Health Microinsurance Emerging Lesson #5

Theme: Health Claims
Source: VimoSEWA
Learning Theme: Health

Instead of analyzing total amounts, VimoSEWA segmented and analyzed several years of claims data on per unit basis (e.g. number of hospitalizations per 1000 members). By looking at claim incidence, cost and diagnosis per 1000 members, trends can be more easily observed, and the noise coming from change in membership and in the insured population reduced.

More on source:
For more details, see Emerging Insight 10.

Source URL: http://www.impactinsurance.org/hwg/lessons/health-microinsurance-emerging-lesson-5

Links: