

Scaling Community Owned Health Mutual risk pools in India

The Story of Uplift Mutuals

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WHAT'S A MUTUAL





why mutuals in risk pooling
space for low income
families



lack of products and processes aligned to the needs and capacity of the poor





micro risk pooling
or micro insurance
not about small
ticket size only, its
about VFM for the
poor



mutuals allow for not only meaningful financial inclusion but also social empowerment



reduces the shortcomings/pain points of traditional insurance

- Shortcomings/Pain points in insurance
- Fraud
- Moral Hazard
- Opaque Claims decision
- Client Loyalty
- No profit sharing but loss sharing
- Conflicting Interests

- Mutuals
- Less
- Less
- Transparency in Claims decision
- High Loyalty and Involvement
- Profit and Loss Sharing
- Aligned interests



UPLIFT MUTUALS



- Pure risk sharing model
- Established in 2004 has setup over 9 mutual risk pools in urban and rural India
- Covers about 250,000+ lives
- Follows a Health ecosystem model of reducing Health Risks
- Plans to scale up to new 500,000 lives by 2020





Born out of the Health care access needs of families living in urban slums, Uplift has built a health ecosystem model of mutual that focuses on

Preventive and promotive health along with access to quality curative care



Member Governance and continuous education and communication loop



Risk Pooling and Product Validation



Monthly Claims meeting and Member Education

We now PLAN to scale this Mutual model to about 500,000 new lives in the next 5 years

How?

By building a centralized risk pool

By expanding or broad basing our health services

By opening our model to all types of occupational groups

By investing in mobile technology for last mile delivery of services and Governance





ILO video on Uplift
edited version

<https://www.youtube.com/watch?v=z1fhM1k7TDA>