

Health

Health microinsurance is one of the most demanded insurance products by low-income households. New evidence shows that health microinsurance can reduce expenditure on healthcare for clients and encourage them to seek care earlier. These results are encouraging given the tremendous need for protection against health shocks.

Health insurance is delivered through a wide range of channels, including government-sponsored programmes and private insurance schemes offered by community-based organizations, commercial insurers and others. Recent innovations include provision of outpatient insurance and value-added services that improve access to primary care.

To learn more about health microinsurance schemes implemented around the world and the lessons learned from them, click here to access the [Health Microinsurance Product Inventory](#) ^[1].

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Links:

[1] <http://www.microinsurancefacility.org/hwg>