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Resource Materials
Health Microinsurance – Preparing to Face Illness

Introduction

You are about to begin facilitating a series of Technical Learning Conversations to help participants prepare to face of illness with health microinsurance. Serious illnesses can have catastrophic impacts on the health and finances of the chronically hungry poor. Health insurance programs are becoming increasingly more common and have the potential to help the poor avoid these negative impacts. However, their reach and enrollment of the poor has been limited by various barriers including lack of accessible and affordable programs and the absence of quality health service providers. Even when these barriers are addressed, enrollment and coverage of the poor still remains low because of a lack of understanding of how insurance works. When the poor understand how to get health services using health insurance, they can make informed decisions about how to evaluate, access and use it appropriately. As a result, the poor can more effectively manage the costs and risks of serious illnesses and ill health and protect their health and finances. The information in this introduction will help you prepare to facilitate the Technical Learning Conversations. You can find more detailed information about health microinsurance in the Resource Materials section at the end of this guide.

Overview of the Health Microinsurance – Preparing to Face Illness Technical Learning Conversations

The goal of the Technical Learning Conversations is to empower the chronically hungry poor to manage the costs and risks of illness. The Technical Learning Conversations contribute to this goal by enabling participants to achieve the following 2 overall objectives:

- Evaluate an available health insurance policy and make an informed decision about whether to enroll in it.
- Enroll in and use health insurance appropriately to protect their health and financial assets.

In addition, each Technical Learning Conversation has its own objectives, which are steps toward accomplishing the overall objectives. The following table provides the title of each Technical Learning Conversation and its objectives.

<table>
<thead>
<tr>
<th>Number and Title</th>
<th>Objectives</th>
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<tbody>
<tr>
<td>1. Costs and Risks of Illness</td>
<td>By the end of the Technical Learning Conversation, participants will have:</td>
</tr>
<tr>
<td></td>
<td>▪ Calculated the costs and risks of an illness.</td>
</tr>
<tr>
<td>2. Pooling Money for the Benefit of All</td>
<td>▪ Compared the costs of treating illness with and without health insurance.</td>
</tr>
<tr>
<td></td>
<td>▪ Identified the advantages of health insurance.</td>
</tr>
<tr>
<td>3. Getting Early Access to Health Services</td>
<td>▪ Named the benefits of getting early access to health services with health insurance.</td>
</tr>
<tr>
<td>4. Basic Health Insurance Terms</td>
<td>▪ Created ways to remember the meaning of the terms: health insurance policy, premium, benefits, beneficiary, eligibility, and exclusions.</td>
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</tbody>
</table>
Health Microinsurance — Preparing to Face Illness
Technical Learning Conversations

<table>
<thead>
<tr>
<th>Number and Title</th>
<th>Objectives</th>
</tr>
</thead>
</table>
| 5. An Available Health Insurance Policy | ▪ Identified the premium, benefits, beneficiary, eligibility, and exclusions in the health insurance policy available to them.  
▪ Assessed the value of the health insurance policy available to them. |
| 6. How to Get Health Services with Health Insurance | ▪ Given advice about how to get health services with health insurance. |
| 7. Deciding to Apply                  | ▪ Reviewed technical information about health insurance.  
▪ Demonstrated their intention to apply for health insurance. |

Getting Started
Technical Learning Conversations are 30-minute group discussions designed to meet the learning needs of poor women, the vast majority of whom are illiterate, and who have little time to spend on self-education. They are simple and generate discussion among even the quietest of participants. Through the discussions, participants gain important information and skills relevant to their lives—including information and skills they are encouraged to use and share at home. In the process, participants also get to value their own ideas. Technical Learning Conversations are a non-threatening way to encourage participants to talk, take action, solve problems and bond around common solutions.

Technical Learning Conversations can produce results—even with groups that are weak, with low levels of communication, understanding and solidarity. Individuals and groups have changed their actions and consequently their lives because of new insights gained from participating in Technical Learning Conversations. Facilitators should ensure that participants understand and enjoy the learning, consider it time well-spent and take action on the basis of the discussions.

Who can participate and who can facilitate Technical Learning Conversations?
Technical Learning Conversations are for Credit Associations, self-help groups, education committees or any other interested group that meets at frequent intervals. A trained facilitator is an ideal person to lead the Technical Learning Conversations, but mature participants can also be coached to lead them.

When should a Technical Learning Conversation take place?
Technical Learning Conversations can take place during meetings that occur weekly or every other week. They can also be scheduled at the convenience of the group. The facilitator should try to complete each Technical Learning Conversation within a reasonable time (about 30 minutes) because participants are busy and have little free time. It is important that they see the value of the time spent participating in the Technical Learning Conversations and are eager to join in the next ones.

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1 Although Technical Learning Conversations are designed to meet the learning needs of women, they can be implemented with men, mixed groups (men and women) and—for some topics—adolescents.
Where should a Technical Learning Conversation take place?
Technical Learning Conversations require physical movement. Facilitators find they can more easily engage participants if they have plenty of space in which to move. It is important for the participants to have space to sit comfortably for small-group discussion as well as convene in a larger group. A community hall or a partly secluded area in the open is the ideal place for a Technical Learning Conversation to take place.

Which Technical Learning Conversations are appropriate for which group?
Technical Learning Conversations are a series of sessions to help participants prepare to face illness with health insurance. They follow a specific sequence in which learning in the first one leads to the next one and so on. It is important to maintain the order and complete the entire series with any group with which you work.

Preparing for Each Technical Learning Conversation
Each Technical Learning Conversation begins with an information box that contains a summary of the Technical Learning Conversation’s objectives, preparations and time required to conduct the Technical Learning Conversation. Review this information carefully. The Preparation section contains a list of items needed for each Technical Learning Conversation. You need to have these materials ready before the Technical Learning Conversation begins.

Other important information about the Technical Learning Conversations is listed below:

- The detailed steps for the Technical Learning Conversations are listed following the information box. Please conduct the Technical Learning Conversation following the steps provided. Use your own words to explain each point, being careful to cover all of the steps in order, if possible.

- All of the pictures needed to convey important information are provided and are located in the Pictures section. Each picture is numbered and labelled for ease of identification. All of the pictures needed for each individual Technical Learning Conversation are also listed under “Preparation” in the information box.

- Suggested answers to frequently asked questions are provided in the Resource Materials section, to assist facilitators to prepare for and implement the Technical Learning Conversations effectively and confidently.

