Health Microinsurance Emerging Lesson #2 [1]

Theme: Consumer Education
Source: CARE Arogya Kendra
Learning Theme: Health

In addition to this key finding, a survey on insurance literacy was completed to supplement the initial needs survey done in 2009 suggested:

- By and large, people will choose (and Village Health Coordinators will recommend) what is cheapest.
- The target market does not understand the proposed product or exclusions.
- It's advisable to have a health advisor to support the Village Health Coordinator; in some villages this is a key influencer in the community, someone like the head of a self help group.
- The health seeking behavior of prospective clients can be to not follow referral advice. They 1) think they don't need the referral, 2) prefer to wait to see if the condition resolves, 3) want to avoid travel.

Source URL: http://www.impactinsurance.org/hwg/lessons/health-microinsurance-emerging-lesson-2

Links: