

**ILO/STEP – CHSSS - PLAN INTERNATIONAL (INDIA)
TECHNICAL WORKSHOP:**

**“Answering the Health Insurance Needs of the Poor:
Building up Tools for Awareness, Education and Participation”**

New Delhi, India Habitat Centre, May 29-31, 2006

ABSTRACT

- Planning the setting up of a new health micro-insurance scheme has to be carefully prepared
- The necessary feasibility study is a process that consists of various phases and many different activities
- One of the most important phases is the one aiming to collect and analyze all reliable information and data on which the next design phase and the whole exercise will have to rely
- Once the procedures for this data collection have been decided, it is generally found necessary to build up some tools that need to be adapted to the local context
- Most used tools include questionnaires for household surveys and for in-depth interviews, guidelines for focus group discussions and technical discussions, and another set of questionnaires for the mapping of health providers and analysis of their infrastructure and service delivery capacity
- Some efficient tools have already been developed by other organizations and can be easily adapted...

SESSION 7

**THE NEED FOR AWARENESS / EDUCATION
TOOLS - 4**

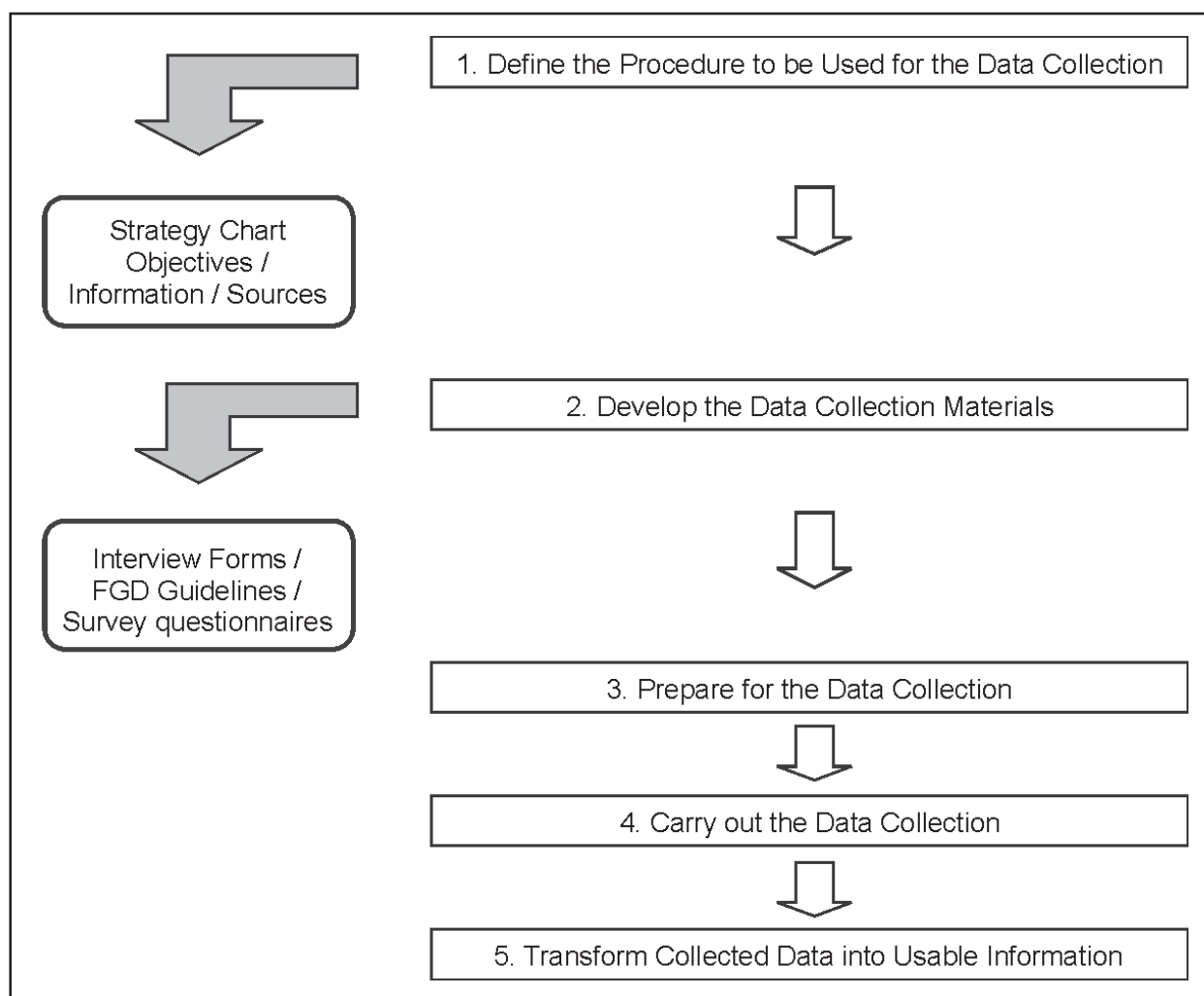
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**BUILDING UP
TOOLS:**

**EXAMPLES OF
BASELINE SURVEY
TOOLS**

INTRODUCTION

The design of a new health insurance scheme has to be carefully prepared and a full feasibility study, preferably with the active participation of the targeted community has to be carried out. This whole process covers several phases and activities. The first phase of the feasibility study covers the data collection and analysis and usually consists of the following 5 activities. Once the procedure to be used for the data collection has been decided, some practical tools have generally to be created in order to gather the comprehensive data and reliable information that will be the basis for the next important phase of the process: the scheme design.



1. EXAMPLES

The tools presented below were prepared in relation to the following activities:

- Guidelines for Focus Group Discussions organized in the framework of a wider survey among cooperative societies members in order to identify their social protection priority needs (Surveys developed in the following 10 states: Andhra Pradesh, Chattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Maharashtra, Orissa, Tamil Nadu and Uttaranchal)
- Household Survey Questionnaire used in Jharkhand to prepare a state-level health insurance initiative targeting the BPL population
- Health Provider Questionnaire used in Jharkhand to prepare the same



**FOCUS GROUP DISCUSSION
GUIDELINES:
IDENTIFYING THE SOCIAL
PROTECTION PRIORITY NEEDS OF
COOPERATIVE MEMBERS**

1. Identification of Cooperative Society

- 1 Name of the cooperative society:
- 2 State:
- 3 District:
- 4 Date of creation:
- 5 Main activity:

2. Identification of Group Members

- 6 Number of persons in the group:

Number of Women	Number of Men
- 7 Age of persons in the group:

Women				Men			
< 30	30-40	40-0	> 50	< 30	30-40	40-50	> 50
- 8 Family composition:

Single	1 Ch.	2 Ch.	3 Ch	4 Ch.	5 Ch.	6 Ch.	>6
- 9 Occupational status:

Number of Women	Number of Men

 - o One occupation
 - o Several occupations
- 10 Main occupational classification:

Number of Women	Number of Men

 - o Full-time wage formal sector
 - o Full-time wage inform. Sector
 - o Wage labour in agriculture
 - o Self-employed
 - o Small farmer
 - o Part-time casual labour
 - o Unemployed
 - o Others
- 11 Social status:

Number of Women	Number of Men

 - o Scheduled caste
 - o Scheduled tribe
 - o Other backward classes
 - o

12 Member of the co-operative
Since:

Number of Women				Number of Men			
< 1 y	1-5 y	6-20y	>20 y	< 1 y	1-5 y	6-20y	<20 y

3. Risk Awareness

13 Do you have savings?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

14 If yes, for what purpose?

- ☐
- ☐
- ☐
- ☐

Number of Women		Number of Men	

15 If some savings were made to protect against risks, discuss these risks and the protective role of savings

Comments:

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16 List the risks you are facing?

- ☐
- ☐
- ☐
- ☐

Number of Women		Number of Men	

17 Health problem in family in 2005

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

18 Death in family in 2005?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

19 Natural disaster in 2005?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

20 Belongings lost in 2005?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

21 Riots/violence in 2005?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

22 Other shocks suffered in 2005?

- ☐
- ☐
- ☐

Number of Women		Number of Men	

23 Money lost due to risks in 2005?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

- 24 Ask and discuss some real examples of costly risk-related expenditures that were recently met

Example 1:

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Example 2:

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- 25 Taking the example of a health problem, identify with the participants the various expenditures they may face and estimate the costs they will have to bear Comments:

Comments:

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- 26 Taking the example of a death in the family, identify with the participants the various expenditures they may face and estimate the corresponding costs they will have to bear Comments:

Comments:

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.....
.....

- 27 Try to classify the main risks:

- ☐
☐
☐
☐
☐
☐

Number of Women	Number of Men

4. Risk Behaviour

- 28 Can one prepare against risks?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

- 29 Identify ways to get prepared?

- ☐
☐
☐
☐
☐

Number of Women	Number of Men

- 30 Taking the example of savings, discuss with participants the limitations of this risk preparation mechanism

Comments:

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.....

- 31 Identify ways to respond to risks

- ☐
☐
☐
☐
☐

Number of Women	Number of Men

32 Best ways to answer to risks?

- o Reduce other expenses
- o Selling assets/livestock
- o Taking an extra job
- o Taking a loan
- o Asking for family's help
- o Asking for friends' help
- o Put children to work
- o Other.....

Number of Women	Number of Men

Comments:

.....

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.....

33 Taking the example of loans, discuss with participants the limitations/problems of this risk answer strategy

Number of Women	Number of Men
Yes:	No:

34 Is it better to answer alone?

Number of Women	Number of Men

35 Any outside support possible?

- o Cooperative
- o Community as a whole
- o Non Governmental Org
- o State government
- o Central government
- o Companies/Private sector
- o Other.....

Comments:

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36 Taking the example of the cooperative, discuss the type of support that it could possible provide?

Comments:

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37 Taking the example of the community, discuss the type of support that it could possibly provide?

Comments:

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38 Taking the example of NGOs, discuss the type of support that they could possibly provide?

39 Taking the example of the government, discuss the type of support that it could possibly provide?

Comments:

.....

40 Based on the above, discuss the necessity to get organized collectively to get the necessary support

Comments:

.....

5. Insurance Understanding

41 Knowledge about insurance?

Number of Women		Number of Men	
Yes:	No:	Yes:	No:

42 Giving a simple definition of insurance, ask the participants if they can provide some examples of available insurance products?

Examples

.....

43 What risks can be covered?

- o
- o
- o
- o

Number of Women		Number of Men	

44 Who can provide insurance?

- o
- o
- o
- o

Number of Women		Number of Men	

6. Risk Protection Experience

45 Ask the participants to describe the social protection mechanism that has already been initiated through the cooperative

Comments:

.....

46 When did the scheme start?

47 Objectives of this scheme?

- ☐
- ☐
- ☐

Number of Women	Number of Men

48 Were you involved in the design of this scheme?

Number of Women	Number of Men
Yes:	No:
Yes:	No:

49 Are you covered by the scheme

Number of Women	Number of Men
Yes:	No:
Yes:	No:

50 Are you satisfied with the services provided by the scheme

Number of Women	Number of Men
Yes:	No:
Yes:	No:

51 Discuss with participants the current limitations of the scheme and the possible ways to improve it

Comments:

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.....

52 Would you prefer?

- ☐ Improve the present scheme
- ☐ Set up a new scheme
- ☐ Both

Number of Women	Number of Men

7. New Possible Initiatives

If there is an interest to start a new scheme....

53 Main protection need?

- ☐
- ☐
- ☐

Number of Women	Number of Men

54 Deciding on a priority need, discuss with participants the benefits they would look for and the best way to get organized to make them available

Comments:

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55 Discuss with participants the amount of contribution they would be willing to pay to get that protection

Comments:

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56 Discuss with participants the most appropriate mechanisms that could be used for the payment of this contribution

Comments:

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HOUSEHOLD SURVEY QUESTIONNAIRE:

SETTING UP A HEALTH INSURANCE SCHEME IN JHARKHAND

Explain the objective of the survey:

This survey is conducted by the Ministry of Health, Family Welfare, Medical Education and Research, Government of Jharkhand to better understand the health problems faced by families in the state of Jharkhand. The answers of the interviewees will facilitate the design and implementation of a new social protection scheme for the Below Poverty Line population which aims at improving the access of poor families to quality health care services while minimizing the financial burden in case of sickness.

Do not insist if the person refuses to answer the question.

Date of Survey :	Entry Number :
Name of researcher :	Function of researcher :

District :

Block :

Village/City :

Area (rural/urban) :

Name :

Age :

Gender :

Literate / Illiterate :

Main occupation :

Family Size :

Nr. Men	Nr. Women	Children		Person in Charge	
		Nr. Boys	Nr. Girls	Who?	Age?

- Which are the main difficulties faced by you in daily life? (Choose the 3 top priorities).

<input type="radio"/> Food	<input type="radio"/> Education of children	<input type="radio"/> Health and medicines
<input type="radio"/> Housing / Construction	<input type="radio"/> Land	<input type="radio"/> Access to drinking water
<input type="radio"/> Clothing	<input type="radio"/> Ceremonies	<input type="radio"/> Others.....
- Yearly Family Income:Rs
- Yearly Family Expenditure:.....Rs
- How much of your yearly savings/budget is spent on health?.....Rs
Percentage of total budget (%).....

5. Since last January how many illnesses (besides pregnancy) have there been in the household?.....
6. Since last January how many pregnancies have there been in the household?
7. Please provide the age, gender and kind of illness that occurred in the household since last January

	Illness 1	Illness 2	Illness 3	Illness 4	Illness 5	Illness 6	Illness 7
Age							
Gender							
Minor Illness							
Major Illness							

8. What are the most prevalent diseases in your household (name 3 to 5 most common diseases)?:

	Women	Men	Children
Fever			
Cold / Cough			
Stomach Ache			
Head Ache			
Tooth Ache			
Diarrhea			
Gastroenteritis			
Skin Disease			
Stone			
Accidents, Fracture			
Snake Bite			
Respiratory Disease, Chest Pain			
Asthma, Bronchitis			
Pneumonia			
Dysentery			
High Blood Pressure / Hypertension			
Hepatitis A			
Hepatitis B			
Japanese Encephalitis			
Meningitis			
Malaria			
Typhoid			
Cholera			
Sexual Transmitted Diseases			
Uterus Problems			
Complicated Delivery			
Chronic Diseases (TB, Cancer, Leprosy...)			
Others, such as:			

9. Which Treatment did you undergo for last illness case ? Age:.....Gender:.....

	ocation*	Name Inst.	Tot. Exp.	Reason**	Hospitaliz.
No Treatment					
Traditional Healer					
Untrained Doctors/Practitioners					
Home, by TBA or traditional midwife					
Health Sub-Centre					
Primary Health Care Centre					
Community Health Centre					
Private Clinic					
Government Hospital					
Private Hospital / Nursing Home					

* Location: Name of the village/city where the doctor, TBA, (sub) health post or hospital is located, used by sick person

** Reason: Indicate why this type of health care is chosen by using the following codes:

1. = Problem of money
2. = Support is sufficient to treat the health problem
3. = No means of transportation
4. = Other reason

10. How did you find the money to pay for treatment?

- | | |
|---|---|
| <input type="radio"/> Money at Home / Savings | <input type="radio"/> Loans or Paid by Friends / Neighbours |
| <input type="radio"/> Money Lender | <input type="radio"/> Paid by Family |
| <input type="radio"/> Selling of Goods (Jewellery, Assets, Land...) | <input type="radio"/> Credit of a savings & credit system |
| <input type="radio"/> Selling of Labour | <input type="radio"/> Traditional loan system |
| <input type="radio"/> Selling of Livestock | <input type="radio"/> Other, such as: |

11. How much did you spend on drugs alone? Rs

12. How far is the nearest sub-centre? (walking hours)hours

13. How far is the nearest facility with a doctor? (walking hours)hours

14. Whether this facility is public or private?.....

15. What do you think about the services provided by this facility?

	Very good	Average	A little	Very bad	Do not know
A. Sufficient staff					
B. Qualified staff (competent)					
C. The ill people are well received					
D. The ill people are well taken care of					
E. The services are expensive					
F. The centre is well equipped					
G. You have confidence in the staff					

16. On average, how much did you pay for the visit at this facility?.....Rs
17. How much did you spend on transportation /coming and going)?.....Rs
18. In your opinion, which facilities provide the best services?
☐ Private facilities ☐ Public facilities
19. During which month of the year is your income the highest?
☐ January ☐ July
☐ February ☐ August
☐ March ☐ September
☐ April ☐ October
☐ May ☐ November
☐ June ☐ December
20. Has it ever occurred that you did not have the money in the family to treat minor illnesses?
☐ YES ☐ NO Reason:.....
21. Has it ever happened that a very serious illness in your family could not be treated at a hospital because of lack of money?
☐ YES ☐ NO Reason:.....
22. Has it ever happened that a sick person in your family died because you did not have the money to take care of him/her?
☐ YES ☐ NO Reason:.....
23. Are you interested to participate in a health insurance mechanism?
☐ YES ☐ NO
 IF NOT, END OF THE QUESTIONNAIRE
24. If Yes, what kind of services would you want to be covered by the insurance mechanism?
☐ Medicines ☐ Hospitalization at a private clinic/ nursing home
☐ Common diseases ☐ Delivery (regular)
☐ Consultations at a medical hall ☐ Delivery (complicated)
☐ Consultations at health sub-centre/ PHC centre ☐ Surgery
☐ Consultations at a private clinic / nursing home ☐ Laboratory
☐ Consultation at a hospital ☐ Radiology
☐ Hospitalization at a PHC centre ☐ Operation
☐ Hospitalization at a government hospital ☐ Others, such as:.....
25. For how many people in your family would you like to contribute?.....
26. How much would you be willing to contribute per person and in which period of the year?
- | Frequency
person | Contribution per person | Frequency | Contribution per person |
|--|-------------------------|---|-------------------------|
| <input type="radio"/> Every week:.....Rs | | <input type="radio"/> Every four months:.....Rs | |
| <input type="radio"/> Every month:.....Rs | | <input type="radio"/> Half Yearly:.....Rs | |
| <input type="radio"/> Every three months:.....Rs | | <input type="radio"/> Yearly:.....Rs | |



HEALTH PROVIDER SURVEY QUESTIONNAIRE:

SETTING UP A HEALTH INSURANCE SCHEME IN JHARKHAND

1. Identification of Health Provider

- 1 Name of the establishment:
- 2 Full address:
- 3 Contact details:
- 4 Date of creation:
- 5 Type (public/private):
- 6 Catchment area (urban/rural):

2. Buildings and Equipment

- 7 Building (owned/rented):
- 8 Services/Wards

	Yes	No	Nr. Rooms	Nr. Beds
General medicine				
Maternity (gynaecology & obst)				
Minor surgery				
Major surgery				
Emergency ward				
Paediatric ward				
Neo-natal				
Day hospital				
Prevention unit				
Radiology				
Laboratory				
Nursing unit				
Psychiatric ward				
Psychological ward				
Traumatology				
Other (specify)				

9 Health Equipment

	Yes	No	Nr. Rooms	Nr. Beds
Delivery kit				
Delivery tables				
Respirator				
Oxygen mask				
Oxygen bottle				
Incubator				
Incinerator				
Sterilizer				
Foetal Stethoscope				
Refrigerator				
Radiology apparatus				
Other (specify)				

3. Health Personnel

10 Type of personnel (full-time)

	Number	Nr. Female	Nr. Male
Generalist			
Surgeon			
Radiologist			
Anaesthetist			
Epidemiologist			
Vaccinator			
Midwife			
Nurse			
Other (specify):			

11 Helpers (part-time)

	Number	Nr. Female	Nr. Male
(specify):			

4. Administrative Personnel

12 Type of personnel (full-time)

	Number	Nr. Female	Nr. Male
General administrator			
Finance officer			
Accountant			
Supply officer			
Clerks			
Drivers			
Other (specify):			

5. Administrative Equipment

13 Type of equipment

	Yes	No	Number	Status
Computer				
Printer				
Photocopier				
Scanner				
Typewriter				
Fax machine				
E-mail				
Telephone				
Cell phone				
Ambulance				
Other cars				
Other (specify):				

6. Main Health Activities

14 Overall frequentation evolution

	2001	2002	2003	2004
Total Number of patients				

15 Seasonal frequency (2004)

	J	F	M	A	M	J	J	A	S	O	N	D
% of overall activities												

7. Utilization Rates

16 Outpatient services (2004)

	Number of consultations			
	Men	Women	Children	Total
Common diseases				
Infectious diseases				
Obstetrics				
Family planning				
Paediatrics				
Gynaecology				
Minor surgery				
Major surgery				
Sexually Transmitted Infections				
Geriatrics				
Psychiatry				
Accidents, Emergencies				
Other (specify)				

17 Hospitalization services (2004)

	Number of cases			
	Men	Women	Children	Total
Common diseases				
Infectious diseases				
Obstetrics				
Family planning				
Paediatrics				
Gynaecology				
Minor surgery				
Major surgery				
Sexually Transmitted Infections				
Geriatrics				
Psychiatry				
Accidents, Emergencies				
Other (specify)				

18 Overall bed occupancy

	2001	2002	2003	2004
Overall bed occup. Rate (%)				

8. Referral Systems (2005)

- 19 How many referred to you?
-
- 20 Who referred them?
-
- 21 Why referred to you?
-
- 22 How many referred by you?
-
- 23 Where referred to?
-
- 24 Why referred by you?
-

9. Medical Services

25 Price list of main services

	Current Price	Date applied	Previous price	Date applied
Consultation with generalist				
Consultation with specialist				
Uncomplicated delivery				
Complicated delivery				
Emergency				
Transport (ambulance)				
Blood test				
Radiology				
Minor surgery				
One day bed occupancy				
Other (specify)				

26 Availability of main drugs (2005)

	Generic	Specialty	Qty. used	Source Proc.
1.				
2.				
3.				

