Health Microinsurance Emerging Lesson #31

Theme: Client Value
Source: Caregiver (MicroFund for Women)

Learning Theme: Health

So far clients in both pilot branches report that they found the product easy to use and to claim a benefit. The frequency of claims is less than that of national hospital use rates (9-10% versus national rate of 14%). Thus far, this claims frequency is stable. It will be monitored to see if changes occur over time, and with clients who may have the product for longer periods of time.