

## TITLE

Self-Sustaining Community-Based Health Insurance for Urban Informal Sector Workers in Bangladesh

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## BACKGROUND AND RATIONALE

The poor and marginalized people in Bangladesh face many barriers to access in healthcare services due to poverty. Reliance on out-of-pocket payment mechanism for health services leads to catastrophic burden for many households in Asia. As a protection against such risks, micro health-insurance (MHI) is an emerging sector, strongly linked to the microcredit movement in Bangladesh. While MHI is concentrated into rural people through microcredit programs, the urban workers at informal sectors are not enough explored to MHI effort, so such efforts can be supplementary to advancing MHI movement.

Inclusion of informal sector workers in social health insurance has been approached as a challenge for universal healthcare coverage in low and middle income countries. Among others lack of trust on insurer and knowledge about health insurance are identified as barriers to insurance uptake. Of all employments (47 millions) in Bangladesh, 88% belongs to informal sector, of which half are in urban areas. Informal sector workers contribute with 65% of GDP. However, no social protection is guaranteed for these workers. While the tax-base is small in Bangladesh, health insurance can be an alternative for revenue accumulation for financing healthcare of informal sector workers.

Experience from an ongoing project on “client’s education about micro health insurance and its usefulness” shows the evidence of workers’ interest in developing community-based health insurance (CBHI) scheme. Knowledge about insurance is important for interest in insurance uptake as observed in the educational sessions. It has also been observed that the participatory role of workers (ownership and authorized observation) is essential for ensuring trust in the scheme through transparency and accountability of financial and non-financial management. Both access to healthcare services and its quality are incorporated in the concept.

## OBJECTIVE

The main objective of the project is to provide micro-health insurance to the members of occupational associations.

Specific objectives:

- 1) To transfer knowledge about micro-health insurance containing its mechanism and usefulness
  - 2) To provide training to the representatives of occupational associations (Steering Committee) about formation of community-based health insurance, relationship with insurance clients and observation of management and how to take over the scheme by the associations
  - 3) To provide support with start-up of healthcare provision and to transfer the responsibility gradually to the occupational associations
  - 4) To provide training to healthcare providers on human rights, medical ethics, insured patient management and relationship with scheme’s steering committee and management.
  - 5) To perform process documentation and knowledge translation to scientific community, policy makers and people of Bangladesh
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