The incidence of mutual health insurance in the demand of healthcare of households in Cameroon

About the Project

Project Name: The incidence of mutual health insurance in the demand of healthcare of households in Cameroon
Type of Facility Project: Research grantee
Country of Operation: Cameroon
Region: Africa
Sub Topics: Impact, Demand, Health

Project Description

Read full research paper here.

Excessively high health spending is often closely related to direct payments. As a result, households have more difficulties in paying for the health services they need. Some of them, especially those who are poor, devote a substantial proportion of their income to pay for them and this causes them to fall into poverty.

This study examines the impact of micro health insurance on the demand for modern health care, mitigation of catastrophic health care costs, and social integration. The study is based on a representative survey of 317 households in the Health District in Mbalmayo central region in Cameroon. It uses the nested multinomial logit to estimate the therapeutic choices of households and the maximum likelihood technique with complete information to estimate the consumption of health care for insured households. Authors show that evaluated schemes are plagued by adverse selection, which questions the impact of the membership in health mutuals on health care utilization.

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