Enabling Alternative Health Financing Mechanisms in the APEC Region

Purpose: Information
Submitted by: MicroInsurance Centre
Session 3B: Plenary Panel on Enabling Alternative Health Financing Mechanisms in the APEC Region

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“Microinsurance”

Insurance products that are designed to be appropriate for the *low-income* market in relation to cost, terms, coverage, and delivery mechanisms.
Leveraging HMI to Promote UHC

Private or community-based health insurer (CBHI)

Substitute
HMI services a population that is a) ineligible for public coverage or b) does not receive effective public coverage

Organic demonstration
Existing HMI experience informs the design of national initiatives

Planned demonstration
HMI acts as an ongoing laboratory for piloting new operational models and policies

Universal health coverage

Government
No reform in place

Reform underway

Secondary Role
Maturity (e.g. time, political commitment, management capacity, infrastructure, resources)

Primary Role

Provider of coverage

Partnership
Government outsources a specific piece of the insurance value chain to a private partner (private insurer, CBHI and other organized groups)

Foundation
CBHI is at the origin of health social protection; government decides to scale and exerts regulatory authority over CBHIs

Supplement
HMI provides products covering additional benefits to public scheme (e.g. outpatient benefits, lost wages, travel, etc.)

Leveraging health microinsurance to promote universal health: Meredith Kimball, Caroline Phily, Amanda Folsom, Gina Lagomarsino, Jeanna Holtz; International Labour Office. -Geneva: ILO, 2013, p.8
4 Key Points

- Take an honest look
  - Data > just numbers
- Understand the gaps
- Synergy with Commercial and Mutual sectors
- Efficient Insurance for all low-income people
- Proportionate approach to policy and regulations
The MicroInsurance Centre
“Developing partnerships to insure the world’s poor”

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