<table>
<thead>
<tr>
<th>Additional Features of the Technical Learning Conversations</th>
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</thead>
<tbody>
<tr>
<td><em>Italics font</em> = instructions for the facilitator (Do not read this text to the participants.)</td>
</tr>
<tr>
<td>Regular font = specific information or instructions for the facilitator to read or closely paraphrase to the participants</td>
</tr>
<tr>
<td>Arrow () = specific open questions for the facilitator to ask participants (Deliver this text as it is written.)</td>
</tr>
<tr>
<td>(Parenthesis) = additional instructions or information for the facilitator</td>
</tr>
<tr>
<td>___________ (line) = information about the health insurance policy available to participants</td>
</tr>
<tr>
<td>(Insert information about the health insurance policy available to participants.)</td>
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</table>

Finally, the box below provides some important principles and practices of adult learning to keep in mind as you lead each Technical Learning Conversation. Remember that you, the facilitator, do not have all the answers. The participants come to the Technical Learning
Conversations with a great deal of experience and have many things to add. It is important that all participants (including you) teach and learn.

<table>
<thead>
<tr>
<th>Important Principles to Remember</th>
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<tbody>
<tr>
<td>▪ Create a <strong>safe</strong> learning environment.</td>
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<tr>
<td>▪ Give feedback to the participants and <strong>praise</strong> them for their efforts.</td>
</tr>
<tr>
<td>▪ Show <strong>respect</strong> by valuing the participants’ knowledge and experience with the subject.</td>
</tr>
<tr>
<td>▪ Let the participants know that you are a <strong>learner</strong> with them.</td>
</tr>
<tr>
<td>▪ Ask <strong>open</strong>—not closed—<strong>questions</strong> to promote discussion and interaction.</td>
</tr>
<tr>
<td>▪ Use <strong>small groups</strong> (as suggested in the Technical Learning Conversations). Small groups help involve all participants, build a sense of teamwork and create safety.</td>
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</table>
TECHNICAL LEARNING CONVERSATION # 1:
COSTS AND RISKS OF ILLNESS

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Calculated the costs and risks of an illness.

Preparation
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance policy available to participants.
- 1 piece of green paper, 1 piece of red paper and 1 piece of yellow paper. If you do not have paper, you can use 3 different tokens such as 3 bottle caps of different beverages.
- Bag or box
- 8 stones
- Pictures 1-5

Time
30 minutes

Steps

1. Introduce the topic of health insurance – 5 minutes

*Put the pieces of green, yellow and red paper in a bog or box. Then say:*

Before we start today’s session, let us play a game. I need 3 volunteers.

*After identifying 3 volunteers, say:*

I have 3 pieces of paper inside this bag. I am going to ask the 3 volunteers to close their eyes and take one piece of paper from this bag. Each piece of paper represents their health:
- the green one represents a healthy family,
- the yellow one represents a person that needs to get tests and buy medicine, and
- the red one represents a person that needs to get hospitalized.

The person who takes the green paper represents a healthy family and wins the game.

*After each volunteer takes a piece of paper from the bag, ask the volunteer who has the green paper:*

➢ How did you feel when you found out you were healthy?
   *[Relieved and happy. I know I do not have to spend money. I do not have to go to the hospital.]*

Then ask the volunteer who has the yellow paper:
How did you feel when you found out you have to get tests and buy medicine?
[Worried. I know I have to spend money on the tests and medicines. I might even have to go to the hospital if it is something bad.]

Then ask the volunteer who has the red paper:

How did you feel when you found out you have to get hospitalized?
[Very worried. I know I have to spend a lot of money on hospital bills.]

Real life is very much like this game. Sometimes we are lucky and stay healthy. Those times we feel happy and relaxed. Many times we are not so lucky and we get sick, worried and sad. But we never know when illness is going to strike and we need to prepare for it.

The sessions that we are starting today are going to help you prepare for illnesses.

Specifically, we are going to look at the services that _______________ (the name of the microinsurer) makes available to you. These services can help you to manage the costs and risks of illness. These services can help you prepare for illness BEFORE it strikes.

What questions or comments do you have about this topic?

Respond to questions.

2. Tell a story to identify costs and risks of illness – 10 minutes

Now I am going to tell you the story of Sara’s illness. You are going to help calculate the cost of Sara’s illness using these stones.

Place 8 stones in the middle of the group. Then say:

Each stone represents $10. Every time Sara spends money to treat her illness, I am going to ask a volunteer from the group to come forward and put the appropriate number of stones on top of the picture.

Read the story as you show to participants the matching picture. After showing each picture, place it on the floor. Then ask a volunteer to come forward and put the correct amount of stones on top of the picture.

Sara’s Illness
Sara has a stand in the market where she sells fruits and vegetables. Sara has been suffering from a terrible stomach pain for the past few months. One day the pain was so strong that she had to go to the hospital.
Sara’s Illness

<table>
<thead>
<tr>
<th>Picture 1: Transportation</th>
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</thead>
<tbody>
<tr>
<td>Sara paid $10 for the bus and a taxi to travel to the hospital where she knew there was a doctor who could treat her.</td>
</tr>
<tr>
<td>Place the picture on the floor. Ask a volunteer from the group to put the correct amount of stones (1) on top of the picture.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Picture 2: Hospital</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the hospital, they found that Sara was very sick and needed to get hospitalized. She paid $50 for 2 days in the hospital.</td>
</tr>
<tr>
<td>Place the picture on the floor. Ask a volunteer from the group to put the correct amount of stones (5) on top of the picture.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Picture 3: Tests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before leaving the hospital, the doctors ran some tests. She paid $10 for the tests.</td>
</tr>
<tr>
<td>Place the picture on the floor. Ask a volunteer from the group to put the correct amount of stones (1) on top of the picture.</td>
</tr>
</tbody>
</table>

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<tr>
<th>Picture 4: Medicines</th>
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</thead>
<tbody>
<tr>
<td>When she was released from the hospital, she bought medicine to finish treating her illness. She spent $10 for the medicine.</td>
</tr>
<tr>
<td>Place the picture on the floor. Ask a volunteer from the group to put the correct amount of stones (1) on top of the picture.</td>
</tr>
</tbody>
</table>

Ask a volunteer to count all of the stones. Thank the volunteer and say:

We have 8 stones in total. Remember that each stone equals $10.

