

Know all about **HMI:** *Health Micro-Insurance*



Frame 1. Unexpected Risks & Vulnerabilities That We Face

Guide Questions:

- What are some of the unexpected risks in life? What are some of the images that we see?
- *Some examples are falling victim to crimes (robbery, theft, mugging, etc) calamities (earthquake, typhoons, etc) and sudden illness*
- Have you experienced any of these? Please tell us about your experience?

Discussion:

- Facilitate the discussion towards the topic of illnesses, accidents and the need for health services. Focus on its effects on them.

Unexpected Risks & Vulnerabilities That We Face



Frame 2. Sudden Illness: A Risk That We Can Prepare For

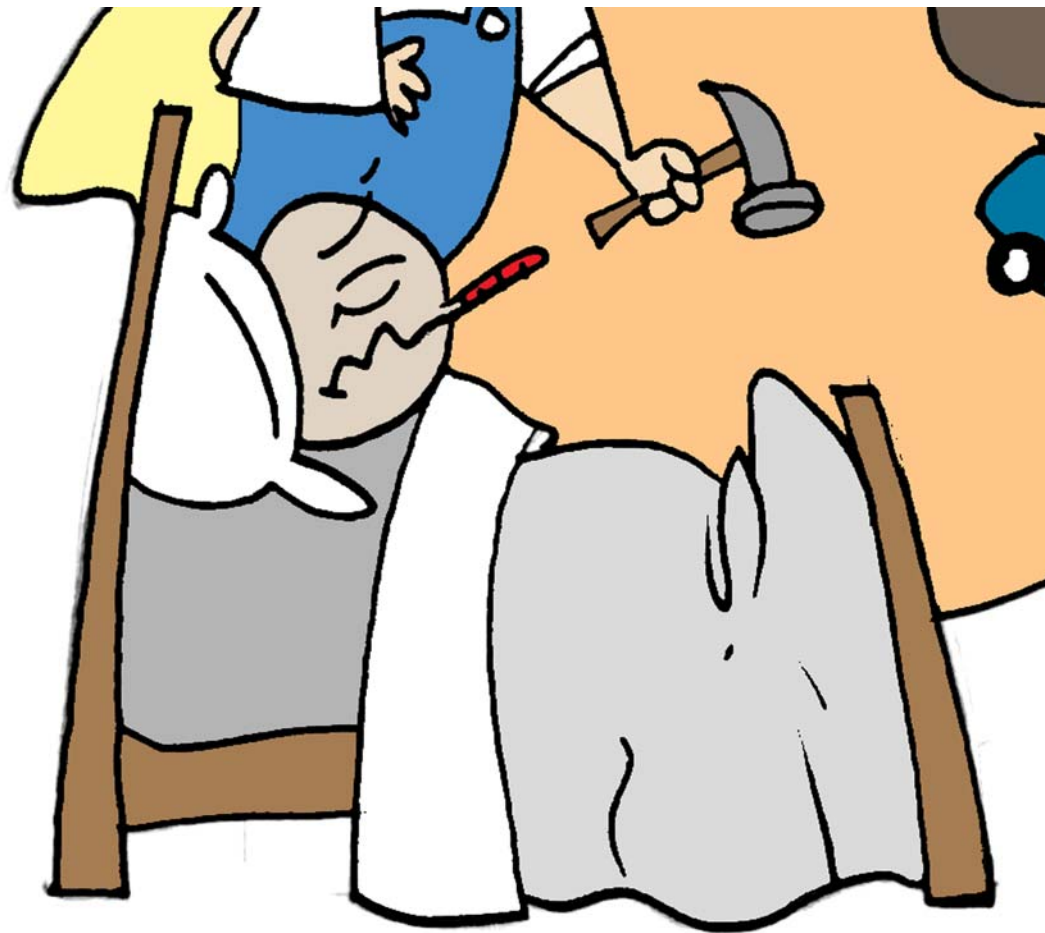
Guide Questions:

- From the risks that were mentioned, which ones can we prepare ourselves for?
- Why do you say so?
- What have been your experiences in facing this risk?

Discussion:

- Facilitate the discussion towards the risk of sudden illness and accidents, as well as the need for health services

Sudden Illness: A Risk That We Can Prepare for



Frame 3. Ways to Alleviate Expenses from Sudden Illnesses

Guide Questions:

- How do people normally alleviate expenses from sudden illnesses and hospitalization?
- Some examples:
 - *getting a loan from a cooperative, bank, friend, family relative or informal lenders*
 - *selling of Assets*
 - *going to cheaper Health Service Provider*
 - *bearing the pain & burden*
 - *receiving benefits from the HMI or other insurance programs*
- What do you think is the best way to alleviate your expenses from sudden illness and hospitalization? Is receiving benefits from HMI one of them?

Discussion:

- Find out who among the participants have insurances.
- Find out who among the participants have heard about Health Micro-Insurance.

Ways to Alleviate Expenses from Sudden Illnesses



Frame 4. The Health Micro-Insurance

Guide Questions (don't show the definition first):

- What is your understanding of Health Micro-insurance?
- *(show the definition)*
- *The HMI is a program where people are protected from sudden expenses when there is sudden illnesses (symbolized by the umbrella protecting it's members from a rainy day)*
- *Members give contributions = the HMI funds are collected = the funds are allotted as benefits for the members' health needs*

Discussion:

- Get the participants opinions and viewpoints regarding Health Micro-Insurance.

The Health Micro-Insurance

The HMI is a program where members are protected from sudden expenses due to sudden illnesses and hospitalization.

Members collect funds together for their health programs and health needs



Frame 5. How Health Micro-Insurance Operates

Guide Questions:

- What is your understanding of the processes in HMI? How does the program operate?
- Where does the money come from?
- Where does the money go?

Discussion:

- Clarify the process of HMI to the participants.
- Make sure that it's clear to the participants that:
 - Members give contributions which are pooled for the HMI fund
 - The HMI fund is used as benefits, as well as for other health programs

How Health Micro- Insurance Operates



Frame 6. HMI Membership

Discussion:

- Enumerate the criteria of becoming an HMI member
- Discuss the limitations (if any) in age, residential area and others

HMI Membership



Frame 7. Joining HMI

Discussion:

- Enumerate the requirements in the HMI application
- *Possible requirements:*
 - *Fill-up the application form*
 - *Pay P50 for the ID*
 - *Pay monthly contribution of P50*
 - *Attend the HMI orientation seminar*

Joining HMI



- Fill-up the application form
- Pay P50 para sa ID
- Pay the monthly contribution of P50
- Attend the HMI orientation seminar

Frame 8. HMI Benefits

Discussion:

- Enumerate the benefits that members can receive from the program in the event when they want to avail of services
- Clarify why these were the benefits that were given coverage (and not the others)

HMI Benefits

- Hospital Assistance:
P10,000 max
- Free consultations

Health Programs
for special
conditions



Health Seminars
on various
diseases

Healthy
lifestyle
programs

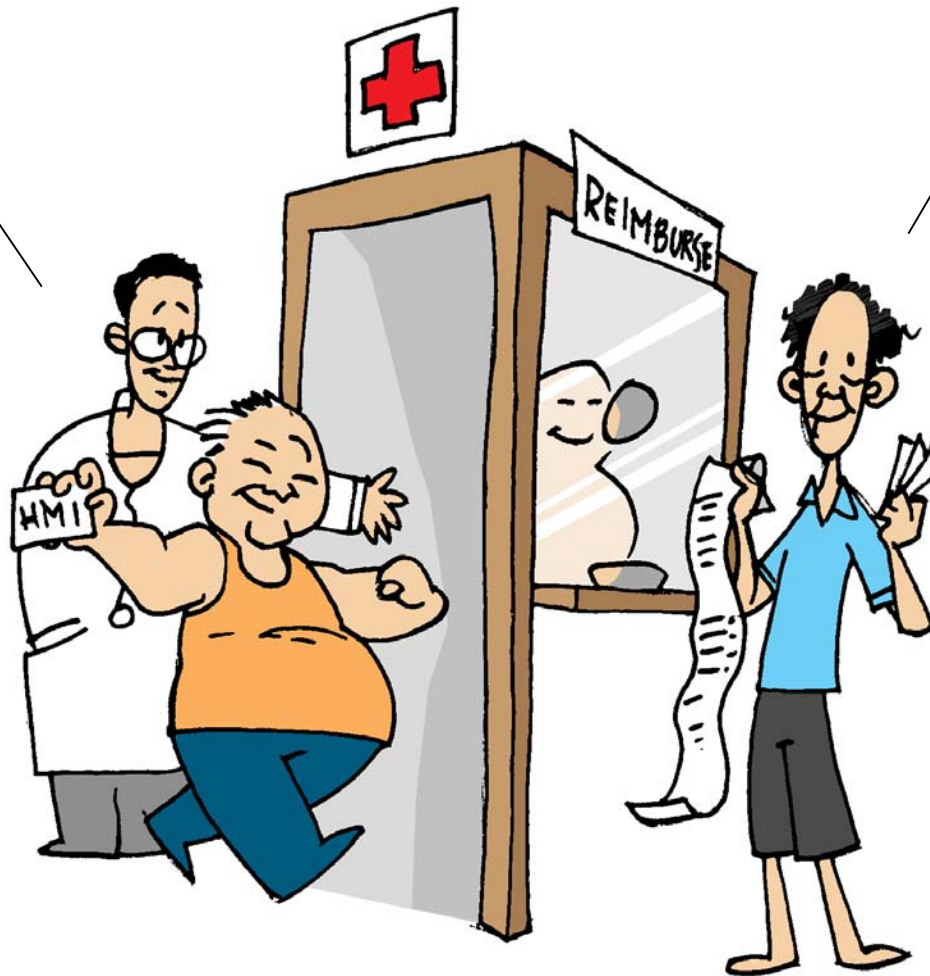
Frame 9. Claiming the Benefits

Discussion:

- Explain the process of claiming the benefits, if it's...
- Reimbursement: the members will pay from out-of-pocket and will later on have the expenses reimbursed by HMI (*and what are the corresponding requirements*)
- Accreditation: members can go directly to clinics or hospitals and avail of the services so long as they can identify themselves as HMI members. The HMI office is responsible for paying the Health Service Providers directly (*and which HSPs are accredited by HMI*)

Pagkuha ng mga benepisyo

Accreditation
in Clinics or
Hospitals?



Reimbursement?

Frame 10. FAQ: Frequently Asked Question

What happens to my contribution when I don't avail of benefits?

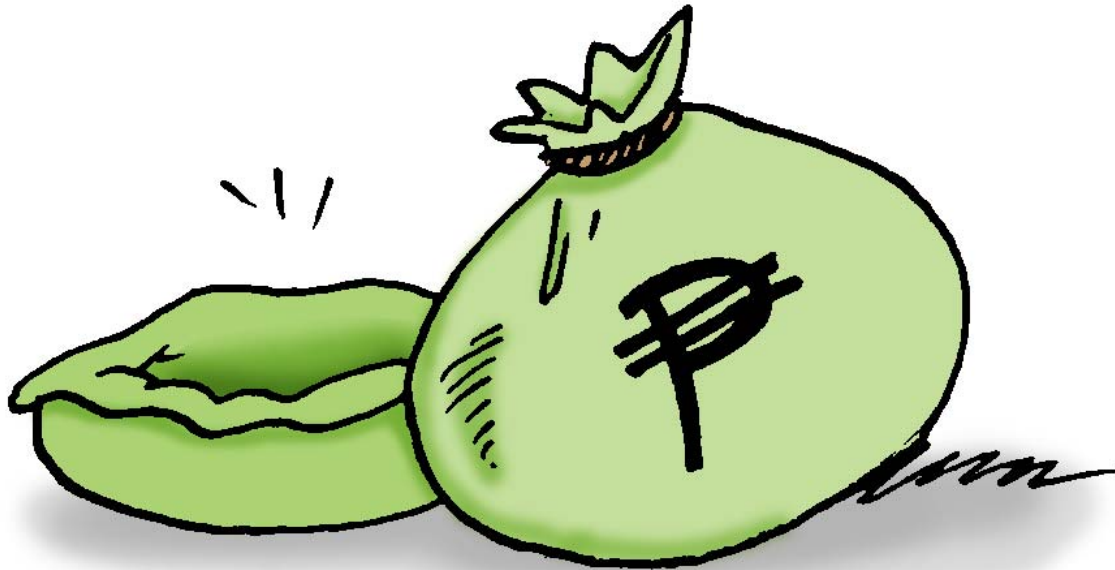
(Place your organization's answer here)

Possible answers: Your contribution helps in the growth of the HMI fund so that...

- the HMI benefits may increase*
- the organization can give other health programs like health seminars, medical missions, among others*

FAQ: Frequently Asked Question

What happens to my contribution when I don't avail of benefits?



Frame 11. FAQ: Frequently Asked Question

What other benefits do I get from becoming a member?

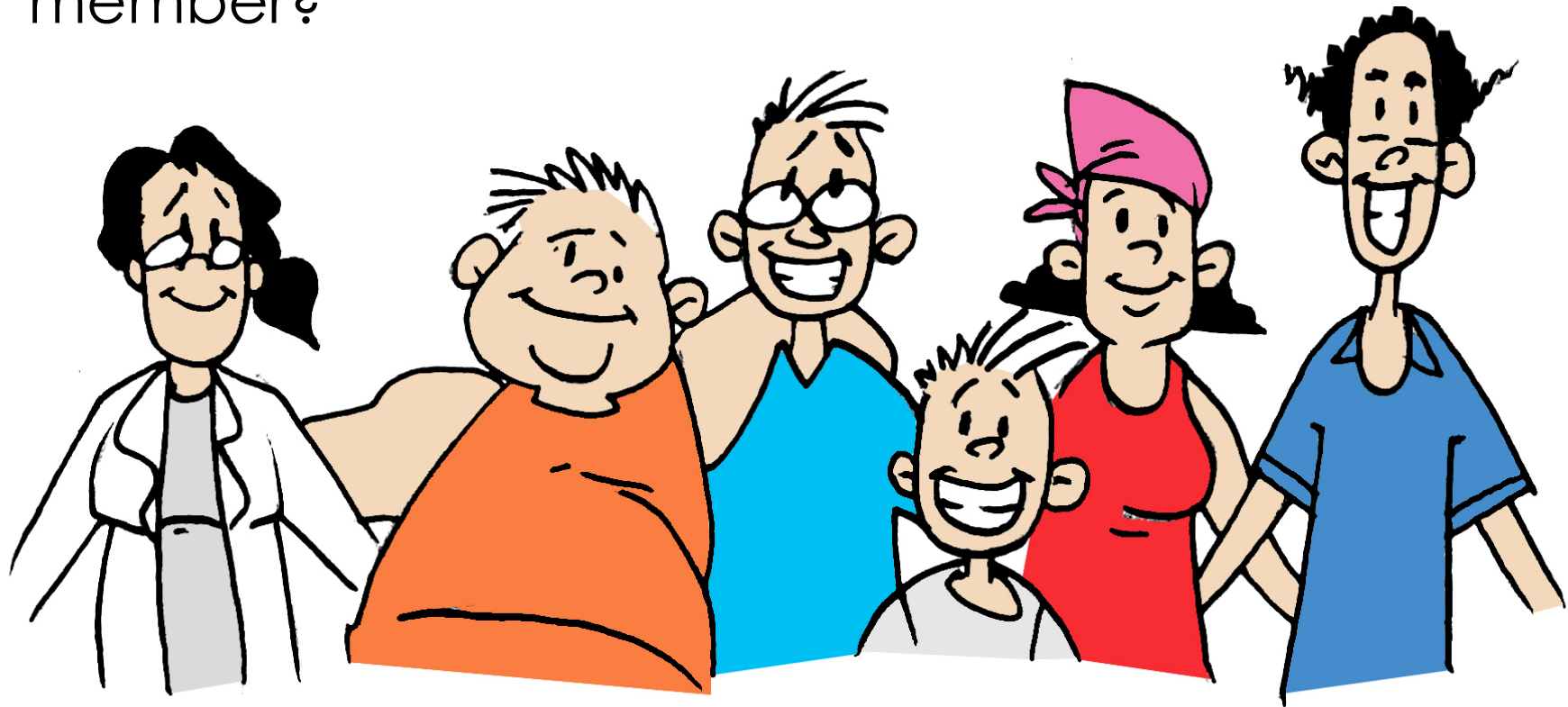
(Place your organization's answer here)

Possible answers:

- *The sense of solidarity among members is strengthened because members feel that they're helping their fellow members*
- *The organization's services increases which is beneficial for the group*

KKK: Kadalasan at Karaniwang Katanungan

What other benefits do I get from becoming a member?



