

Lahuria Community Health Service (Policies for the distressed people)

Project profile



Auto Advanced Association for
Development

Introduction

Bangladesh is one of the poorest countries in the world. According to the World Health Organization (WHO), life expectancy of women in Bangladesh is 63 years old, and 62 for men¹. A lot of people don't have access to any health care, because they don't have enough money for it. Some die because of diseases that could easily be healed.

Giving traditional aid to the poor is important, but giving the gift of health insurance can directly save lives by helping recipients in the developing world to avoid diseases such as malaria, leprosy and measles. Most of the poor live without regular access to basic health services. For those individuals, getting enough food to survive is a challenge - they are rarely able to purchase health insurance.

Feeling very concerned by this lack of health care, AAAD Bangladesh will allow poor people to buy insurance or keep their existing policies going by collecting donations from several organizations and individuals.

Objectives

- Improve the health conditions of the poor people.
- Provide health insurance.
- Increase the life expectancy

Operation

The operation is simple: depending of the amount of money we can get from donors, we will provide insurance policies to poor people. There are assurance companies in Bangladesh that provide insurance policies for about 3,000 taka per 3 years (from 2,500 to 4,100 taka).

¹ United Nations Statistics Division,
<http://unstats.un.org/unsd/demographic/products/indwm/ww2005/tab3a.htm>, online since April 2005

We will buy health insurance from the Alico (American Life Insurance Company). This project is in close collaboration with the American organization “Policies for the poor”².

Operating budget

Per Person	Policy for 3 Years
Under age 40	2,500
Ages 40-49	3,100
Ages 50-57	3,700
Ages 60-65	3,900
Age 58	3,900
Age 59	4,100

The number of insurance that we will provide will depend on the amount of financial assistance we can get.

For example, if in 2010 we achieve to receive 20,000 taka (USD 284) from different institutions (public or private) or individuals, we will be able to provide between five to eight policies.

² www.policiesforthe poor.com