
About the Project

Project Name: Does microinsurance help the poor? Evidence from the targeted health insurance program in Vietnam 2004 ? 2008
Type of Facility Project: Research grantee
Country of Operation: Viet Nam
Region: Asia and the Pacific
Sub Topics: Impact, Health

Project Description

Read the final research paper here [2].

The study aims to assess benefits of a targeted health microinsurance programme in Vietnam, namely the Health Care for the Poor Program (HCFP), using household survey data 2004-2006-2008. Based on both parametric and non-parametric approaches, the study empirically examines: 1) whether the programme improves health seeking behaviours of the poor with respect to access to health care, out-of-pocket health spending, and preventive care behaviours; 2) whether the programme reduces the health risk exposure of the poor through lowering the chance of assets depletion and of falling into severe debt when confronted with a health shock; and 3) how the programme?s effects can be identified as intended effects due to the programme participation and spillover effects due to the coverage of the programme in the community of residence.

The paper shows that participation in the HCFP programme reduced the out-of-pocket health-care expenditure of poor participants and increased the intensity with which the poor sought health care and regular check-ups in public health facilities. The paper also reveals that the HCFP helped reduce the incidence of catastrophic spending when dealing with adverse health events. The paper addresses the possible selection bias of insurance participation by means of fixed-effects models and an instrument variable method within fixed-effects.

Source URL: http://www.impactinsurance.org/projects/research/does-microinsurance-help-poor

Links: