

Dror, M. David and Alexander Preker (eds). Social Insurance: A New Approach to Sustainable Community Health Financing. The World Bank. Washington, DC and International Labor Office, Geneva. Paperback. Price: Unknown. xx +pp 494+ index.

Sustainable community based health financing is an imperative which must be understood and achieved as a goal in order to maximize the full potential of the people of a community. This message seems to be the overarching aim of this huge volume which is divided into four sections: (1) Development Challenges in Health Care Financing; (2) Insurance, Micro-insurance and Reinsurance; (3) Implementation Issues; and (4) Towards a Reinsurance Pilot in the Philippines.

The introductory chapter by the editors lays the groundwork for the rest of the book. Dror and Preker essentially define what is meant by “community based financing and the rationale for a book such as this volume and the editors “spell out” who the target audience is supposed to be.

In the first part of this edited volume, the contributors delve into matters dealing with: (1) Rich-Poor Differences in Health Care Financing, (2) The Role of Communities in Combating Social Exclusion. In part two, the authors cover matters pertaining to: (1) Insurance and Reinsurance Coverage; (2) Microfinance to Micro Health Insurance; (3) Health Insurance and Reinsurance at the Community Level; (4) To Insure or Not to Insure: Reflections on the Limits of Insurability; (5) A Model of Micro insurance and Reinsurance; (6) Local consensus and Estimates of Medical Risk; and (7) Insurance and Market Failure at the Micro-insurance Level.

In part three, the contributing authors engage or wrestle with matters such as: (1) Building Capacity and Strengthening Implementation at the Community Level; (2) Role of Central Governments in Furthering Social Goals through Micro insurance and Reinsurance; (4) Role of Subsidies in Micro insurance: Closing the “Recovery Gap;” (5) Linking Ability and Willingness to Contribute to Micro insurance; (6) Creating a Favorable Market at the Community Level; and (7) Minimum Accounting and Statistical Framework.

In part four, the contributing authors tackle topics such as: (1) Social Health Insurance in the Philippines: A Review of the Context; (2) Epidemiological Data on Health Risks in the Philippines; (3) Attitudes Toward Solidarity, Risk, and Insurance in the Rural Philippines; (4) Structuring Demand and Supply in Community Health in Philippines Insurance; (5) Actuarial Assessment of the ORT Health Plus Scheme in the Philippines; and (6) Assessment of Piloting Social Reinsurance in the Philippines. Medical risk is on the rise in the modern societies of the

world. Land use activities such as industrialization, commercialization, urbanization—especially unplanned and haphazard agricultural development in which chemically based substances are used to increase agricultural production continue to expose humans to a great deal of health hazards. The problem of exponential increase in populations in both urban and rural environments continue to exacerbate health problems.

Governments (local and national) cannot afford to pay for all the health care of citizens and individual citizens do not (on the average) have enough money to pay for their health care. The contributors examine the roles of public and private sectors in health care provision. The roles of communities are also discussed; insuring citizens for the best health care requires bilateral and sometimes multilateral partnerships (private, public, community, and individual involvement.)

This is an excellent book for understanding the underlying ideas behind “social insurance” on a small scale and a large scale. The Philippines’ example of Social Reinsurance must inform African countries as they tackle problems of health care especially in the area of HIV/AIDS pandemic in many countries of Africa.

This book is highly recommended as a resource for university and public libraries.

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