

agriculture, information & communication technology for poor and self governance of local bodies.

People Mutuals

People Mutuals, the insurance initiative of DHAN Foundation, strives for safeguarding the poor from risks and vulnerabilities through collaboration with insurance providers and mutual solutions to reduce poverty. The poor are provided access to insurance company products that meet their needs. The gaps in the insurance company products are identified and mutual solutions are evolved and designed to ensure comprehensive risk coverage. At present over one million poor have been provided with access to different types of insurance including life, health, livestock, crop and micro pension.

National Insurance Company

One of the four public sector general insurance companies in India. Has a long term partnership with DHAN for about a decade in accessing health insurance for the members of People Institutions promoted by DHAN.

For further information, please contact



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Building Resilience for Sustaining Development

Seminar on Health Insurance: Resilience building against health risks



Madurai Symposium 2017

Thamukkam Grounds, Madurai
September 21, 2017

Insurance

Organized by



People Mutuals
Social Security Initiative of DHAN Foundation

Madurai symposium, since its inception in 2003, has emerged as development knowledge place where various stakeholders' people/community institutions, civil societies, Government, NGOs, Banks, donors, philanthropies and academia share, learn from each others' experience and practices and looks at opportunities for collaborative endeavours. The Symposium attracts over 15,000 participants and the one being organized in 2017 is the eighth edition. The theme of the Symposium – 2017 is 'Fostering Development Knowledge'.

Introduction

Climate change is expected to significantly increase the health risks across all nations. Moreover this will disproportionately affect the low income and vulnerable households in each country. For a country like India, with about a population of 276 million live below poverty line, health shocks are real catastrophes that they fight day in and day out. Protecting deterioration of health due to climatic conditions need to be one of the most important priorities for us. Since climate change in a complex phenomenon, it requires a long term intervention to avoid continued degradation of environmental determinants of health due to climate change. At the same time, in the short term there need to be adaptation measures made available to reduce the health risks. Health insurance is one of such measures that improve the adaptive capacity of the households against health risk.

India spends only 4.1 percent of its GDP on healthcare. Despite a reasonable growth in the economy this amounts to far less than many developing countries of the world. About eighty per cent of overall health expenditure in India is met out of pocket by the people. Hardly five per cent of the health expenditure is covered through health insurance. With about 68.2 percent of population living with less than 2 dollars a day, such a dismal spending by the state leaves the poor at the mercy of nature. Obviously, the two pronged strategies of increasing the national health budget to provide public health care access as well as facilitating health insurance access, would bring down the out of pocket health expenses of the nation.

As per World Bank estimate -2002, one quarter of Indians fall into poverty as a result of medical expenses in the event of hospitalization. This proves that health risk is a paramount factor of poverty, and safeguarding people from this risk would entail poverty reduction and livelihoods protection. The poor need health insurance for preventing huge health expenditure that affects the sustainability of livelihoods.

Universal Health Insurance Scheme is one of the basic solutions available in the market for the low-income households to participate on a voluntary basis. DHAN Foundation is a fore runner of UHIS implementation and has facilitated health insurance access under UHIS to over three lakhs poor in collaboration with National Insurance Company Limited in different parts of the country.

In this background the workshop on health insurance is jointly organized by People Mutuals and NIC to deliberate various issues related to the implementation of UHIS scheme.

Objectives

1. Understanding climate change and its effect on human health
2. Appreciation of Health Insurance needs of low income households
3. Discuss and resolve challenges in the administration of UHIS scheme

Date & Venue: September 21, 2017 – Thursday at Thamukkam Grounds, Madurai from 2 pm

DHAN Foundation

DHAN Foundation works with over one million poor families in 12 states of India, striving to improve the lives and livelihoods of vulnerable communities by organizing them to reduce poverty and address their various development needs. The interventions are spread across urban, rural, coastal and tribal contexts. It works in different thematic areas including micro finance, tankfed agriculture, rainfed