- **How much money did Sara spend to treat her illness?**

  [$80]

We just calculated the money that Sara actually spent treating her illness. Now let us calculate the money that she was not able to earn because she was sick.
### Sara’s Illness

| **Picture 5: Lost Time at Work** | When Sara went to the hospital, she could not work. She lost 2 precious days of work. During those days, she would have made $10.  
When she came back from the hospital, she went to work. However, she did not sell as much as she usually does because she was still feeling sick during 1 week. Because of that, she lost the opportunity of making $10.  
*Place the picture on the floor.* |

- **How much money did Sara lose the opportunity to make?**  
  [$20]

- **What is the sum of money Sara spent plus the money she was never able to make because of her illness?**  
  [$100]

This is the cost of Sara’s illness.

Let us continue Sara’s story.

#### Sara’s Illness

To pay the costs of her illness, Sara had to sell her only goat. She also had to borrow money from a money lender who charges a lot of interest. Sara is worried because she is not sure she has enough money to pay back the loan and feed her family. And she does not have her goat to fall back on.

- **What did Sara do to get money to cover her illness?**  
  *She sold her only goat and borrowed money from a money lender.*

- **Why is Sara worried?**  
  *She is not sure she has enough money to pay the loan and feed her family. And she does not have her goat to fall back on.*

These are some of the risks of Sara’s illness.

- **What questions do you have about the costs and risks of illness?**

*Respond to questions.*
3. **Have small groups calculate the costs and risks of an illness – 10 minutes**

Now you are going to work in groups to calculate the costs and risks of a major illness that you or any member of your family has suffered.

*Form 4 groups.*

Each group must choose a major illness that a member of the group or a family member suffered in the past. Examples of major illnesses are ____________, ____________, ____________ or ____________ *(insert 3 or 4 major illnesses that are common in the community and that are likely to have related costs that are covered by the insurance policy available to participants).*

In your group, calculate the costs of the illness that your group chose. Use the pictures to identify and calculate the costs.

*Visit each group and help them calculate the costs of illness. After a few minutes, say:*

Now each group is going to quickly share the costs of the illness they chose.

*After all groups share, say:*

Now you are going to discuss the risks of the illness that your group chose. Discuss the following question:

- **What did you do - or would you have to do - to pay for this illness?**
  - [take out a loan, sell a goat or use all of the family’s savings]

*Visit each group and help them discuss the risks of illness. After a few minutes, say:*

Now each group is going to quickly share the risks of the illness they chose.

*After all groups share, congratulate them for their work.*

4. **Invite participants to commit to calculate the costs and risks of illness– 5 minutes**

Remember that all illnesses have costs and risks. Some costs are the actual money spent in treating the illness. Other costs relate to the money that you are not able to make as a result of having the illness. Some risks of illness include spending all of our monthly income, spending all of our savings, selling our animals or other things that help us earn money, or taking out a loan to treat the illness.

In the next session, we are going to see how we can manage some of the costs and risks related to treating illness.
Raise your hand if you are willing to make this commitment: Before the next session, I commit to calculate the costs and risks of an illness that I or a family member faced in the past.

Now let us all join hands and say together: “Together, we are going to prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 2: POOLING MONEY FOR THE BENEFIT OF ALL

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Compared the costs of treating illness with and without health insurance.
2. Identified the advantages of health insurance.

Preparation
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance policy available to participants.
- 2 red pieces of paper and 3 green pieces of paper
- 60 stones

Time
30 minutes

Steps

1. **Review the costs and risks of illness—5 minutes**

Last time we discussed the costs and risks of illness. And you committed to calculate the costs and risks of an illness that you or a family member faced in the past. Let us review now.

- What was the total cost of a recent illness that you or a family member had?
- How did you get the money to pay for that illness?

*Encourage 2 or 3 participants to share. Thank them. Then ask:*

- Who would like to learn about one way to prepare and manage some of the costs and risks of serious illnesses?

We are going to talk about a service that can help you prepare and manage the costs and risks of serious illnesses. We cannot know who in our family might get sick or have an accident or when it might happen. But we can take steps to help us to cover the costs and get the health services that we need.

2. **Play a game to show how health insurance works—10 minutes**

The service that can help protect you and your family if you get sick is called health insurance. Health insurance helps to pay for the costs of treating an illness. You can buy health insurance from a health insurance company.

Let us play a game to help you understand how health insurance works. I need 2 volunteers.

*After identifying 2 volunteers, say:*
Form 5 groups and distribute 10 stones to each group and say:

Each group represents 1 family. Each family just received 10 stones. Remember that each stone equals $10. So in total, you have $100. This is the money you have to cover all of your monthly expenses. At the end of the game, the group with more money wins.

All but 1 family is going to buy health insurance. If you are a family that buys health insurance, you must pay ______________ (insert the name of volunteer 1) $10 or 1 stone. Remember that __________ (insert the name of volunteer 2) is a representative from the hospital.

➢ Which family would like to be the one that does NOT buy health insurance and saves $10 every month?

After 1 group volunteers to be the one that does not buy health insurance, say:

Now ______________ (insert the name of volunteer 1) is going to collect $10 for this month’s insurance payment from the families that decided to buy health insurance. This $10 payment gives the family the right to have the insurance company pay for some of the costs of treating illness.

Ask the volunteer to collect the $10 or 1 stone from each family - 4 stones in total. Have the volunteer put the money in a pile on a flat surface where everyone can see.

➢ How much money does each family have?
   [4 families have $90 or 9 stones and 1 family still has $100 or 10 stones]

➢ Who is the winner so far?
   [the ones that did not buy the insurance]

Just as some of you decided to buy insurance, there are families in other communities that also decided to buy insurance. So we are going to add their payments to the insurance company’s pool of money.

Ask the insurer representative to add about 50 stones to the pile of stones on the flat surface where everyone can see.

The insurance company’s pool of money can pay for any big expense that might come along. Now it is time for us to face illness with or without insurance. I need 1 volunteer from each family to step forward.
After 1 person from each family steps forward, say:

I am now going to ask each person to close their eyes. I am going to give each of you a red or green piece of paper. The green piece of paper means that you are healthy. The red piece of paper means that you are sick and have to be hospitalized.

Give 1 piece of paper to each person. Make sure you give 1 of the red pieces of paper to the family that did not buy insurance. After you distribute the papers, say:

Note: Choose option 1 or 2 below depending on the insurance policy.

Option 1 – Insurance company pays health provider directly
The unlucky ones that got the red piece of paper have to go to the hospital. The person that does not have health insurance has to pay $80 to ________________ (insert the name of volunteer 2). Remember that ________________ (insert the name of volunteer 2) is a representative from the hospital. The person that does have health insurance does not have to pay anything because the health insurance company pays the hospital directly.

Ask volunteer 1 (the insurance company) to take the $80 or 8 stones from the insurance company’s pile of stones and give them to volunteer 2 (the hospital).

Option 2 – Insurance company reimburses insured members
The unlucky ones that got the red piece of paper have to go to the hospital and pay $80 to ________________ (insert the name of volunteer 2). Remember that ________________ (insert the name of volunteer 2) is a representative from the hospital.

After both people who got the red pieces of paper pay $80 or 8 stones to the representative from the hospital, ask:

➤ Of the unfortunate ones that had to go to the hospital, who has insurance?

Say to the person who has insurance, but got sick:

Please ask the insurance company to reimburse your $80. Remember that ________________ (insert the name of volunteer 1) is a representative from the insurance company.

Make sure volunteer 1 takes the $80 or 8 stones from the insurance company’s pile of stones to reimburse the person who has insurance, but got sick.

Both option 1 and 2

➤ Which family did not buy insurance, but got sick?
➤ How much money do you have?
    [$20 or 2 stones]
Which family bought insurance and got sick?

How much money do you have?
[$90 or 9 stones]

Which families bought insurance, but did not get sick?

How much money do you have?
[$90 or 9 stones]

Who are the winners in this game? Why?
[Those who bought insurance because they did not have to worry about paying for illness and they had peace of mind.]

Then say:

This is how health insurance works. You pay the same amount of money to the health insurance company every __________ (insert how often microinsurer requires payments). Even if you do not get sick, you still pay. In turn, the money collected is used by the health insurance company to cover some of the costs of illness or an accident for those unfortunate people that get sick. The insurance company still pays for the health care services that are included in the health insurance policy even if the costs are MORE than you paid to the insurance company.

What questions do you have about how health insurance works?

Respond to questions.

3. Ask participants to discuss the advantages of health insurance – 10 minutes

Form new groups of 3 or 4 participants. Then say:

Think about the game we just played and discuss in your groups for the next 5 minutes the following question:

What are the advantages of buying health insurance?

After 5 minutes, invite the groups to share their answers. Make sure participants mention the following:

Advantages of Health Insurance

Option 1 – Insurance company pays health provider directly
- If you get sick, you do not have to come up with the money to pay the costs of the illness.

Option 2 – Insurance company reimburses insured members
- If you get sick, you can get reimbursed for the costs of the illness.
Both Option 1 and 2

- If you get sick, the insurance company still pays for the costs of the illness that are included in the insurance policy even if they are **MORE** than you paid to the insurance company.
- You do not have to worry about getting sick and paying for the costs of the illness. You can have peace of mind.
- Even if you do not get sick, the money you pay for your insurance regularly can help those unfortunate members who do get sick.

Thank participants.

4. **Invite participants to commit to tell others how health insurance works and its advantages – 5 minutes**

Remember that when you buy health insurance you pay a set amount of money to the health insurance company regularly. Even if you do not get sick, you still need to pay that money. In turn, the money collected is used by the health insurance company to cover some of the costs for those unfortunate people who got sick or had an accident.

Raise your hand if you are willing to make this commitment: I commit to tell 1 person in the community how health insurance works and its advantages.

Now let us all join hands and say together: “Together, we are going to prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 3: GETTING EARLY ACCESS TO HEALTH SERVICES

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Named the benefits of getting early access to health services with health insurance.

Time
30 minutes

Steps

1. Review how health insurance works and its advantages – 5 minutes

Last time we discussed how health insurance works and its advantages. Now let us review.

➢ How does health insurance work?
   [You pay a set amount of money to the health insurance company regularly. Even if you do not get sick, you still need to pay that money. In turn, the money collected is used by the health insurance company to cover some of the costs for those unfortunate people who got sick or had an accident.]

➢ What are the advantages of health insurance?
   [Option 1 – Insurance company pays health provider directly
   ▪ If you get sick, you do not have to come up with the money to pay the costs of the illness.
   Option 2 – Insurance company reimburses insured members
   ▪ If you get sick, you can get reimbursed for the costs of the illness.
   Both Option 1 and 2
   ▪ If you get sick, the insurance company still pays for the costs of the illness that are included in the insurance policy even if they are MORE than you paid to the insurance company.
   ▪ You do not have to worry about getting sick and paying for the costs of the illness. You can have peace of mind.
   ▪ Even if you do not get sick, the money you pay for your insurance regularly can help those unfortunate members who do get sick.]

Thank participants. Then say:

I encourage everyone to tell other people how health insurance works and its advantages.

Now imagine that your young child is in danger of getting burned from a flame in the kitchen.

➢ What would you do to keep your child from being hurt?
After participants share, say:

When one of our children is in danger of getting burned, we would do anything to prevent it. We would think ahead by making sure the flame is out of reach of our child or watch our child closely. We would also act fast by pulling our child away from a flame if they got too close to it.

Just as we protect our children from getting burned, we can protect our families from the costs and risks of future illness if we think ahead and act fast before it is too late. Today we are going to talk about how health insurance can help us get needed health services to avoid more serious and costly illnesses.

2. Tell 2 stories about accessing health services – 10 minutes

I am going to tell you the story of Maria and Ana. They both have different ways to face illness. Let us first listen to the story of Maria.

How Maria Faces Illness

In January Maria started feeling a very bad stomach pain. She wanted to go to the doctor, but she was worried that she could not afford the cost of transport, the doctor visit, tests and medicine. So she waited to go to the doctor until April when the pain got really bad. The doctor hospitalized her for one week. She had to sell her only cow to pay the hospital bill! The doctor released Maria from the hospital, but told her she has to spend 1 month in bed to recover. Between the week that she was in the hospital and the month she needs to spend in bed, she estimates that she is losing the opportunity to make $120 in her business. Now she is very worried and does not know how she is going to take care of her business and provide for her family during the coming month.

- What happened to Maria?
  [She got sick, waited until the pain was very bad to go to the doctor, got hospitalized for one week and now needs to spend 1 month in bed.]

- What did Maria have to do to pay the hospital bill?
  [She had to sell her only cow to pay the hospital bill.]

- How much money does Maria estimate she is losing from not been able to work for 1 week in the hospital and 1 month in bed?
  [$120]

- How is Maria feeling after being released from the hospital?
  [Very worried. Because she does not know how she can take care of her business and provide for her family during the coming month.]

Now listen to the story of Ana.

How Ana Faces Illness

In January Ana started feeling a very bad stomach pain. Because she has health insurance, she decided to go right away to the doctor to get her illness treated. Ana was hospitalized, but only for 1 day. Fortunately the doctor had been able to catch her illness before it was too serious. Ana was disappointed because she could have made $10 in her business that day. However, Ana was able to go back to work right away and take care of her family. She was very relieved and happy
because the insurance company paid for the cost of the hospital bill. Planning ahead by buying health insurance and acting fast helped her to avoid a serious illness and serious money problems.

- **How is Ana’s story similar to Maria’s?**
  - *They both got sick.*

- **How is Ana’s story different from Maria’s?**
  - *Ana has health insurance. She went to the hospital right away and got treated. She had to stay in the hospital only 1 day instead of 1 week. She was able to go back to work right away. Ana’s illness cost much less and she did not have to worry about how to pay the costs.*

- **How does the money that Ana lost from not being able to work compare to the money that Maria lost?**
  - *Maria lost much more money than Ana.*

- **How is Ana feeling after being released from the hospital?**
  - *Very happy. She now can go home, return to her business and take care of her family.*

Thank participants.

If you treat illnesses early, you can often reduce their total costs including the cost of health services and the time lost at work. Planning ahead and having health insurance can help you to act fast to avoid serious illnesses and serious money problems.

**3. Have groups name benefits of getting early access to treatment with health insurance – 10 minutes**

*Form groups of 4 and say:*

In your groups, discuss the following question:

- **What are the benefits of getting early access to treatment with health insurance?**

Think about the benefits that have to do with money and the benefits that do not have to do with money. You have 5 minutes to think about as many benefits as possible.

*After 5 minutes, invite participants to share their answers. Add any of the benefits in the box that they do not mention.*

**Benefits of Getting Early Access to Treatment with Health Insurance**

If you get early access to treatment:
- You may be able to avoid serious illnesses.
- You may not be sick as long, so you can continue to take care of your family.
- The pain of illness may be less if caught in time.
- You may be able to avoid serious money problems.
- You may not have to be away from your business as long, so you do not lose income.
- You can have peace of mind.
Thank participants.

4. Invite participants to commit to tell community members how health insurance protects their health and money – 5 minutes

Remember that having health insurance can give you early access to treatment and can help you protect you and your family’s health and money.

Raise your hand if you are willing to make this commitment: I commit to tell 1 person in the community how health insurance can protect their health and money.

Now let us all join hands and say together: “Together, we are going to prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 4: BASIC HEALTH INSURANCE TERMS

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Created ways to remember the meaning of the terms: health insurance policy, premium, benefits, beneficiary, eligibility, and exclusions.

Preparation
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance policy available to participants.
- Pictures 6 – 11

Time
30 minutes

Steps

1. Review the benefits of getting early access to treatment with health insurance – 5 minutes

Last time we discussed the benefits of getting early access to treatment with health insurance. Now let us review.

- What are the benefits of getting early access to treatment with health insurance?
  [If you get early access to treatment:
  - You may be able to avoid serious illnesses.
  - You may not be sick as long, so you can continue to take care of your family.
  - The pain of illness may be less if caught in time.
  - You may be able to avoid serious money problems.
  - You may not have to be away from your business as long, so you do not lose income.
  - You can have peace of mind.]

Encourage 2 or 3 participants to share. Thank participants. Then say:

I encourage everyone to tell other people about how health insurance can protect you and your family’s health and money!

Now please close your eyes.

- Without opening your eyes, who can tell me how many motorcycles are parked outside?

Note: If there are no motorcycles outside the meeting place, ask for something else that they can count. For example, how many trees there are in the meeting place or how many windows there are in the meeting room.
After some volunteers make a guess, say:

Now open your eyes. Sometimes there are things that you do not notice even though they are there. The same could happen when you agree to buy health insurance. There is some information about health insurance that even though it is there, you may not notice it.

Today we are going to talk about the basic terms and words that describe health insurance so that before you commit to buying it, you see and understand everything about it.

2. Use pictures to explain the basic health insurance terms – 10 minutes

Let us begin discussing the basic health insurance terms. I need 6 volunteers to help me hold the pictures.

*After identifying 6 volunteers, have them stand in a line in front of the group. Show Pictures 6-11, 1 at a time, as you explain each of the basic health insurance terms. After you explain each picture, hand it to the next volunteer in the line.*

<table>
<thead>
<tr>
<th>Health Insurance Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Picture 6: Insurance Policy</strong></td>
</tr>
<tr>
<td>The <strong>Insurance Policy</strong> is the document where you find all of the detailed information related to the health insurance you are buying. Both you and a representative from the insurance company must commit to fulfill the obligations in this document by signing it.</td>
</tr>
<tr>
<td><strong>Picture 7: Benefits</strong></td>
</tr>
<tr>
<td><strong>Benefits</strong> are the health services that the insurance company pays for if you are sick or have an accident.</td>
</tr>
<tr>
<td><strong>Picture 8: Eligibility</strong></td>
</tr>
<tr>
<td><strong>Eligibility</strong> refers to the rules that determine who can buy and be covered by an insurance policy. For example, you can be eligible if ______________ (provide example from microinsurer such as “you have been a member of ABC MFI and successfully completed 2 loan cycles”) and you can cover __________ (provide number of family members microinsurer covers) family members.</td>
</tr>
</tbody>
</table>
Exclusions are specific conditions, circumstances or services that the policy does not cover. For example, some health insurance policies do not cover, or exclude, __________, __________ or __________ (insert examples of exclusions from the microinsurer’s policy).

The premium is the payment that you have to pay the insurance company every ________ (insert how often microinsurer requires payments).

A claim is a request to the insurance company for payment of benefits or health services that are provided to you if you get sick.

Note: Choose option 1 or 2 below depending on the insurance policy.

Option 1 – Insurance company pays health provider directly
After the insurance company receives a claim, it pays costs of the benefits to the clinic or hospital.

Option 2 – Insurance company reimburses insured members
After the insurance company receives a claim, it reimburses you for the costs of the benefits that you have already paid to the clinic or hospital.

What questions do you have about basic health insurance terms?
Respond to questions.

3. Have groups create a song, poem or skit to remember basic health insurance terms – 10 minutes

Ask participants to form 6 groups. Distribute Pictures 6-11 to each group, 1 per group. Then say:
You are going to create a song, poem or a skit in your groups that can help us all remember what the term in your picture is about. This is your opportunity to be as creative as possible! You have 3 minutes for this activity.

*After 3 minutes, invite each group to present their song, poem or skit. After all groups present, congratulate them for their creativity.*

4. **Invite participants to commit to remember the basic health insurance terms – 5 minutes**

Remember that there are 6 basic health insurance terms: insurance policy, premiums, benefits, eligibility, claim and exclusions. Knowing these terms can help you to understand any health insurance that you are considering buying.

Raise your hand if you are willing to make this commitment: I commit to remember the basic terms of health insurance.

Now let us all join hands and say together: “Together, we are going to prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 5: AN AVAILABLE HEALTH INSURANCE POLICY

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Identified the premium, benefits, beneficiary, eligibility, and exclusions in the health insurance policy available to them.
2. Assessed the value of the health insurance policy available to them.

Preparation
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance policy available to participants.
- Before facilitating the Technical Learning Conversation, complete the Description of the Health Insurance Policy in the attachment and make copies for each participant.
- Pictures 6–11
- Candy for the members of the group that scores highest in the game in step 2

Time
30 minutes

Steps

1. **Review the basic health insurance terms – 5 minutes**

Last time we discussed the basic health insurance terms. Now let us review.

➢ **Who can remember the basic health insurance terms?**

*Show and post pictures 6-11 as participants remember the basic health insurance terms.*

*Thank participants. Then say:*

I encourage you to remember these 6 basic terms, so that you can fully understand the insurance policy that is available to you and your community.

2. **Tell a story about the insurance policy available to participants – 10 minutes**

*Form 4 groups and say:*

I am going to tell you the story of Sara. As I tell you the story, I am going to ask you some questions. The group that answers the question first gets a point. At the end of the story, the group with more points is going to win a prize.
The Health Insurance Policy Available to Sara

Sara is very happy. A representative from the insurance company ________________(insert the name of microinsurer) visited her community today and she received a copy of the health insurance policy that is available to her.

Stop the story and ask:

◆ What is a health insurance policy?
   [The document where Sara finds all of the detailed information related to the health insurance she is buying.]

Give a point to the group that answers the question correctly. Then continue the story:

Sara wants to understand a health insurance policy available to her. She learns that if she wants to have insurance for herself, she has to pay ____________(insert the premium payment the microinsurer charges) every ______(insert how often microinsurer requires premium payments). For each additional person in her family that she wants to have insurance for, Sara also has to pay ___________ ____________(insert the extra amount to add an additional person to the health insurance) every ______(insert how often microinsurer requires premium payments).

Stop the story and ask:

◆ How do you call the amount that a person has to pay for health insurance?
   [premium]
◆ What is the premium that Sara has to pay to add a person to her health insurance?
   [_________(insert the amount of money)]
◆ If Sara wants to insure herself and 2 kids, what is the premium that she has to pay every month?
   [_________(insert the amount of money)]
◆ In that case, who is eligible for the health insurance?
   [Sara and her two kids]

Give points to the groups that answer the questions correctly. Then continue the story:

The health insurance offered to Sara, covers the cost of ____________, ____________, ____________, and ____________ (insert the benefits of the health insurance policy). Sara and her 2 kids can even get an annual check up for free! (only say this if offered by the microinsurer or insert another benefit of the policy here.)

◆ What are the benefits of the health insurance policy available to Sara?
   [________________, ______________, ______________ and ______________ (insert the benefits of the health insurance policy)]

Give a point to the group that answers the question correctly. Then continue the story:

Note: Choose option 1 or 2 below depending on the insurance policy.
Option 1 – Insurance company pays health provider directly
The health insurance policy of Sara says that she does not have to pay for health services covered by the health insurance policy when they are received. She just needs to show her identification card to the health provider. The insurance company pays the health provider later.

➢ What does Sara need to do to have the insurer pay for the covered health care services?
   [Show her identification card to the health care provider. She does not have to pay any money. The insurance company pays the health provider later.]

Option 2 – Insurance company reimburses insured members
The health insurance policy of Sara says that it reimburses the cost of the health service benefits described in the health insurance policy for Sara and her family members. All she needs to do is file a claim and present the receipts of her medical expenses to ____________ (insert the name of the microinsurer). Sara should be reimbursed within ____________ (insert the amount of time to get reimbursed.)

➢ What does Sara need to do to have the insurer pay for the covered health care services?
   [File a claim and present the receipts of her medical expenses to the insurance company.]
➢ About how long does it take for ________________ (insert the name of the microinsurer) to reimburse Sara?
   [______________ (insert the amount of time to get reimbursed)]

Give points to the groups that answer the questions correctly. Then continue the story:

Both Option 1 and 2
At the end of the health insurance policy, Sara read that the insurance does not pay for ____________, ____________, ____________, and ____________ (insert the exclusions of the health insurance policy)

➢ What are the exclusions of the health insurance policy?
   [______________, ____________, ____________, and ____________ (insert the exclusions of the health insurance policy)]

Give points to the groups that answer the questions correctly. Then add the points for each group. Congratulate the winning group and give each member a candy. Say:

This is the sweet taste of the health insurance policy available for you and your family. The health insurance policy available to Sara is the same insurance policy that you can buy.

Distribute a Description of the Health Insurance Policy to each participant. Then say:

This is a Description of the Health Insurance Policy available to you. It describes all of the information that we just discussed.
What questions do you have about the health insurance policy available to you and your family?

Respond to questions. Then say:

You can get more answers to your questions directly from ______________________ (name of microinsurer) at ______________________ (insert contact information such as address and phone number). This information is located at the bottom of the paper I just gave you ______________________.

3. Ask participants to discuss the value of the insurance policy to them – 10 minutes

Before we discuss the health insurance policy more, let us review the benefits of health insurance that we discussed in previous meetings.

What are the benefits of health insurance?

[You may be able to avoid serious health problems. You may be able to avoid serious money problems. You can have peace of mind.]

Then say:

Imagine that you decide to buy the insurance policy available to you. Turn to the person next to you and discuss the following questions for 3 minutes:

Who in the family should be covered?

How much would the premium be?

Visit each group and help participants to calculate the amount of premium that they would have to pay. After 3 minutes, ask:

How does paying the premium compare to the possible cost of unexpected illness or accident?

Encourage 2 or 3 participants to share their answers.

Discuss with the person next to you if this policy is affordable for your family and if it provides good value for that money. You have 3 minutes for this activity.

Visit each group and help participants as necessary. After 3 minutes, say:

Now I invite you to share what you discussed.

Encourage 2 or 3 participants to share. Thank participants.
4. **Invite participants to commit to discuss the benefits and the costs of the insurance policy with their families – 5 minutes**

You can take this insurance policy with you and discuss it with your family. And please bring it back to our next meeting so we can discuss it more.

Raise your hand if you are willing to make this commitment: I commit to discuss the benefits and costs of this insurance policy with my family.

Now let us all join hands and say together: “Together, we are going to prepare to face illness.”
Description of Health Insurance Policy

**Benefits** - The health services that the insurance company pays for if you get sick or have an accident are:
- (insert description of benefits in clear, simple language)
- (insert description of benefits in clear, simple language)
- (insert description of benefits in clear, simple language)

**Eligibility** - The people who can buy and be covered by the insurance policy are:
- (insert description of who is eligible in clear, simple language)
- (insert description of who is eligible in clear, simple language)
- (insert description of who is eligible in clear, simple language)

**Exclusions** - The specific conditions, circumstances or services that the policy does not cover are:
- Insert description of exclusions in clear, simple language.
- Insert description of exclusions in clear, simple language.
- Insert description of exclusions in clear, simple language.

**Premium** – The payment that you have to make to the insurance company every ________ (insert how often microinsurer requires payments) is:
- Insert description of premium in clear, simple language.
- Insert description of premium in clear, simple language.

**Claim** – A request to the insurance company for payment of benefits or health services that are provided to you if you get sick. The process for making a claim is:
- Insert description of the process for making a claim in clear, simple language.
- Insert description of the process for making a claim in clear, simple language.
- Insert description of the process for making a claim in clear, simple language.

If you have questions about this health insurance policy, call or visit: (insert phone number and address)
TECHNICAL LEARNING CONVERSATION 6: HOW TO GET HEALTH SERVICES WITH HEALTH INSURANCE

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Given advice about how to get health services with health insurance.

Preparation
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance policy available to participants.
- List of clinics, hospitals and other health service providers that are covered by the insurance policy (1 per participant)
- Description of the Health Insurance Policy available to participants (3 copies)

Time
30 minutes

Steps

1. Review key features of the health insurance policy – 5 minutes

Last time we discussed a health insurance policy that is available to you and your family. Now let us review.

- What is the premium of the health insurance policy that is available to you and your family?
- What are some of the benefits of the health insurance policy that you discussed with your family?

Encourage 2 or 3 participants to share. Thank them. Then say:

I encourage you to take action so that your family can be protected with these benefits!

2. Present steps for getting health services with health insurance – 10 minutes

Note: If the insurance company pays the health service provider directly, present 3 steps for getting health services with health insurance. If the insurance policy requires members to get reimbursed, present 4 steps for getting health services with health insurance.

There are 4 (or 3) steps for getting health services with health insurance:
1. Make sure the health services you need are benefits of your health insurance policy
2. Go to a clinic or hospital that is covered by the health insurance
3. Tell the clinic or hospital you have insurance
4. Submit a claim form and receipts to the insurance company (only state this if the insurance company reimburses insured members)
Form 3 groups and assign each member of each group a number from 1 to 4 (or 3 depending on the insurance policy). Then say:

One person in each group is going to be responsible for remembering one of the steps for getting health services with health insurance. I am going to explain each step in more detail now.

➢ **Who has the number 1?**

*After they raise their hands, say:*

You must remember this step.

Step 1: Make sure the health services you need are benefits of your health insurance policy

First, you must decide what health services you need. And then you can decide whether those services are benefits of your health insurance policy.

We reviewed the health insurance policy last week.

➢ **What are some of the benefits of the health insurance available to you?**

[__________, ____________ , ____________ and ____________ (insert benefits of health insurance policy)]

If you get a health service that is not a benefit of your health insurance policy, your health insurance is not going to pay for it.

➢ **Who has the number 2?**

*After they raise their hands, say:*

You must remember this step.

Step 2: Go to a clinic or hospital that is covered by the health insurance.

After you decide if the health services you need are benefits of your health insurance policy, you must decide where to go to get health services.

*Distribute the list of clinics, hospitals and other health service providers that are part of the health insurance policy. Then say:*

This is a list of clinics and hospitals that you can go to for health services and use your health insurance. If you go to a clinic or hospital that is not on this list for a health service, your health insurance is not going to pay it.

*Read the names of the clinics and hospitals on the list. Then ask:*

...
What questions do you have about the list of clinics and hospitals you can go to and use your health insurance?

Respond to questions.

Who has the number 3?

After they raise their hands, say:

You must remember this step.

Step 3: Tell the clinic or hospital you have insurance.

Note: Choose option 1 or 2 below depending on the insurance policy.

**Option 1 – Insurance company pays health provider directly**

When you go to the clinic or hospital, it is very important to tell them that you have health insurance with __________ (name of microinsurer). You do not have to pay for health services covered by the health insurance policy when they are received. You just need to show your identification card (or your family member’s identification card if they are getting the health service). The insurance company pays the clinic or hospital later. The only way the clinic or hospital knows that the insurance company is going to pay them is if you show your identification card.

**Option 2 – Insurance company reimburses insured members**

When you go to the clinic or hospital, it is very important to tell them that you have health insurance with __________ (name of microinsurer). You have to pay for the cost of the health services when they are received. But the health insurance company can reimburse you for health services covered by the health insurance policy later. You must submit a claim to get reimbursed.

Who has the number 4?

After they raise their hands, say:

You must remember this step.

Step 4: Submit a claim form and receipts to the insurance company.

As we discussed in a previous meeting, you must submit a claim form and receipts to __________ (name of microinsurer) to get reimbursed for the services you received.

After you submit a claim, within how much time should you be reimbursed? [_________ (insert amount of time)]

Thank participants.

Both Option 1 and 2
What questions do you have about the steps for getting health services with health insurance?

If you forget or do not understand one of these steps, or you have a problem, talk to ____________ (name of microinsurer) at ________________ (insert contact information such as address and phone number). This information is located on the policy on page ________________ (insert page or place where contact information is found).

Respond to questions.

3. Have participants role play giving advice about how to get health services with health insurance – 10 minutes

I need one volunteer from each group to play the role of a member who thinks they need health services and needs advice about the steps for getting them with health insurance. The rest of the group members are going to help her.

After identifying a volunteer from each group, say:

Volunteers, imagine you are thinking of going to the clinic or hospital for ____________ (health service covered by the insurance policy.) But you do not know how to do it. Your group members are going to give you advice by explaining the 4 steps we just discussed. Be sure to help her decide if the health service is covered and where to go for it. You have 3 minutes.

If you brought your copy of the Description of the Health Insurance Policy that I gave you last time, you can use it to see if the health service the volunteer needs is covered. If not, I have extra copies.

Go to each group and make sure they explain each step correctly to the volunteer. After 3 minutes, say:

Now I invite 1 group to do their role play for the whole group. Be sure to give advice about each of the 4 steps for getting health services with health insurance.

Make sure they cover each step. Thank the participants.

4. Invite participants to commit to use the steps for getting health services with health insurance – 5 minutes

During our next meeting, those of you who would like to buy the health insurance can apply. Please bring your copy of the insurance policy to our next meeting so we can discuss it more.

Raise your hand if you are willing to make this commitment: I commit to use the steps for getting health services with health insurance.

Now let us all join hands and say together: “Together, we are going to prepare to face illness.”
TECHNICAL LEARNING CONVERSATION 7: DECIDING TO APPLY

Objectives
By the end of this Technical Learning Conversation, participants will have:
1. Reviewed technical information about health insurance.
2. Demonstrated their intention to apply for health insurance.

Preparation
- Before facilitating the Technical Learning Conversation, insert the appropriate information about the health insurance policy available to participants.
- Bring extra copies of the Description of Health Insurance Policy available to participants in case they do not bring their copies.
- Copies of health insurance policy applications (1 for each participant)

Time
30 minutes

Steps

1. **Review the steps for getting health services with health insurance – 5 minutes**

Last time we discussed the steps for getting health services with health insurance. Let us review now.

- **What are the steps for getting health services with health insurance?**
  
  ![Steps](image)

  ![Steps](image)

  ![Steps](image)

  ![Steps](image)

  

  Thank participants. Then say:

  I encourage you to use these steps for getting health services with health insurance!

Today is our last meeting about health insurance. Today you can plan ahead and take action to apply for health insurance with ________________ (insert name of microinsurer).

2. **Play a game to review technical information about health insurance – 10 minutes**

Ask participants to stand in a straight line – one behind another. Then say:

I am going to read statements about health insurance. For each statement I read, you are going to indicate whether you think it is true or false by jumping to 1 side or the other.
Let us start with some practice statements. I am going to read each statement twice. When I say “Go,” jump to the right if you think it is true and to the left if you think it is false.

Read the first practice statement in the box below twice, then say “One, Two, Three, Go!” Make sure the participants give the correct answer, if there is one. Before reading the next statement, give participants time to get back into a straight line. Do the same for the remaining practice statements.

<table>
<thead>
<tr>
<th>Practice Statements</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Today is ________ (absolutely incorrect weather - for example, sunny or rainy).</td>
<td>False</td>
</tr>
<tr>
<td>2. My name is _______ (your correct name).</td>
<td>True</td>
</tr>
<tr>
<td>3. Our husbands appreciate all the work we do.</td>
<td>???</td>
</tr>
</tbody>
</table>

Then say:

Now let us do the same with statements about health insurance.

Read the first statement in the box below twice, then say “One, Two, Three, Go!” If all participants give the correct answer, congratulate them. If some participants think the statement is true and others false, ask someone who answered correctly to explain her answer, tell the group the correct answer and finally clarify any questions. If all participants give the wrong answer, lead a discussion to explain the correct answer. After each discussion, give participants time to get back into a straight line before you read the next statement. Do the same for the remaining statements.

<table>
<thead>
<tr>
<th>Health Insurance Game</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lost time at work is a part of the total cost of illness.</td>
<td>TRUE</td>
</tr>
<tr>
<td>The total cost of illness includes the cost of transportation, hospital bills, tests, medicines and lost time at work.</td>
<td></td>
</tr>
<tr>
<td>If you buy health insurance and you do not get sick, the health insurance company must give you back the money you paid.</td>
<td>FALSE</td>
</tr>
<tr>
<td>When you buy health insurance you pay for protection against an illness that may or may not happen.</td>
<td></td>
</tr>
<tr>
<td>A person saves a lot of money if she does not buy health insurance.</td>
<td>FALSE</td>
</tr>
<tr>
<td>The cost of illness can be very high. One person could even end up spending all her income or savings treating an illness.</td>
<td></td>
</tr>
</tbody>
</table>
If the cost of my illness is more than what I paid in premium, the insurance company does not cover these costs.  

**FALSE**

The insurance company commits to pay for all of benefits covered by the insurance policy even if you have not paid an equal amount in premium payments.

**FALSE**

The health insurance policy is the contract between you and the insurance company. So everybody that signs the policy must fulfill all of the obligations described in it.

When you sign the health insurance policy, you commit to regularly pay a premium and the insurance company commits to pay the benefits described in the policy.

**TRUE**

The insurance company commits to pay for all of benefits covered by the insurance policy even if you have not paid an equal amount in premium payments.

You can go to any clinic or hospital you want and use your health insurance, even if they are not on the list of clinics and hospitals.

**FALSE**

You must go to a clinic or hospital that is on the list of clinics and hospitals to use your health insurance. If you go to a clinic or hospital that is not on the list, the insurance is not going to pay for it.

Add one statement related to the features of the policy offered by the microinsurer.

Add one statement related to the features of the policy offered by the microinsurer.

Thank participants for their participation.

3. **Invite participants to decide whether or not to buy health insurance – 10 minutes**

Let us get an idea of what you are thinking about buying health insurance to face illnesses. Everyone stand up.

- If you already decided to buy health insurance, move here (*point to 1 corner of the meeting place*).
- If you are thinking about buying health insurance but have not decided what to do yet, move here (*point to another corner of the meeting place*).
- If you are thinking about it but feel it is impossible for you to pay the monthly premium right now, stand here (*point to third corner of the meeting place*).

While participants are standing in the 3 corners, ask:

➢ **Who wants to share why they are standing where they are?**

Let us hear from anyone who wants to talk.

Thank participants for their honesty and answer any questions they may have about health insurance or the insurance policy available to them.

Then say:
If you want to apply for health insurance today, please come forward and I can help you get started.

*Help participants to complete the insurance policy applications.*

4. **Invite participants to commit to think about the value of insurance or commit to use it** – *5 minutes*

   After interested participants complete the application, say:

   Those of you who applied for health insurance today, raise your hand if you are willing to make this commitment: I commit to use my health insurance to protect myself and my family against the costs and risks of illness.

   Those of you who are still thinking about buying the health insurance policy, please discuss the benefits and value of it with your family members. Remember that you can always apply at a later date. Raise your hand if you are willing to make this commitment: I commit to think about the value of buying health insurance and when ready, I commit to visit _____________ (*insert the name of the microinsurer*).

   Now let us all join hands and say together: “Together, we are going to prepare to face illness.”