
HEALTH MICROINSURANCE:
THE STATE OF THE ART
A BOOK REVIEW OF DAVID M. DROR'S
FINANCING MICRO HEALTH INSURANCE—
THEORY, METHODS AND EVIDENCE

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“Healthcare for all at affordable prices” this slogan could have been the subtitle of David M. Dror’s most recent book *Financing Micro Health Insurance—Theory, Methods, and Evidence*², as its message paves the course.

WHY THIS BOOK? WHY NOW?

The author’s own words answer the first question: “*This book addresses three issues. The first is how to catalyze demand for health insurance and develop insurance literacy among the largely illiterate and innumerate target population, using training programs to build an enabling consensus, allowing locals to create and administer such schemes. The second involves the process of developing simplified methods for risk assessment, which can help to underwrite risks, price the micro health insurance schemes, and ensure proper implementation. The third issue is formulating a compelling business case which would make this health insurance affordable, financially sustainable, and operationally scalable*”. Such an exercise would be inconceivable without twenty years of immersion in the empirical and academic universe of health microinsurance (HMI).