Scaling up health microinsurance in Senegal through a pool of private insurers -- CIDR

About the Project

Project Name: Scaling up health microinsurance in Senegal through a pool of private insurers -- CIDR
Type of Facility Project: Microinsurance innovation grantee
Country of Operation: Senegal
Region: Africa
Sub Topics: Business models, Health
Type of Risk Carrier: Regulated insurance company
Type of Distribution Channel: Microfinance institution

Organizational Overview

Centre International de Développement et de Recherche (CIDR - International Centre for Development and Research) is a non-governmental organization (NGO) created in 1961. Its mission is to strengthen the capacities of local institutions and informal economy micro-enterprises through activities promoting microfinance, microinsurance, service enterprises and territorial development. CIDR is currently working in 15 African countries. CIDR supports mutual health insurance programmes in eight of these.

Project Description

The project consists of developing a new partnership model, to make valuable health insurance products available to a greater number of workers of the informal sector in Dakar, while at the same time ensuring the economic viability of the programme. Under the coordination of CIDR, the model brings together a pool of six private insurers, organized groups from the informal sector and a third party administrator (TPA): The insurers, organized into a pool, design the health... READ MORE

Beneficiaries

The targeted beneficiaries are informal sector workers in greater Dakar and the surrounding area and their families (an estimated population of over 2 million), of which less than five per cent have health insurance coverage. The goal is to cover 40,000 members by the end of 2013.

Learning Agenda

- What are the factors contributing to the success of an insurance pool? What impact does the pool have on the development of health microinsurance in Senegal?
- What role can an organized group play in assisting private insurers in expanding their client portfolio within the rural and informal sectors?
- What are the factors contributing to the success of the PMAS management centre and what are the challenges it faces?
- What are the factors contributing to the success of organized groups and the challenges they face in the distribution of products.
- What is the advantage of the pool for those insured?
- How attractive are the various products offered by PMAS?

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