Health Microinsurance Emerging Lesson #16 [1]

Theme: Cost Sharing  
Source: Palmyrah Workers' Development Society (PWDS)  
Learning Theme: Health

Contrary to expectations, four out of five federations where enrollments were done by Bharati Axa General Insurance opted for the co-pay option, which shows that members are willing to self-regulate. Even in the fifth one, where both co-pay and non co-pay options were used, most members chose the co-pay option. Members feel that requiring a co-payment will reduce the likelihood of excessive and false claims being filed since claimants have to pay a share of the costs. It is interesting to note that the same pattern was not observed with the two federations associated with the second insurer (HDFCErgo); as members of only one federation opted for the co-payment option. It will be interesting to track the impact of this variation as the project develops.

Source URL: http://www.impactinsurance.org/hwg/lessons/health-microinsurance-emerging-lesson-16

Links: