



Incentives in Community-Based Health Insurance Schemes (Development Economics and Policy)

F Markus Kaiser

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The author presents a promising tool to increase the coverage rate of community-based health insurance schemes (CBHI) and access to medical care for poor population groups in developing countries. He addresses a key problem of CBHI: Authorities cannot sanction non-members and membership cannot be enforced. Therefore, it is proposed to award membership by offering incentives such as raffle participation for joining a CBHI. This approach attracts new members and can be a motivation to continue membership payments of healthy insurance members. The results of an ex-ante demand analysis conducted in the Philippines are promising. More than 80% of the respondents would like to participate in the raffle and would even agree to higher premium payments covering additional costs of the raffle.

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