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Paper #:41

Title: Is health microinsurance sustainable? An analysis of five South Asian schemes

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Summary:

?Can health microinsurance (HMI) schemes achieve sustainability?? As with many seemingly simple questions, there is no simple answer. The answer to this question is of interest to a variety of parties. Insurance providers seek to understand if there is a viable business case for offering an HMI product. Health-care providers and pharmaceutical companies are interested in whether or not HMI can be a means for broadening coverage. Donors and other funding organizations want to know if HMI is a viable investment as a means to improve health-care access, health outcomes and financial protection for the low-income population. Governments consider how to use HMI schemes as a step towards universal health coverage.

This paper seeks to answer this simple yet crucial question based on the experiences of five schemes in South Asia.

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