, Demand, Health

Project Description

Read full research paper here [2].

This project analyses data collected in two phases of a randomized evaluation of insurance take-up and retention among informal sector workers in Managua, Nicaragua. Using two rounds of existing data collected among 4,000 uninsured workers, this study aims to: 1) measure the causal effects of insurance on the health care utilization of children; 2) analyse health claims data collected from clinics to provide insight on sustainable pricing solutions; and 3) analyse how low retention rates are linked to the quality of care received at public health institutions.

The paper presents evidence that the insurance product did not increase wasteful consumption: children who were insured but not sick at the beginning of the study reported fewer visits to all providers than those who were uninsured but not sick. Importantly, this insurance product did result in some targeting towards less healthy children, as those who were sick at the beginning of the study reported significantly more visits to all providers, including covered providers. The researchers also present retention results where they find that only 6 per cent of those insured were retained 18 months after subsidies were no longer available. Lastly, they present some descriptive statistics of diagnoses at health centres and costs to discuss the implications of the main burdens of disease.

Source URL: http://www.impactinsurance.org/projects/research/microinsurance-utilization-nicaragua

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