

2023-13 | Advancing Primary Health Care Provision, Lebanon

Financial sector partner (FSP)	World Vision Lebanon	SCBF contribution	CHF 149,416 (72%)
Grantee/TA provider	VisionFund International	Matching contribution	CHF 24,629 (12%) - FSP CHF 34,200 (16%) - Grantee
Country	Lebanon	Theme	Financial Resilience
Duration	Jun 2023 – May 2025	Product	Comprehensive health insurance and Personal accident insurance
Potential outreach	Comprehensive health insurance - 5,000 Personal accident insurance – 2,600 Financial education – 25,000	Target group	Low-income Clients (Children and parents)
Thereof women	Comprehensive health insurance – 50% Personal accident insurance – 60% Financial education – 20%		

CONTEXT

Conditions in Lebanon have deteriorated due to multiple shocks which have forced 80% of the population into poverty. According to the World Bank, Lebanon’s financial and economic crisis is globally one of the most severe since the mid-1800’s. Lebanon has the highest rate of food inflation and the second highest average inflation in the world. As the economy and key services collapse, children are going hungry, missing school, and suffering with ill health and the majority of the population lacks access to financial services.

Insurance can be used as a resilience tool to protect families against unforeseen shocks, such as illness, death or disability. The provision of a comprehensive health insurance product in the initial stages of this project is a key component in improving the baseline health conditions of those we seek to serve. Lebanon’s “Out of The Crisis Towards Better Health For All” strategy targets the modernisation of the health care system by both public and private actors, and we believe that the personal accident policy (to be developed under this project), will help build on this comprehensive policy and provide a solution where there are gaps and complement the National Health Strategy for 2030.

CURRENT STATUS OF THE FSP

Mainstream insurance providers are failing to reach vulnerable and remote communities with insurance products because of the distances, the associated costs coupled with low premiums make it uneconomic to underwrite policies for rural communities. World Vision Lebanon, operational since 1975 focuses on the development needs of vulnerable children and families and VisionFund International, focuses on the provision of financial services to those excluded from formal provision. To lower costs of distribution and make products available at an affordable cost to the most vulnerable, VisionFund has developed a model which takes advantage of groups that have already been mobilised by World Vision where insurance can be deployed in one event. These groups will be provided with financial literacy training, making it easy for them to understand insurance. VisionFund has also digitized the enrolment and claims process, thus, reducing the cost and increasing the speed for enrolment and claims processing. Implementing insurance is new to World Vision Lebanon, hence the need for assistance in developing the product, training and building capacity in the initial roll out. The SCBF support will help in the product development, capacity building and roll out of the program.

OBJECTIVES AND MAIN ACTIVITIES

VisionFund and World Vision have successfully piloted health and life insurance products in Malawi and Ghana supported by SCBF and this has provided valuable lessons that have been used as a basis for this proposal. Training for staff and clients was another key learning that will be applied in Lebanon as well to build local capacity that will enable World Vision Lebanon to deliver the services beyond the scope of the project. The goal of the SCBF support is to develop and refine context-specific products for Lebanon and take newly developed products to the whole MFI and NGO market in the country.

Upon project completion 5,000 children would have been reached with the health policies 1,000 families would have purchased the Personal Accident (PA) Insurance policy, 1,600 clients from other MFIs would have enrolled for the PA Insurance policy. By the end of the project, World Vision and VisionFund will have the capacity to run the program on their own.

Partnering with:

