

The Impact of Community Based Health Insurance on Children's Health in Togo

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Achieving the Millenium Development Goals (MDGs) remains an important global challenge. Better protection for the poor against health risks is crucial in this endeavor and international organizations such as the ILO and WHO have advanced micro or community based health insurance (CBHI) schemes as an appropriate instrument to do so. It is argued these schemes can improve access to health care, reduce the costs of medical treatment and less the need to use costly strategies to pay medical expenditures.

Sound empirical evidence on the effects of health insurance is still limited, partly because it is methodologically challenging. In this paper we address these methodological challenges with reference to a study of the impact of community based health insurance on child health in Togo, West Africa. The paper presents findings on a range of indicators concerning child health, such as nutritional status, vaccination status, some clinical health indicators, parent's perception on the child's health and health seeking behaviour when children are ill. We find some indications that health insurance participation is related to better child health, at least for some indicators. At this stage we cannot yet ascertain that this better health status is the result of taking up insurance. Parents who care more for the health of their children, and whose children may be healthier because of this attitude, may be more likely to participate in the health insurance.