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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