

Community Based Health Insurance: Pro-rich or Pro-poor?

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In most developing countries, the poorer sections of the population are generally excluded from public or private health insurance programmes. This fact is very much related to their employment status; poor people often use to work in the informal sector. In policy circles there has been increasing attention in the last decade to develop health insurance products that can reach and include informal workers as a means to extend social security coverage. Community Based Health Insurance schemes (CBHIs) are seen as one of the mechanisms through which coverage of informal sector workers can be attained. By means of a case study on community based health insurance in rural areas in Central Togo, this paper analyzes the question what extent community based health insurance promote social inclusion of poorer people. Data are used from a 2009 sample among 430 rural households, including insured and non-insured households. The paper will analyze membership characteristics of insured households and compare these with characteristics of the non-insured population. Findings will show that CBHIs are capable to attract poor informal sector workers, but further differentiation of the poor also shows that the relative rich among the poor join the schemes. This raises questions on whether an insurance scheme is an appropriate tool to include the poorest in social health insurance programmes.