Frame 12. FAQ: Frequently Asked Question

What are the limitations of the program?

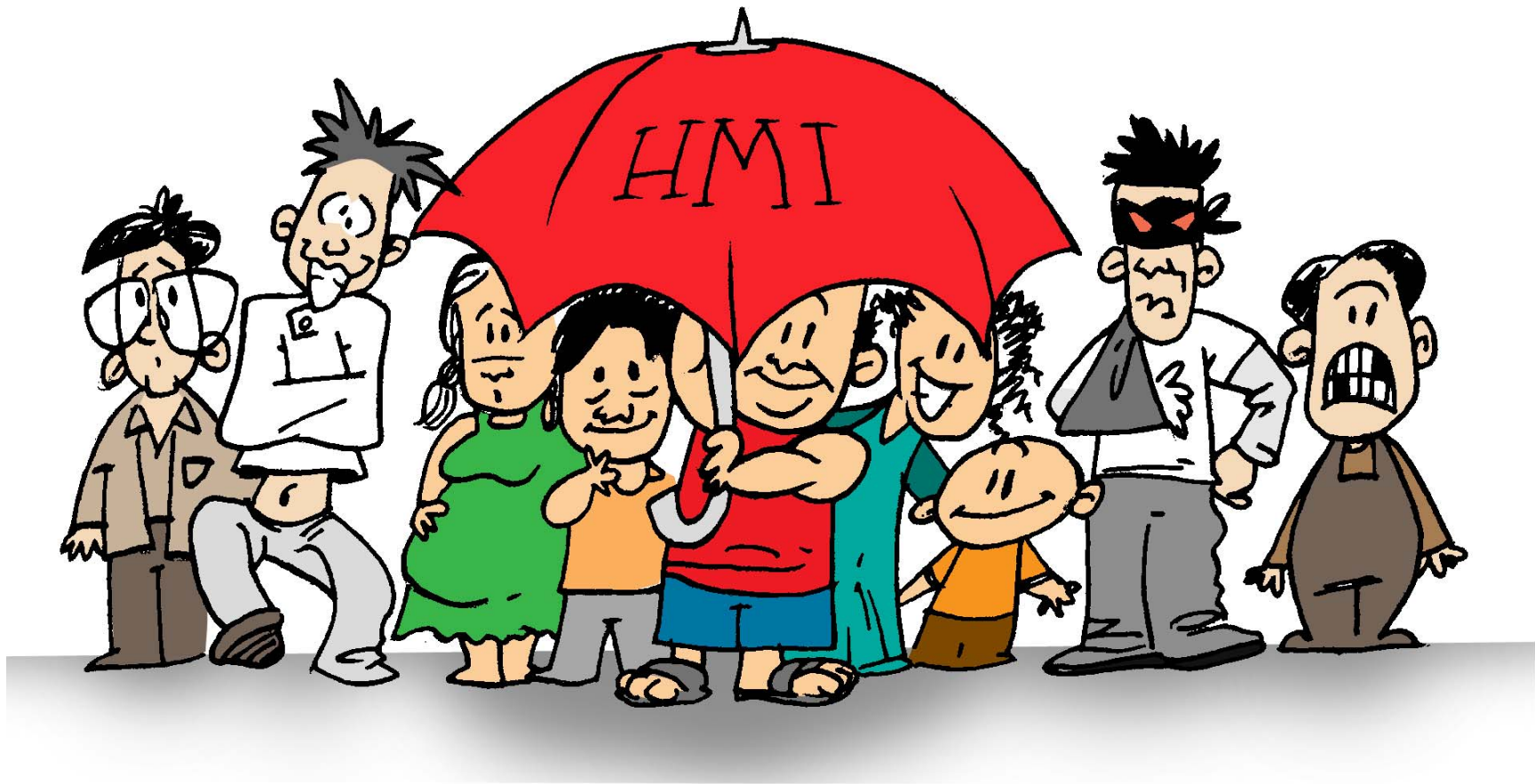
(Place your organization's answer here)

Possible answers:

- a. dental treatment or dental surgery*
- b. cosmetic and beautification surgery*
- c. purchase or lease of medical equipments*
- d. corrective appliances, artificial aids and sex organ transplant*
- e. drug addiction*
- f. suicide or self-inflicted injuries*
- g. pyrotechnics related injuries*
- h. crime-related injuries*
- i. congenital anomalies*
- j. atopic dermatitis*
- k. AIDS and sexually transmitted diseases*
- l. Circumcision*

FAQ: Frequently Asked Question

What are the limitations of the program?

