

[Organization for Women in Self Employment \(WISE\)](#) [1]

About the Product(s)

Countries of Operation: Ethiopia

Product status: Active

Number of Members: Approximately 1,800 SACCO members (20% of total membership of WISE) have opted to take this product as of 2010.

Institutional Model: Community-based health insurance/mutuelle

Type of Coverage: Savings linked

Type of Policy: Group policy

Provider of health services: Both public and private providers

WISE uses the services of private clinics and laboratories, often staffed by volunteers and with some of these health providers providing free services. Health insurance clients can also visit government clinics (where user fees apply).

Benefits and services covered: In-patient and out-patient care

Women enrolled in the scheme receive a primary healthcare cover of up to Birr 500 (about US\$50) per year.

Premium Amount: Women that have selected the health insurance product are required to pay a monthly premium of Birr 5 (about US\$0.50)

Frequency of premium payment: Payment in regular installments

Other information:

This product is not underwritten by a formal insurer and is managed on a self-insurance basis. WISE has been able to manage their product (until now) on a break-even basis, with total premiums mostly being equivalent to total claims paid.

More about the scheme/information sources

Sources:

1. [Smith, A. and Chamberlain, D. 2010. Ethiopia Country Diagnostic: Opportunities and challenges for microinsurance in Ethiopia. An analysis of supply, demand and regulatory environments \(Cape Town: Cenfri\)](#)^[2].

Last updated May 2012.

Source URL: <http://www.impactinsurance.org/hwg/products/organization-women-self-employment-wise>

Links:

[1] <http://www.impactinsurance.org/hwg/products/organization-women-self-employment-wise>

[2] http://www.access-to-insurance.org/useful-resources/library/document-details.html?dam_single=224