

# *Social Re Insurance*

A New Approach to Sustainable Community Health Financing



International Labour Office



THE WORLD BANK

Editors

David M. Dror  
and  
Alexander S. Preker

# Social Reinsurance A New Approach To Sustainable Community Health Financing

**Craig Churchill**



## **Social Reinsurance A New Approach To Sustainable Community Health Financing:**

Social Reinsurance David M. Dror,Alexander S. Preker,2002-01-01 Annotation This volume views community based microinsurance as an incremental first step to improved financial protection and better access to health services for the poor While community based financing can be structured in various ways this volume focuses on reinsurance as a mechanism for improving micro level health insurance units It outlines strategies and policies that can be applied by countries and donors to improve access to health care services      Handbook of Insurance Georges Dionne,2025-03-01 The Handbook of Insurance reviews the last fifty years of research developments in insurance economics and its related fields A single reference source for professors researchers graduate students regulators consultants and practitioners the book starts with the history and foundations of risk and insurance theory followed by a review of prevention and precaution asymmetric information insurance fraud risk management insurance pricing new financial innovations reinsurance corporate governance capital allocation securitization systemic risk insurance regulation the industrial organization of insurance markets and other insurance market applications The new edition covers many topics that have risen in importance since the 2nd edition such as climate risk pandemic risk insurtech digital insurance cyber risk behavioral economics Solvency II corporate governance enterprise risk management and machine learning This edition of the Handbook contains 20 new chapters Each of the chapters is written by leading international authorities in risk and insurance research All contributions are peer reviewed and each chapter can be read independently of the others It is a tour de force to provide to the insurance industry and its stakeholders a structured complete intelligent and critical synthesis of insurance economics in the twenty first century This is what you have in your hands This third edition of the Handbook of Insurance should be the bible to anyone who wants to have a deep understanding of the complex challenges faced by insurance and reinsurance markets to create the large social value of risk sharing and risk diversification Christian Gollier Director of the Toulouse School of Economics This collective work not only offers a remarkable synthesis of cutting edge research in insurance economics but also provides a rare resource both comprehensive and authoritative for professionals seeking a deeper understanding of insurance industry fundamentals and emerging trends The content of the Handbook reflects the richness and dynamics of the field and underlines the many facets involved in better understanding how insurance works and contributes to society Jad Ariss Managing director The Geneva Association      *Scaling Up Affordable Health Insurance* Alexander S. Preker,Marianne E. Lindner,Dov Chernichovsky,Onno P. Schellekens,2013-05-31 This book presents an in depth review on the role of health care financing in improving access for low income populations to needed care protecting them from the impoverishing effects of illness and addressing the important issues of social exclusion in government financed programs      **Protecting The Poor: A Microinsurance Compendium** Craig Churchill,2008      **Private Voluntary Health Insurance in Development** Alexander S. Preker,Richard M. Scheffler,Mark C. Bassett,2007 Private voluntary health insurance already plays an

important role in the health sector of many low and middle income countries The book reviews the context under which private insurance could contribute to an improvement in the financial sustainability of the health sector financial protection against the costs of illness household income smoothing access to care and market productivity This volume is the third in a series of in depth reviews of the role of health care financing in providing access for low income populations to needed healthcare protecting them from the impoverishing effects of illness and addressing the important issues of social exclusion in government financed programs

Handbook of Micro Health Insurance in Africa Hans Jürgen Rösner, 2012 Micro health insurance is an emerging concept to reduce poverty and social exclusion and improve health care access The Handbook of Micro Health Insurance in Africa gives an overview of the challenges and needs in the field of micro health insurance Focusing on Sub Saharan Africa where universal social health protection still has a way to go the Handbook provides an introduction to the relatively new and promising approach of micro insurance as a risk management tool for low income households between the market self help and the state This book is an output of the project Pro MHI Africa which is funded by the European Union and directed by the University of Cologne in cooperation with the University of Botswana the University of Ghana and the University of Malawi Series Social Protection in Health Challenges Needs and Solutions in International Health Care Financing Vol 1

Health Care Financing and Insurance Francesco Paolucci, 2010-10-28 As a contribution to the search for suitable and sustainable solutions to finance rising medical care expenditures the book proposes a typology of healthcare financing and insurance schemes based on the dimensions of basic vs supplementary services and mandatory vs voluntary coverage to analyse the design and the complex interactions between various financing and insurance arrangements in several OECD countries This study provides a better understanding of the strengths and weaknesses of the financial and organisational structures of different countries healthcare financing and insurance schemes Its main contributions are the development of a novel and rigorous theoretical framework analysing the economic rationales for the optimal design of healthcare financing and insurance schemes and an empirical and institutional analysis investigating the consequences for efficiency and affordability of the complex interactions between basic and supplementary sources of financing

**Health Systems Policy, Finance, and Organization** Guy Carrin, Kent Buse, Kristian Heggenhougen, Stella R. Quah, 2010-05-22 This volume is unique in its systematic approach to these three pillars of health systems analysis will give readers of various backgrounds authoritative material about subjects adjacent to their own specialties Assembling such comparative materials is usually an onerous task because so many programs possess their own vocabularies goals and methods This book will provide common grounds for people in programs as diverse as economics and finance allied health business and management and the social sciences including psychology Gives readers of various backgrounds authoritative material about subjects adjacent to their own specialties Provides common grounds for people in programs as diverse as economics and finance allied health business and management and the social sciences including

psychology     Insurance and Human Rights Margarida Lima Rego, Birgit Kuschke, 2022-02-15 This volume examines the impact of and interplay between human rights and insurance National supranational and international legal instruments regulating the taking up and pursuit of the business of insurance and reinsurance re insurance distribution and the insurance contract often refer to or impact on human or fundamental rights Courts are often faced with the sometimes seemingly impossible task of reconciling insurance core principles practices and mind sets with the principles and values stemming from human rights protection In some cases such as that of discrimination in insurance this discussion has been going on for decades Some deal with hot topics which have more recently emerged in light of developments stemming from technologic innovations InsurTech The first part of the book focuses on insurance and the right to equal treatment Discrimination on the basis of factors such as gender or age is tackled from the perspectives of the European Union Canada and South Africa The second part of the book highlights the very relevant role played by insurance in the upholding of the right to health covering the United States of America Africa and Brazil The third part of the book explores InsurTech s manifold challenges upon the right to privacy focusing on European Union The fourth part tackles the threat posed by insurance on the right to life in general but with a particular focus on the United Kingdom Written by legal scholars and practitioners the book offers international comparative and regional or national perspectives aiming to contribute to a more thorough and systematic understanding of the interactions between these two very different fields of law providing the industry as well as the scientific community with insights from both sides of this seemingly difficult to transpose divide     **Health Financing for Poor People** Alexander S. Preker, Guy Carrin, 2004 One of the most urgent development challenges facing many low and middle income countries is the need for adequate financing systems to pay for health care provision to the estimated 1.3 billion impoverished people living in rural areas or working in the informal sector in urban areas This publication considers ways of improving the financing of health care at low income levels as part of a global strategy for increased investment in health and poverty reduction Topics discussed include global and regional trends in healthcare financing strengths and weaknesses of community based health financing and experiences in Asia and Africa country case studies using household survey analysis from Senegal Rwanda India and Thailand deficit financing and the impact of risk sharing on achieving health system goals     Normalizing an American Right to Health Christina S. Ho, 2023 Normalizing an American Right to Health argues against the conventional wisdom that a U.S. right to health is out of reach It shows that the necessary change is not extraordinary but familiar and that the law has already laid considerable groundwork in ordinary statutes and case law The book moves from the descriptive task of showing where a right to health already exists in our legal corpus to the prescriptive goal of showing how we could feasibly and meaningfully expand the right through ordinary policies that are widely used in other domains including impact assessments and state sponsored reinsurance     *Health Insurance Handbook* Hong Wang, Kimberly Switlick, Christine Ortiz, Beatriz Zurita, Catherine Connor, 2012-01-18 Many countries that subscribe to the

Millennium Development Goals MDGs have committed to ensuring access to basic health services for their citizens Health insurance has been considered and promoted as the major financing mechanism to improve access to health services as well to provide financial risk protection

*Risk and Africa* Lena Bloemertz, 2012 Through a range of articles this book explores the changing nature of risk in contemporary African societies It provides a valuable addition to the current debate on the concept of risk which has traditionally been skewed in favor of a European historical experience The contributions illustrate that technological hazards pollution and climate change as well as the introduction of new forms of insurance and the restructuring of civil society are just some of the recent developments that invite us to be skeptical of prevailing notions of risk in the African context The reader is encouraged to move away from focusing on the vulnerability of Africa as a pre modern society to consider more localized and contemporary perspectives of risk In exploring new ways of conceptualizing risk in Africa the book addresses the challenge of making theoretical and methodological advances in risk research relevant to understanding the processes of social change on the continent Series Articles on African Studies Beitrage zur Afrikaforschung Vol 51

*Trade in the Service of Sustainable Development* Olivier De Schutter, 2015-09-10 In the Bretton Woods era trade liberalization the improvement of labour rights and working conditions and the strengthening of environmental policies were seen as mutually supportive But is this always true Can we continue to pretend to protect the rights of workers and to improve environmental protection particularly through climate change mitigation strategies within an agenda focused on trade liberalization Is it credible to pursue trade policies that aim to expand the volumes of trade without linking such policies to labour and environmental standards seen as non trade concerns This book asks these questions offering a detailed analysis of whether linkage is desirable and legally acceptable under the disciplines of the World Trade Organization WTO It concludes that trade can work for sustainable development but only if we see it as a means for social and environmental progress including climate change mitigation and if we avoid fetishizing it as an end to be pursued for its own sake

**Financing Micro Health Insurance: Theory, Methods And Evidence** David M Dror, 2018-12-27 Healthcare for all at affordable prices is still a major but universally elusive goal Everyone spends money on healthcare and it is the most impoverishing consumption item Thus most governments and the United Nations promote Universal Health Coverage each country's unique blend of tools for healthcare financing including taxes subsidies and market controls Most people in low and middle income countries LMICs have no health insurance of any kind And most LMIC governments lack the political will information or resources to require their citizens to buy health insurance themselves or to subsidize insurance for all who cannot afford the price This book deals with financing voluntary and contributory health insurance for resource poor and rural groups in LMICs This book addresses three issues The first is how to catalyse demand for health insurance and develop insurance literacy among the largely illiterate and innumerate target population using training programs to build an enabling consensus allowing locals to create and administer such schemes The second involves

the process of developing simplified methods for risk assessment which can help to underwrite risks price the micro health insurance schemes and ensure proper implementation The third issue is formulating a compelling business case which would make this health insurance affordable financially sustainable and operationally scalable This book develops insurance education and financial literacy for students of economics business administration insurance development studies and social work to prepare them for practical work as implementers policymakers or evaluators A supplementary section for teachers and students includes comprehension questions

*Health Microinsurance* David M. Dror, 2020 Pt 1 Introduction ch 1 The framework for implementation of microinsurance ch 2 Health microinsurance models pt 2 Pre implementation activities ch 3 Baseline study and its purpose ch 4 Substitutes to baseline surveys ch 5 Pricing of microinsurance or rate making ch 6 Estimating willingness to pay ch 7 Estimating capital requirements to scale health microinsurance pt 3 Implementation ch 8 Insurance awareness and education ch 9 Community involvement in benefits package design ch 10 The governance structure and training the key actors ch 11 Enrollment into the scheme pt 4 Business processes of microinsurance ch 12 The business processes of CBHI ch 13 Data in microinsurance ch 14 MIS in microinsurance pt 5 Monitoring evaluation and sustainability ch 16 Impact assessment of microinsurance

**The Oxford Handbook of Health Economics** Sherry Glied, Peter C. Smith, 2013-05-23 The Oxford Handbook of Health Economics provides an accessible and authoritative guide to health economics intended for scholars and students in the field as well as those in adjacent disciplines including health policy and clinical medicine The chapters stress the direct impact of health economics reasoning on policy and practice offering readers an introduction to the potential reach of the discipline Contributions come from internationally recognized leaders in health economics and reflect the worldwide reach of the discipline Authoritative but non technical the chapters place great emphasis on the connections between theory and policy making and develop the contributions of health economics to problems arising in a variety of institutional contexts from primary care to the operations of health insurers The volume addresses policy concerns relevant to health systems in both developed and developing countries It takes a broad perspective with relevance to systems with single or multi payer health insurance arrangements and to those relying predominantly on user charges contributions are also included that focus both on medical care and on non medical factors that affect health Each chapter provides a succinct summary of the current state of economic thinking in a given area as well as the author's unique perspective on issues that remain open to debate The volume presents a view of health economics as a vibrant and continually advancing field highlighting ongoing challenges and pointing to new directions for further progress

Financing Universal Access To Healthcare: A Comparative Review Of Landmark Legislative Health Reforms In The Oecd Alexander S Preker, 2018-03-20 The recent expansion of health insurance coverage in the USA under the Affordable Health Care Act and current threats to reverse the benefits of this reform have once again focused the world's attention on the difficult challenges faced by other countries trying to provide better access to healthcare to their population at an affordable cost This textbook

provides a comparative review of financing universal access to healthcare in the Organisation for Economic Co operation and Development OECD countries The first two chapters of the book provide a framework for financing universal access to healthcare The remaining eight chapters present case studies of eight OECD countries that have successfully introduced reforms to finance universal access to healthcare for their population through landmark legislative reforms A concluding chapter focuses on the lessons learned from the OECD and recommendations from policymakers and others who are planning similar reforms The book is designed as a learning tool for students and as a user guide for policymakers

*The Geneva Papers* Christophe Courbage,2016-04-29 In January 1976 Raymond Barre the first President of The Geneva Association and Orio Giarini its first Secretary General founded The Geneva Papers on Risk and Insurance with the main goal of supporting and encouraging research in the economics of risk and insurance At that time research in the field of insurance was still embryonic and insurance was regarded as peripheral social activity When sustained economic growth gained traction the function of insurance gradually emerged as a key contributor to economic development By integrating uncertainty into economic theory and benefiting from the progress of both financial economics and decision theory research developed further in the field of insurance economics and risk management and is now prolific The Geneva Papers on Risk and Insurance undeniably contributed to this evolution and its impact on research in insurance has largely exceeded what its two founding members could have expected This volume is a special collection of papers celebrating 40 Years of The Geneva Papers on Risk and Insurance The collection looks back at the storied history of The Geneva Papers on Risk and Insurance and features papers from some of the esteemed authors who have contributed to the journal in its lifetime This collection of papers highlights just a few of the many themes addressed in the papers published by the journal since it was created Nevertheless the selection exemplifies the richness and variety of topics the field of insurance covers

*Social Policy for Development* Anthony L Hall,James Midgley,2004-03-31 Strong social policy is essential for sustainable growth This book is an extremely useful overview of social policy issue for policy makers and anyone who wants to understand the true roots of successful sustainable development Ian Johnson Vice President for Sustainable Development The World Bank Throughout the world issues of social development have now taken centre stage There is no more comprehensive and readable guide to the choices and conflicts of this global drama This book is essential reading for all students and practitioners of social development and for every World Bank economist David Piachaud Professor of Social Policy London School of Economics This much needed textbook fulfils a major gap in providing a complete up to date guide and introduction to the increasingly important role of social policy in the context of development processes and practice Across a number of key sectors and areas of social policy concern the authors accessibly introduce and explain the main conceptual debates the most recent policy discussions and provide applied examples to illustrate the latest developments in the social policy and planning field Central topics covered include poverty rural development urban development education health social work social welfare



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