Contents

	Acknowledgements	
	Preface: Social Protection in Health – Challenges, Needs and Solutions in International Health Care Financing Hans Jürgen Rösner	xi
	Foreword Bonu N. Swami	xiii
I	Introduction: Social Protection in Health through Micro Health Insurance in sub-Saharan Africa	3
	Lisa-Marie Ouedraogo, Philipp Degens, Gerald Leppert	
II	Basics and Background of Micro Health Insurance in the African Context	19
1.	Micro health insurance in different institutional settings Hans Jürgen Rösner	21
2.	Emergence of micro health insurance in sub-Saharan Africa Gerald Leppert, Philipp Degens, Lisa-Marie Ouedraogo	37
3.	The landscape of micro health insurance in Africa Michal Matul, Michael J. McCord, Caroline Phily, Job Harms	59
Ш	State of Affairs of Micro Health Insurance in Selected African Countries	89
1.	Problems and prospects of micro health insurance: Case study of Itekanele Medic Aid Scheme in Botswana Bonu N. Swami, Francis Nathan Okurut, Dauda Olalekan Yinusa, Vijaya Bonu, Pelaelo Shakes Pelaelo, Abraham Sethibe	91
2.	Micro health insurance in Ghana	109

Adobea Yaa Owusu, Marshall Kala, Robert Lawrence Afutu-Kotey

3.	The potential of micro health insurance in Malawi	125
	Spy Munthali, Dietmar Ilsen	
4.	The Community Health Fund (CHF) in Tanzania: Problems and solutions via collaboration with microfinance institutions	145
	Jennifer Hennig	
IV	Design and Operations of Micro Health Insurance	171
1.	Community health insurance in sub-Saharan Africa: What operational difficulties hamper its successful development?	173
	Manuela De Allegri, Rainer Sauerborn, Bocar Kouyaté, Steffen Fleßa	
2.	Pricing health insurance	193
	Denis Garand, John Wipf	
3.	Considerations for health microinsurance product development – a case study of Jamii Bora Trust in Kenya	211
	Ana Klincic Andrews	
4.	Operating on the edge: How to counter insurance-related financial risks in micro health insurance beyond the scope of a single organization	231
	Gerald Leppert	
V	Micro Health Insurance: Demand and Impact	255
1.	Determinants of demand for micro health insurance in Botswana	257
	Dauda Olalekan Yinusa, Francis Nathan Okurut	
2.	Willingness to pay for micro health insurance in Malawi	285
	Innocent Phiri, Winford Masanjala	

Contents

3.	Combating HIV/AIDS-related problems in Botswana: The	309
	potential role of micro health insurance	
	Christina May, Vijaya Bonu	
4.	Impact analyses of micro health insurance	335
	Ralf Radermacher, Kajetan von Armansperg, Theresa Chen	
VI	Extending Outreach of Micro Health Insurance	359
1.	Access to micro health insurance in Ghana: Literature review and proposed analytical framework	361
	Adobea Yaa Owusu, Robert Lawrence Afutu-Kotey, Marshall Kala	
2.	Integrating paupers into mutual health organizations: The community model – a report from Cameroon	377
	Mildred Kongla Njamnsi	
3.	Reflections on the impact of selected cultural factors on acceptance and success of community-based health insurance – examples from Ghana and India	393
	Julia Blaese	
4.	Solidarity in the extension of micro health insurance – the problem of enrollment in mutual health organizations in Burkina Faso	415
	Bouma Fernand Bationo, Lisa-Marie Ouedraogo	
5.	"Access for all" and "Reaching the poor"? Integration of mutual health insurance units into public social security arrangements –	429
	benefits and risks for mutual schemes	
	Lisa-Marie Ouedraogo	
	About the Authors	I