**Duration:** 2 days

**Overview:**

Health insurance mitigates financial risk due to illness. It contains specific features which distinguish it from other insurance product lines, and which add complexity. This training will provide microinsurance practitioners (insurers and distribution partners) with knowledge and insight about factors applicable to the process of developing and launching simple health microinsurance (HMI) programs and selecting and working with partners to deliver those HMI products.

**Training Objectives:**

By the end of this course, participants will be able to:

- Articulate a foundational understanding of main elements of private sponsored health insurance.
- Describe key concepts underlying the design of health insurance products which target low income households (also known as health microinsurance, or HMI), and which influence product performance in terms of client value and business viability.
- Identify at least 3 potential benefits of HMI from the client perspective using the PACE client value framework.
- Recognize at least 3 main challenges that have confronted HMI schemes in similar settings, along with 3 approaches to overcome these challenges.
- Identify specific challenges and opportunities for programs and initiatives of their own organizations.

**Who could benefit from the training:**

- Insurers and distribution channels serving low income households in developing countries
- Practitioners interested to develop, launch and improve simple HMI products and/or value added services.
- Individuals who are expected to play a role in the development and operation of HMI.

**Methodology:**

This training uses minimal lectures and will leverage case studies, small group work discussions and exercises for experiential learning of the concepts and principles of developing simple HMI products.

**Source URL:** [http://www.impactinsurance.org/tools/training-health-getting-started](http://www.impactinsurance.org/tools/training-health-getting-started)