Health Microinsurance Emerging Lesson #24 [1]

Theme: Consumer Education
Source: National Health Insurance Scheme (Ghana)
Learning Theme: Health

The average annual premium of US$ 8.75 for the National Health Insurance Scheme product, while low, is reported as challenge for low income persons to pay. Since many of the target clients in this region in Ghana have income generating activities that are tied to agriculture, their total annual income varies by season depending on planting and harvesting crops cycles. After discussions with clients and staff, Freedom from Hunger determined that the demonstration test would be optimized if the insurance enrollment period were timed to coincide with the end of the harvest season for the area, which occurs from October to December. Thus, the timing of the project?s demonstration test was adjusted to begin several months later.

Source URL: http://www.impactinsurance.org/hwg/lessons/health-microinsurance-emerging-lesson-24

Links: