

Conditions of Micro Health Insurance Schemes

Cultural//Social factors

- Level of solidarity
- Cohesion within the target group
- Social capital
- Ethnic//Linguistic differences
- Traditions of autochthonous group
- Conflicts of insurance principles with traditional religions//beliefs
- Traditional risk management strategies

Economic Factors

- Willingness / Ability to pay
- Access to health care service providers/hospitals of adequate quality
- Access to reinsurance/Risk adjustment
- Access to stable and secure financial transactions
- Access to private insurance companies

Political Factors

- Legislation/Regulation of (Micro-)Insurance
- Level of democracy/liberty
- Stable government
- Public health politics
- Linking of public health care services and micro health insurance services
- Inflation
- Health sector inequalities

Environmental factors

- Natural disasters
- Drought/Flooding
- Hygiene/Potable water and sanitation
- Infrastructure
- Wars/Riots

Epidemiological factors

- Predictable illnesses versus illnesses by chance
- Malaria/Cholera/HIV/AIDS
- Epidemics/Pandemics
- Malnutrition
- Vaccination programmes / Prevention

Management factors

- Product Design
- Level of participation
- Governance
- Model of Micro Health Insurance (Partner-Agent, Mutual,...)
- Sufficient size of Insurance Pool / Target group
- Corruption
- Trust in the Micro Health Insurance Institution
- Business Process
- Linking of Microcredit and Microinsurance