



**LEADERS FROM THE HEALTH INSURANCE INDUSTRY,
DEVELOPING COUNTRY POLICYMAKERS**

During the 20th century, global spending on health increased from 3 percent to 8 percent of the global GDP or 4 percent of the GDP of developing countries. Yet the majority of people living in low- and middle-income countries do not have access to insurance coverage at the time of illness. Over 80 percent of the population in developing countries rely on out of pocket payments to providers when they need medical care. This exposes them to the impoverishing effects of illness at a time when ways to manage the cost of catastrophic illness are well known, even at low income levels.

This conference presents the preliminary work from a large international review of the potential role of private health insurance in complementing other known health financing instruments—government subsidies, social health insurance and community-based financing—in securing better financial protection and access to health care in developing countries. In addition to the speakers, invited participants include policymakers from developing countries, leaders from the health insurance industry, international development partners, and academics.

PROGRAM COMMITTEE

Mark Bassett, Gilles Dussault (World Bank), Mark Pauly (Wharton), Alexander Preker (World Bank), Richard Scheffler (U.C. Berkeley), Peter Zweifel (U. of Zurich)

INDUSTRY CONSULTATIVE GROUP

Ladi Awosika (Nigeria), Macdonald Chaora (Zimbabwe), Robert Crane (US), Kabelo Ebineng (Botswana), George Halvorson (US), Cleve Killingsworth (US), Bafana Nkosi (Southern Africa), Nimish Parekh (India), Penny Tlhabi (Southern Africa)

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Please Visit Our Website at:
<http://hc.wharton.upenn.edu/impactconference>

The Wharton School at the University of Pennsylvania, Philadelphia, PA

March 15-16, 2005

DAY 1 MARCH 15, 2005

OPENING REMARKS

Mark Pauly, Bendheim Professor (*Wharton*)
David Schmittlein, Deputy Dean (*Wharton*)
Guy Ellena, Director - CHEDR (*International Finance Corporation*)

SESSION I

THE ECONOMICS OF VOLUNTARY HEALTH INSURANCE AT LOW INCOME LEVELS

Chair: Patricia Danzon (*Wharton*)

OVERVIEW

Health Financing Gaps and Development Traps—Alexander Preker (*WB*)
Voluntary Health Insurance in Development—Mark Bassett (*WB*)

Discussants:

Fiscal Sustainability—Pablo Gottrett (*WB*)
Role of Mandatory Pillars and Subsidies—Cristian Baeza (*WB*)

COFFEE

Chair: Richard Scheffler (*U.C. Berkeley*)

PRESENTATIONS

Demand for Voluntary Health Insurance—Mark Pauly (*Wharton*)
Supply of Voluntary Health Insurance—Peter Zweifel (*U. Zurich*)
Market Equilibrium and Insurance Failure—Mark Pauly & Peter Zweifel

Discussion

LUNCH MEETING OF ECONOMIC ADVISORY GROUP (Closed Session)

SESSION II — FROM THEORY TO PRACTICE

Chair: Olivia Mitchell (*Wharton*)

Presentations

Impact Evaluation — Oscar Picazo (*WB*)
Feasibility Studies of Emerging Markets — Johannes Jütting (*OECD*)

Discussants:

Paul Gertler (*WB*), Jere Behrman (*Wharton*), Emmett Moriarty (*IFC*),
Teh-Wei Hu (*U.C. Berkeley*), Peter Berman, Mukesh Chawla (*WB*)

COFFEE

Presentation

Implications for Health Financing in Africa and South Asia —
Nimish Parekh, CEO - United Health Care, India

Discussants:

Ladi Awosika, CEO - Total Health Trust Ltd., Nigeria
Macdonald Chaora, Chief Executive - CIMAS, Zimbabwe
Kabelo Ebineng, MD - Botswana Public Officers Medical Aid Scheme
Banafa Nkosi, CEO - Bonitas Medical Fund, South Africa
Penny Tlhabi, CEO - Board of Healthcare Funders, Southern Africa

DINNER Keynote Address: Government and Private Financing of Health Care in Nigeria — His Excellency, Honorable E. Lambo, Minister of Health, Nigeria

Chair: Tom Sackville, CEO - International Federation of Health Plans (iFHP)

DAY 2 MARCH 16, 2005

OPENING REMARKS

Mark Pauly (*Wharton*)

SESSION III—ROLE OF HEALTH INSURANCE INDUSTRY AND WORLD BANK GROUP

Chair: Cleve Killingsworth, COO - Blue Cross and Blue Shield, Massachusetts

Presentation

Industry Best Practice — Roger Bowie, Former CEO - Southern Cross, Former President - iFHP

Discussants:

Greg Arms, Senior Vice President - UnitedHealth Group, USA
Nicholas Beazley, Group Strategy Director - BUPA, UK
Robert Crane, Vice President - Kaiser, California
Charles Stellar, Executive Vice President, America Health Insurance Plans, Washington, D.C.

COFFEE

Chair: Guy Ellena (*IFC*)

Implications for the IFC, World Bank and Other Development Partners —
Invited: World Bank Sector Board Members and George Schieber

CLOSING REMARKS

Mark Pauly (*Wharton*) and Alexander Preker (*WB*)

LUNCH MEETING OF INDUSTRY ADVISORY GROUP (Closed Session)

RESEARCH FORUM AND WORKSHOP

(For World Bank/IFC Staff and Researchers)

Introduction:

Alexander Preker (*WB*), Richard Scheffler (*U.C. Berkeley*),
Mark Bassett (*WB*)

Facilitators:

Health Financing Research Networks — Gilles Dussault (*WB*)
and Abdo Yazbeck (*WB*)

PRIVATE HEALTH INSURANCE IN DEVELOPING COUNTRIES

March 15-16, 2005
Philadelphia, PA



PRIVATE HEALTH INSURANCE
IN DEVELOPING COUNTRIES

World Bank
1818 H Street NW
Washington, DC 20433
Attn: Alexander Preker

For more information and to register, please visit our website at
<http://hc.wharton.upenn.edu/impactconference/>

ACCOMMODATIONS

Attendees are requested to make their own lodging arrangements. Accommodations are available just across the street from the conference site at:

The Inn at Penn
Sansom Common
3600 Sansom Street
Philadelphia, PA 19104
Phone: 215-222-0200, Fax: 215-222-4600

The conference rate at the Inn at Penn is \$179.00, single or double. A limited number of rooms are being held at this rate, so please make your arrangements early.

To register for the conference, please visit our website at:
<http://hc.wharton.upenn.edu/impactconference/Registration.htm>

PLEASE REGISTER BY FEBRUARY 15, 2005
TO GUARANTEE YOUR PLACE AT THE CONFERENCE.

For more information, please contact:

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The Wharton School of the University of Pennsylvania

A Wharton Impact Conference in Collaboration with
The World Bank Group,
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