

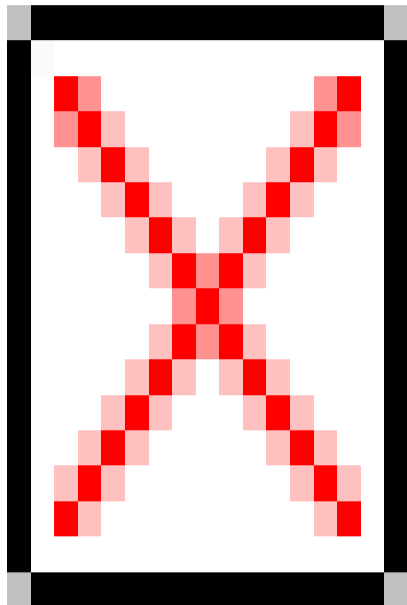


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Improving client value is a continuous process that requires organisations to understand clients' specific needs and then identify ways to increase value. The case of Uplift Mutuals, a community-owned health insurer in India, provides a useful example.

Given India's large and diverse (in terms of cost and quality) public and private health systems, Uplift realised that its members value access to and information on health services as much as they value the financial benefit of insurance. To improve access, Uplift painstakingly built a network of more than 300 quality health providers offering price discounts of 10-50 per cent, and instituted a 24/7 helpline and referral system to point members to an appropriate health provider. Uplift also expanded its health initiatives (e.g., out-patient drug discounts, monthly health camps, free monthly check-ups, health education to prevent seasonal illnesses) to increase value for all members, even those with no hospitalisation claims.

Uplift's efforts to improve client value seem to be paying off: services ratio (proportion of members accessing outpatient or inpatient health services) was 56 per cent in 2010, out of pocket spending decreased by 22 per cent, and the renewal ratio increased from 48 per cent in 2008 to over 60 per cent in 2010.

The case of Uplift Mutuals was discussed during the Facility's webinar on ["Improving Client Value from Microinsurance"](#)^[1] held on May 25, 2010.

Source URL: <http://www.impactinsurance.org/emerging-insights/ei19>

Links:

[1] <http://www.impactinsurance.org/events/webinar/client-value-may-2011>