Health Microinsurance Emerging Lesson #6 [1]

Theme: Health Claims  
Source: VimoSEWA  
Learning Theme: Health

One outcome of the detailed per unit claims analysis was that hysterectomy emerged as a primary driver of claim costs. The findings raise concern about clinically indicated hysterectomies versus those that are medically unnecessary but perhaps are performed to generate revenue for providers, provide an expensive method of sterilization, etc. As a result, VimoSEWA decided to create a specific health “intervention” to educate women as to when hysterectomy may be necessary and when it’s not. To support this effort, a second opinion feature was implemented to encourage clients to validate with a government physician or a SEWA health worker supported by an in-house doctor if a hysterectomy recommended by a provider was supported by medical evidence.

Source URL: http://www.impactinsurance.org/hwg/lessons/health-microinsurance-emerging-lesson-6

Links: