



What Does the Informal Sector Know about Health Insurance?

Findings from a Survey Conducted in Nairobi, Kenya

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What are common myths about Jane's knowledge of health insurance?

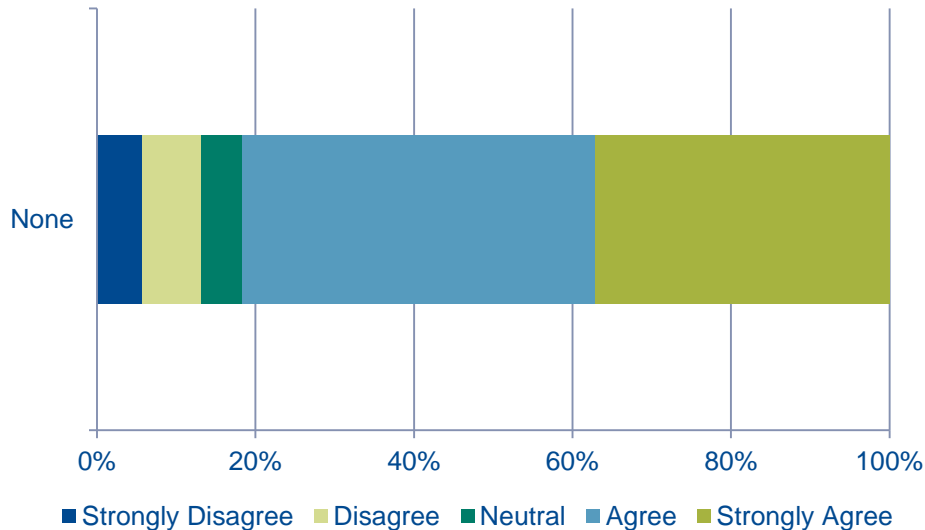


- Jane is not aware of her exposure to health risks
- Jane doesn't plan for her health expenses
- Jane doesn't understand health insurance

What we found out is.....

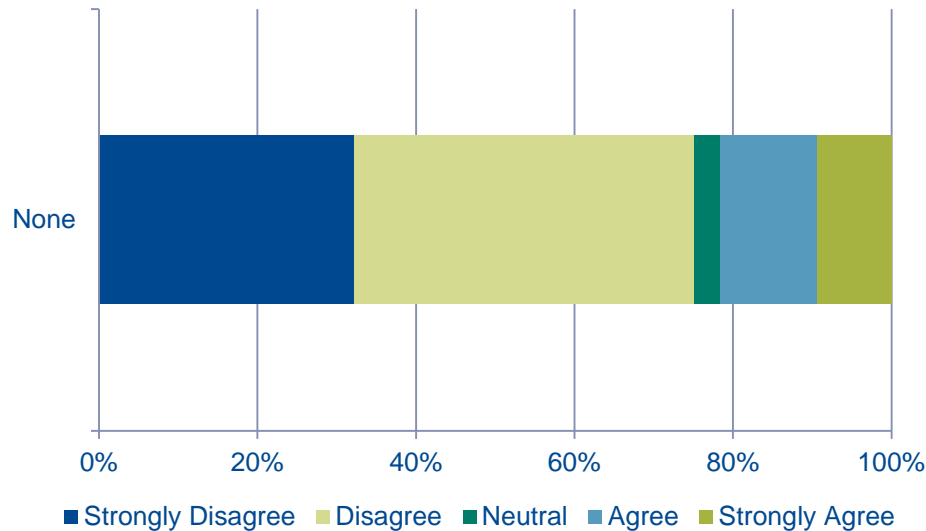


Jane worries about illnesses and injuries that she and her family could face



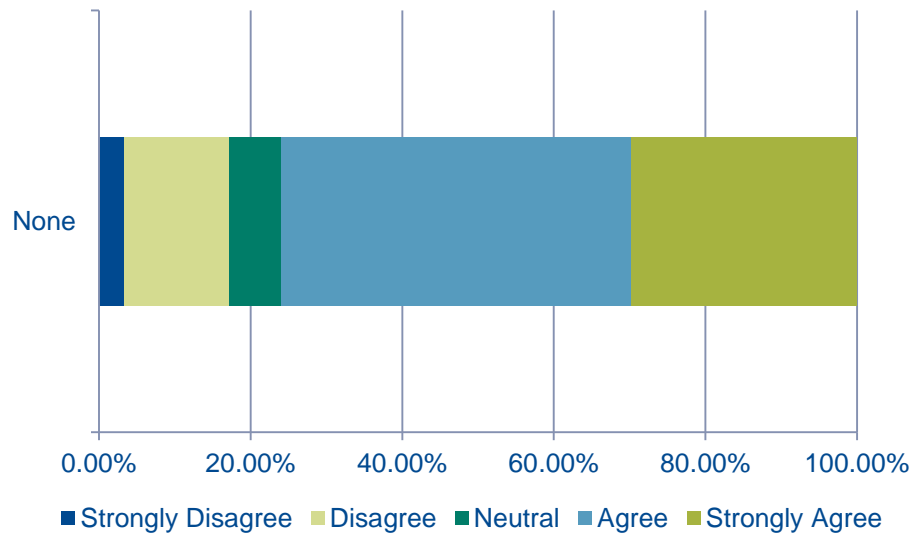
More than 80 percent of respondents worry about their exposure to risk which could be a reflection of their lifestyles, and/or occupational and environmental exposure to health risks

Jane agrees that there is a need to put aside money for health emergencies



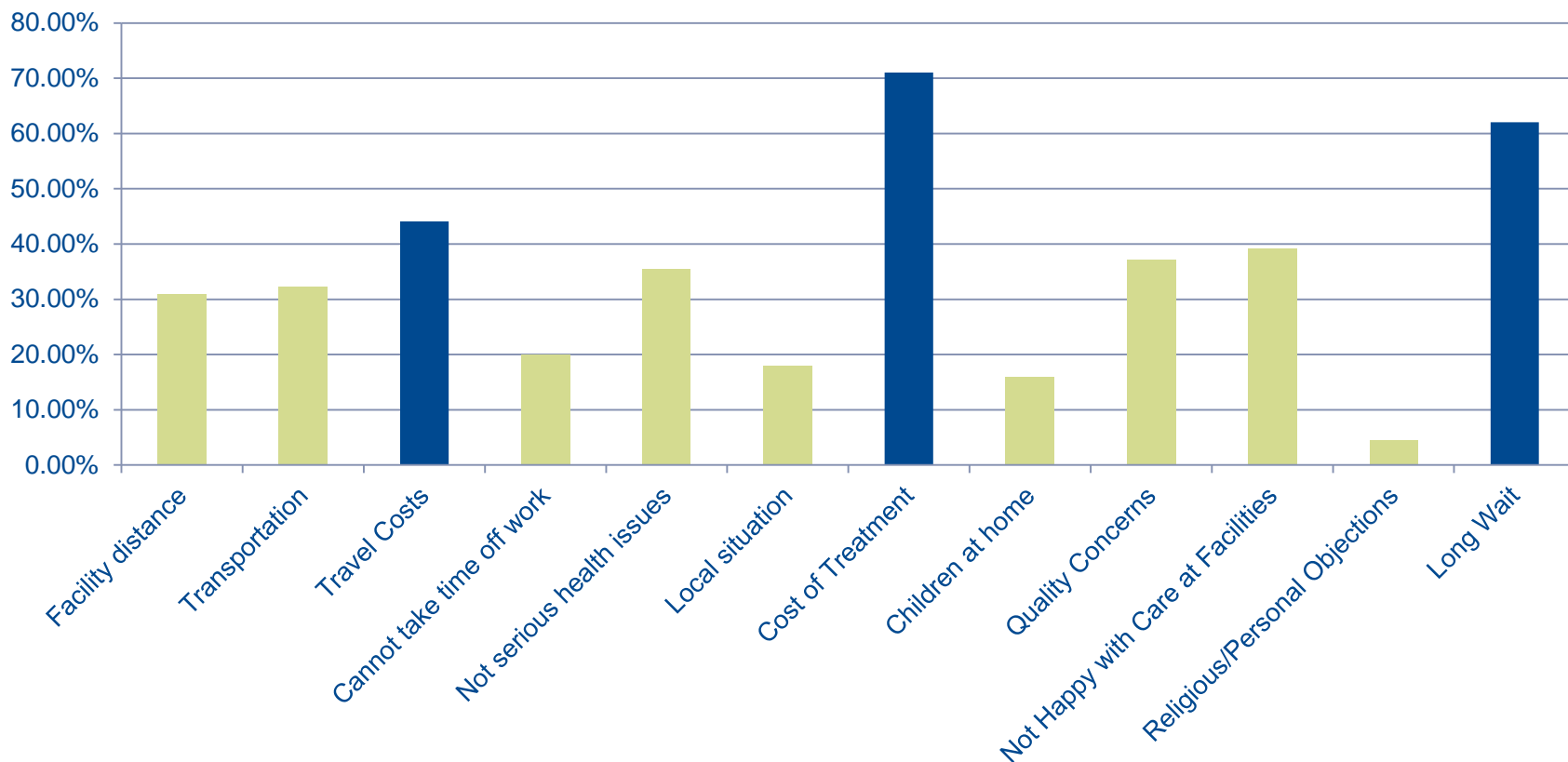
More than 70 percent of the uninsured disagreed with the statement that “there is no need to put money aside for health emergencies”

Jane struggles to pay for her doctor's visits when the need arises



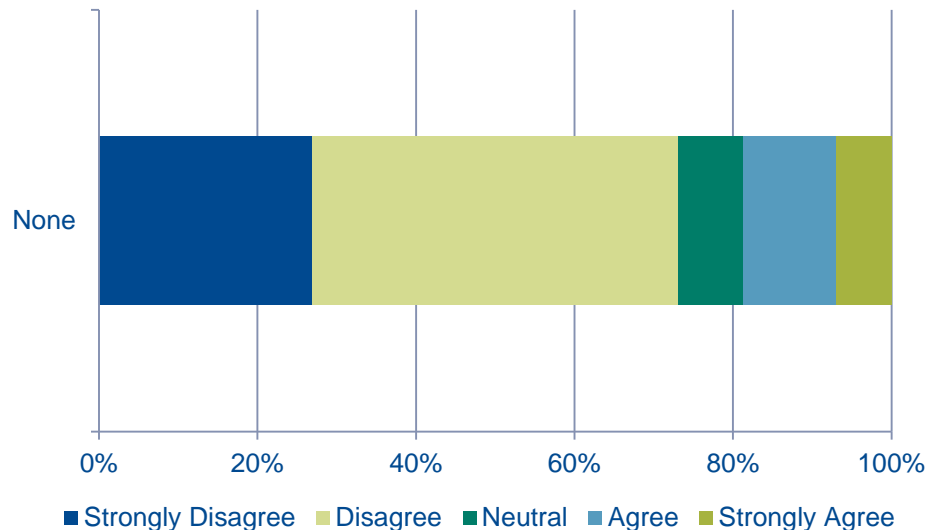
More than 75 percent of respondents struggle to pay for health services when the need arises.

Jane doesn't see a doctor at the point of need because....



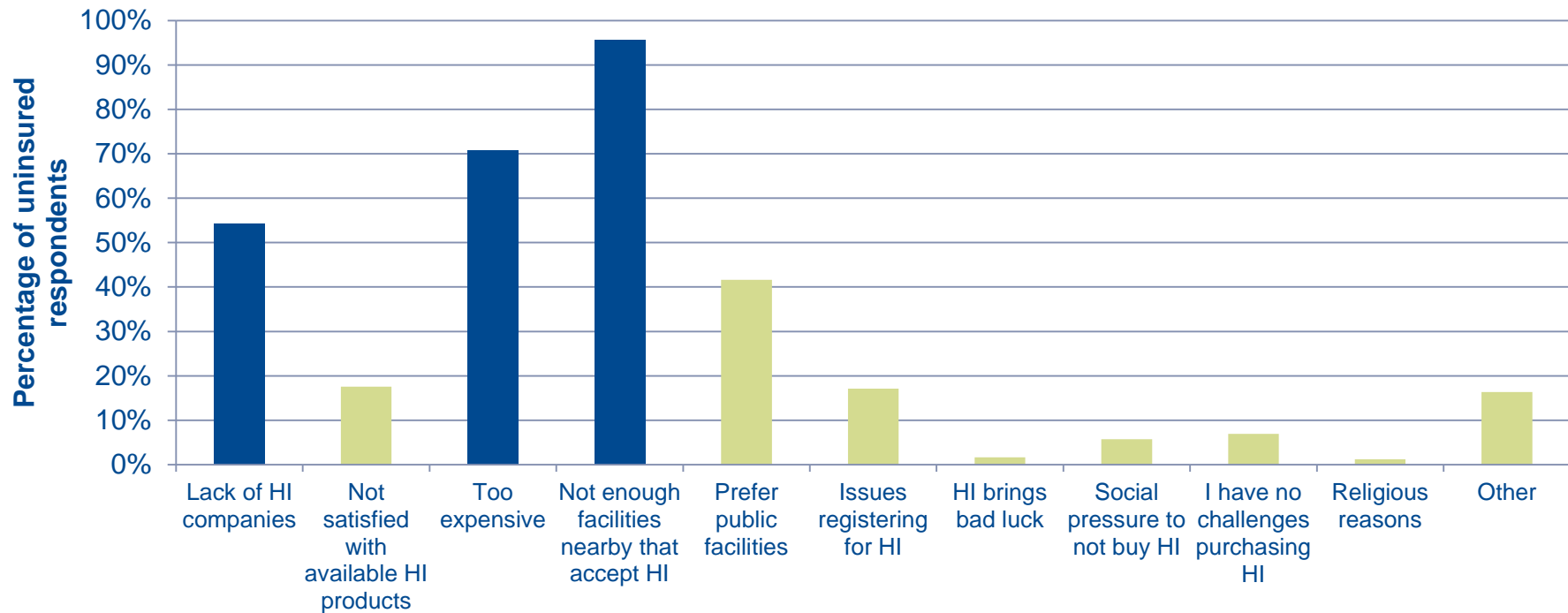
On average, out-of-pocket costs, long queues and travel costs were the greatest barriers to seeking health care

Jane knows there is a need to purchase insurance to cover illnesses and injuries



More than 70 percent of respondents disagreed with the statement that “there is no need to purchase insurance to cover illness and injuries”.

But Jane will not buy health insurance because....



- 95 percent of uninsured individuals indicated they would not purchase PHI because not enough facilities accept it
- 70 percent cited that it was too expensive
- Over 54 percent cited there were not enough insurers to purchase from

So if you want Jane to buy health insurance?

- It is not about knowledge of insurance *but knowledge of where to buy insurance and what products are available for her.*
- *She needs affordable products designed for her needs.*
- *She needs to know where to access care with her insurance product*
- For all findings please refer to www.shopsproject.com





Questions?

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