

1. Record Nr.	UNINA9910777886803321
Titolo	Private voluntary health insurance in development : : friend or foe? // editors, Alexander S. Preker, Richard M. Scheffler, and Mark C. Bassett
Pubbl/distr/stampa	Washington, D.C. : , : World Bank, , c2007
ISBN	1-280-72555-9 9786610725557 0-8213-6620-3
Descrizione fisica	xxvii, 424 pages : illustrations ; ; 26 cm
Collana	Health, nutrition and population series
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Disciplina	368.38/20091724
Soggetti	Health insurance - Developing countries Medical care - Developing countries
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Contents; Foreword; Preface; Acknowledgments; Abbreviations and Acronyms; 1. The Evolution of Health Insurance in Developing Countries; FIGURES; TABLES; PART 1 ECONOMIC UNDERPINNINGS; PART 2 EMPIRICAL EVIDENCE; PART 3 FROM THEORY TO PRACTICE; BOXES; Appendix: Review of the Literature on Voluntary Private Health Insurance; About the Coeditors and Contributors; Index
Sommario/riassunto	Private voluntary health insurance already plays an important role in the health sector of many low and middle income countries. The book reviews the context under which private insurance could contribute to an improvement in the financial sustainability of the health sector, financial protection against the costs of illness, household income smoothing, access to care, and market productivity. This volume is the third in a series of in-depth reviews of the role of health care financing in providing access for low-income populations to needed halthcare, protecting them from the impoverishing ef