



ACERH

AUSTRALIAN CENTRE FOR ECONOMIC RESEARCH ON HEALTH

SEMINAR

Monday, 1 March 2010, 2:00-3:00pm

Bob Douglas Lecture Theatre
Building 62a, Eggleston Road
The Australian National University, Canberra

Micro (Health) Insurance: Process and product innovation to protect the world's poor

Dr Iddo Dror

Micro Insurance Academy & University of Geneva

The Speaker

Dr Iddo Dror is the Director of Operations of the Micro Insurance Academy (the world first and largest not-for profit organization dedicated to providing technical assistance in microinsurance domain-knowledge), and visiting professor at the University of Geneva. He has over a decade of experience in various sectors working in four continents, including experience with academia, large international organizations and grassroots NGOs. His areas of expertise include microinsurance, risk management, adult education, and international trade and management issues. Dr Dror holds a PhD in Economic and Social Sciences, and a Master of Business Administration, from the University of Geneva.

Abstract

Two generations of top-down decisions on health financing systems, from Alma Ata through Bamako and the more recent MDGs, have produced very modest results for poor people, poor countries or indeed for the major donors/funders. The combined health expenditure of governments, multi-bilateral aid agencies, international organizations (including the World Bank), foundations, NGOs, and the private sector amount (in India as in most low-income countries) to less than half the total spent on health. This leads to a situation whereby millions (35m per year in the case of India alone) fall below the poverty line due to a single health event in their family. Years of asset-accumulation by entire families can be wiped out in a matter of hours when individuals are hit by sudden sickness or accident in low-income countries, because the poor, the rural population and people in the informal economy with unstable income flows must pay out-of-pocket for unavoidable healthcare needs. This highlights the vulnerability of millions due to the lack of basic access to health financing mechanisms, and notably insurance, even if they can access microfinance. Micro health insurance units (MIUs) that create a rudimentary insurance/safety net for marginalized groups represent the highest hope for extension of health insurance coverage among the poor. However, till date microinsurance remains out of reach of most of the world's poor. This seminar will examine some of the critical challenges facing micro health insurance today, based on research findings from India.

Parking

A campus map for ANU can viewed on the University's web site (<http://campusmap.anu.edu.au/>). Visitors to the campus are advised to take a taxi to the venue if possible. The closest Pay Parking is at University House (pay at the meter in the quadrangle). Access to the Bob Douglas Lecture Theatre is by direct entry into Building 62a off Eggleston Road.

For enquiries about this seminar contact Ms Lyn Rowe (ACERH@anu.edu.au or +61 2 6125 3688) or Dr Francesco Paolucci (francesco.paolucci@anu.edu.au).