**Article**

**Community-Based Health Insurance Schemes**

**an introduction**

Health care and making it affordable is an integral part of poverty reduction. That also involves a health care insurance system. In many countries governments are unable to provide a system of health care insurance for the entire population, and mostly rural communities have least access to affordable health care.

A lot of research has been done to determine the feasibilty of small scale community-based health insurance systems, in order to find a way of giving - specifically rural - communities access to affordable health care.

According to this research article (<https://www.oecd.org/dev/poverty/24670935.pdf>) the most important characteristics of a community-based health care insurance scheme are:

* Aimed at the community, with voluntary and individual participation of members of the community
* Aimed at rural communities
* Health care is secured by a contract with a local hospital that guarantees a maximum of 50 percent discount on health care (being consults, treatments, operations)

The article suggests a positive effect of community-based health care insurance on the general health of the insured person, but also on the access to health care and an increase in income for the insured person. One of the most important conclusions is that people in the research area with a community-based health care insurance get medical help sooner.

The report emphasizes that insurances can’t be entirely for free and that a minimal income is required to benefit from it.

The poorest members of the community might therefore not benefit from a community-based health care insurance, unless the costs for those members are lowered to such a level that they too can participate. This could be achieved by external financial aid, for example through an international donor.

Other interesting articles on this subject:

<http://www.who.int/health_financing/documents/cov-dp_03_1_community-based/en/>

<https://healtheconomicsreview.springeropen.com/articles/10.1186/2191-1991-2-5>