Microfinance and Health: Micro-Health Insurance Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Access to quality healthcare remains a significant challenge for low-income households, often leading to catastrophic health expenditures and financial insecurity. Micro-health insurance offers an innovative solution by providing affordable, tailored coverage that allows families to manage health risks without depleting their savings. Microfinance institutions (MFIs) play a pivotal role in delivering these products, leveraging their reach, trust, and operational capacity to provide inclusive health insurance solutions. Integrating micro-health insurance into MFI portfolios enhances client well-being, strengthens financial resilience, and promotes social inclusion. Microfinance and Health: Micro-Health Insurance Training Course equips participants with practical knowledge and skills to design, implement, and manage effective micro-health insurance programs within microfinance operations.

Participants will explore strategies for assessing health risks, designing insurance products, and managing claims efficiently. The course emphasizes partnership development with health providers, NGOs, and government agencies to maximize program reach and effectiveness. Learners will also examine regulatory requirements, risk management strategies, and digital solutions for efficient service delivery. Through case studies and interactive exercises, participants will develop the skills to monitor, evaluate, and optimize micro-health insurance programs. By the end of the course, participants will be equipped to deliver scalable, sustainable, and impactful health insurance solutions to underserved communities.

Programme Curriculum

Microfinance and Health: Micro-Health Insurance Training Course

Introduction

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Course objectives

1. Understand the principles of micro-health insurance in low-income communities.
2. Analyze microfinance models supporting health insurance initiatives.
3. Design tailored micro-health insurance products for diverse populations.
4. Develop strategies for community-based health insurance programs.
5. Build partnerships with health providers, NGOs, and government agencies.
6. Apply impact measurement tools for micro-health insurance programs.
7. Strengthen digital solutions for premium collection and claims management.
8. Identify regulatory and compliance requirements in micro-health insurance.
9. Implement risk mitigation strategies for insurance portfolios.
10. Utilize data analytics to optimize client targeting and product design.
11. Promote health awareness and financial literacy among clients.
12. Enhance institutional capacity for managing micro-health insurance programs.
13. Develop scalable and sustainable health insurance microfinance strategies.

Organizational benefits

- Expanded access to affordable healthcare for low-income households
- Improved client health outcomes and community well-being
- Enhanced institutional reputation as a socially responsible MFI
- Diversified microfinance portfolio with health insurance products
- Stronger partnerships with NGOs, health providers, and government agencies
- Improved premium collection and claims management performance
- Enhanced staff capacity for health insurance product development
- Greater operational efficiency through digital platforms and monitoring tools
- Strengthened donor and investor reporting frameworks
- Increased scalability and sustainability of micro-health insurance programs

Target audience

1. Microfinance practitioners
2. Health program managers
3. NGO and development agency staff
4. Donors and investors in health projects
5. Government health officers
6. Health service providers and insurers
7. Financial inclusion consultants
8. MFI operational and risk managers

Course Duration: 5 days

Course Modules

Module 1: Understanding micro-health insurance and microfinance

- Global trends in micro-health insurance
- Health challenges for low-income communities
- Role of MFIs in providing health coverage
- Assessing community health risks
- Identifying gaps in health financing
- Case Study: Micro-health insurance program in Kenya

Module 2: Designing micro-health insurance products

- Basic and comprehensive coverage options
- Premium calculation and affordability models
- Flexible repayment and enrollment strategies
- Risk assessment for health insurance portfolios
- Integration with microfinance loan products
- Case Study: Micro-health insurance program in India

Module 3: Partnerships and stakeholder engagement

- Collaborating with healthcare providers and hospitals
- NGO and donor partnerships for health programs
- Engaging government agencies and regulators
- Structuring partnership agreements
- Blended finance and grant support
- Case Study: Public-private micro-health insurance partnership

Module 4: Digital solutions for micro-health insurance

- Digital client onboarding and verification
- Mobile payments for premiums
- Claims processing and management dashboards
- Data analytics for client segmentation
- Enhancing transparency and operational efficiency
- Case Study: Mobile-enabled health insurance platform in Tanzania

Module 5: Risk management in micro-health insurance

- Credit and health risk assessment
- Portfolio diversification strategies
- Monitoring claims and default risks
- Fraud detection in insurance programs
- Loan restructuring and early warning systems
- Case Study: Risk mitigation in micro-health insurance in Asia

Module 6: Monitoring, evaluation, and impact measurement

- Key performance indicators for health insurance programs
- Measuring social, health, and financial outcomes
- Portfolio performance analysis
- Donor and investor reporting frameworks
- Outcome tracking and evaluation tools
- Case Study: Impact assessment of micro-health insurance program

Module 7: Regulatory compliance and legal frameworks

- Legal and regulatory requirements for micro-health insurance
- Licensing, reporting, and consumer protection
- Compliance monitoring and documentation
- Risk mitigation through legal frameworks
- Governing digital insurance contracts and policies
- Case Study: Regulatory compliance for micro-health insurance in Africa

Module 8: Scaling and sustainability strategies

- Institutional capacity building for micro-health insurance
- Sustainability of health microfinance programs
- Designing scalable micro-health insurance models

- Governance structures to support growth
- Long-term planning and scaling strategies
- Case Study: Scalable micro-health insurance program in Latin America

Training methodology

- Expert-led presentations
- Group discussions and collaborative learning
- Practical product design workshops
- Case study analysis
- Real-world problem-solving exercises
- Final project: Designing a micro-health insurance product

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

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