

Nonprofit Sector

Community-Based Health Insurance Organizations



Introduction

Community-based health insurance (CBHI) is a type of private health insurance that typically targets low-income people. The West African *mutuelles* model is a well-known example of CBHI. More recently termed micro-insurance, these schemes offer protection to low-income people against specific health threats in exchange for regular premium payments. Where these programs exist, it is worthwhile to find out how they operate, which services they cover, and which providers (public or private) are in their network.

Questions

- What insurance products do you provide?
- What services do they cover? [PROBE: Essential Health Package (EHP), HIV, family planning, child health?]
- What are the inclusion and exclusion criteria for the scheme?
- What are the financial limits associated with services covered by the scheme?
- Are there services that your members are asking for that you are not covering? If so, what are they?
- What are the premiums you charge? How many individuals are covered for each premium?
- Is your membership growing?
- What percentage of your members is up to date with their premium payments?
- Can members seek services at public, private or both types of facilities?
- How are the health care providers paid (capitated/fee-for-service)?
- How do you negotiate your rates with the health care providers?
- What is the size of your target community?
- How many members do you have? Who are your members (urban/rural, income, SES class, sex, age)?
- Are you collecting enough money in premiums to cover the health care provided by your scheme? If not, why?
- What percentage of your expenses is for administration?
- What is your payout ratio?
- How are you regulated?
- Are you interested in serving groups with lower income than those you currently cover? What are barriers to expanding coverage to those groups?
- Have you received some form of subsidy such as grants from donors or technical assistance from experts? If so, please describe your experience with this.
- How are the products marketed and sold to clients? How are you marketing to women/men? How do you segment the market and tailor marketing messages?