	Generic	Specialty	Qty. used	Source Proc.
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

27 Shortages on drugs? (2005)

.....

28 Reasons for shortage (2005)

.....

.....

29 Prices applied to main drugs (2005)

	Specifications	Current price	Date applied	Prev. price
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

30 Overall cost of drugs

	2001	2002	2003	2004
Cost of drugs in total billing (%)				

10. Other Services

31 Other services provided to clients (2005)

	Numb. Benef.	Conditions attached to benefits/Functioning
Health education classes		
Health camps		
Domiciliary services		
Vaccination		
Free contraceptives		
Fidelity cards		
Special discounts		
Credit mechanisms		
Other (specify)		

11. Health Status of Clients

32 Average vaccination report (2005)

	% of women fully immun.	% of children fully immun.	% of men fully immun.
Measles			
BCG			
Diphtheria			
Tetanus			
Polio			
Meningitis			
Hepatitis			
Typhoid			
Other (specify)			

33 Overall health status

	Good	Fair	Poor	Very Poor
Overall health status of clients				

12. Response to Specific Problems

34 Response to specific clients' problems

Description	Nr (2004)	How to deal with it?
A patient comes to give birth but has no money		
A patient cannot pay for prescribed drugs		
A patient is admitted as an emergency after accident but family cannot pay		
A patient cannot pay for necessary surgery		
A patient does not come for check-up after surgery due to lack of money		

13. Main Advantages of the Establishment

35 Main advantages of establishment recognized by staff

	(1 = The strongest advantages)			
	1	2	3	4
The only health structure nearby				
Quality of services				
Reputation of medical staff				
Low prices				
Medicine always available				
Cheap medicine				
Good medical records				
Individual follow-up				
Minimum waiting time				
Cleanliness				
Good communication system				
Transportation facilities				
Easy payment mechanisms				
Other (specify)				

14. Main Problems of the Establishment

36 Main problems recognized by staff

	(1 = The biggest problems)			
	1	2	3	4
Ensure timely payment by clients				
Provide new expected services				
Attract new clients				
Keep clients in the long run				
Find necessary drugs				
Organize reliable statistical data				
Organize management system				
Recruit highly committed staff				
Maintain highly committed staff				
Provide regular training for staff				
Obtain subsidies				
Keep expenditures low				
Achieve financial sustainability				
Maintenance of equipment				
Other (specify)				

15. Insurance Mechanisms Knowledge

In 2003, the Government of India launched the Universal Health Insurance Scheme which aimed to cover mostly the low-income people. The premium was set at Re. 1 per day (Rs. 365 per annum) for an individual and at Rs. 1,5 per day (Rs. 548) for a family up to 5 persons. The scheme provided a coverage for hospitalisation expenses up to Rs. 30.000. BPL families were entitled to receive a subsidy of Rs. 100. Recently, the new Government increased this subsidy for BPL individuals and families.

37 Do you have a good knowledge of this Universal Health Insurance Scheme?

Yes ☐ No ☐

All insurance companies (both public and private) are already offering health insurance products that have been especially designed to address the needs of the unorganised sector workers. These products cover various health risks and may be purchased by individuals or by groups.

38 Do you have a good knowledge of the various health insurance products provided by these insurance companies?

Yes ☐ No ☐

Various Health Providers have already designed and set up micro-insurance schemes that provide a specific coverage against some health risks. In Karnataka, a network of health providers has been organized to provide the specific services provided to cooperative societies' members. The Yeshasvini health insurance scheme covers today some 1.4 million people.

39 Do you have a good knowledge of the Yeshasvini scheme?

Yes ☐ No ☐

16. Insurance Experience

40 Did you ever try to set up an insurance mechanism in your establishment?

Yes ☐ No ☐

41 If yes, explain your experience

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.....

17. Interest in Participating in State's New Social Protection Initiative

42 Would you be interested in participating in a new wide scale health insurance scheme for the BPL population?

Yes ☐ No ☐