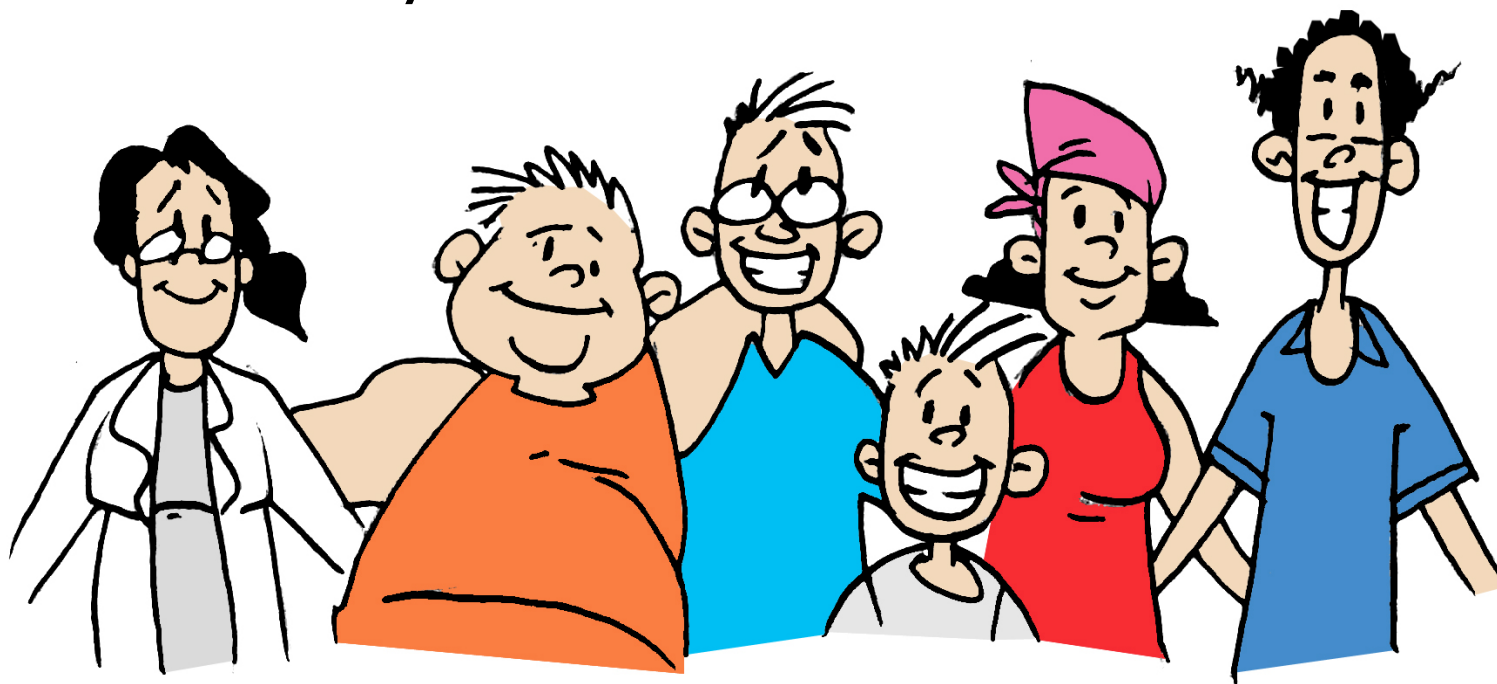


Frame 13. Wrap-up

Discuss

- Encourage other questions from the participants
- Ask for their opinions regarding the HMI program
- Thank the participants for joining the Orientation
- Smile 😊

Thank you!



For more information contact:

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Orientation for Health Micro-Insurance



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