



Trip Report: Micro Health Insurance in Rural Cambodia

Cambodia: February 3-16, 2008

Travelers: David Levine, University of California – Berkeley
 Rachel Polimeni, University of California - Berkeley

Objectives:

There were several goals for the February 2008 trip. First, I presented the evaluation design to stakeholders at the first Steering Committee meeting. The Steering Committee is composed of members of the French Development Agency (AFD), USAID, Domrei Research and Consulting, SKY Insurance, the Ministry of Health of Cambodia, and Berkeley's SEGA research team. The goal of the Steering Committee meeting was to ensure that all major stakeholders approved of project design and progress.

Second, I presented the research design at the official project launch. The launch was intended to introduce the project to the development and health communities in Cambodia, the purpose being to ensure that results of the evaluation are shared with other researchers and practitioners, and to encourage policy reform as a result of lessons from the evaluation.

Third, the SEGA team, along with AFD, Domrei, and GRET/SKY representatives, visited a village meeting to observe the randomization of coupons for SKY insurance, to ensure that randomization was proceeding as planned.

Finally, I met with our Cambodian-based research partners to discuss the progress of the survey, and SEGA member Rachel Polimeni accompanied Domrei researchers in a pre-test of the draft household survey.

Itinerary and Summary of Activities

The itinerary of meetings I conducted while in Cambodia in February 2008 are summarized in the table below and described in more detail below.

Date	Name	Title	Organization
Feb 4	Ian Ramage Gabriel Pictet Chhy Sophearit	Domrei Co-Director (and Evaluation PI) Domrei Co-Director (and Evaluation specialist) Research Coordinator	Domrei Research and Consulting
Feb 5/6	Cedric Salze Jocelyne Delarue Jean-David Naudet Anne-Marie Cabrit Luize Guimaraes Gabriel Pictet Rachel Polimeni Rachel Gardner Macara	Health Insurance Project Manager Evaluation Unit Evaluation Unit Asia Department, Paris Project Officer Co-Director Senior Evaluation Consultant Cambodia Country Representative Head of Human Resources	GRET AFD AFD AFD AFD Domrei SEGA/UC Berkeley SEGA/UC Berkeley GRET

Feb 7	Steering Committee Meeting	Various	Ministry of Health AFD USAID GRET SKY Domrei RUPP SEGA
Feb 8	Official Project Launch	Various	Steering Committee Members, plus other researchers, NGOs, etc.
Feb 9, 11	Ian Ramage Gabriel Pictet Chhy Sophearit	Domrei Co-Director (and Evaluation PI) Domrei Co-Director (and Evaluation specialist) Research Coordinator	Domrei Research and Consulting
Feb 15	Phoung Pheakdey Marielle Goursat	Project Manager, Health Insurance Project Technical Assistant	SKY SKY
Feb 16	Chhy Sophearit + Enumerators	Research Coordinator	Domrei

On several occasions throughout the trip, I met with Ian Ramage and Gabriel Pictet of Domrei Research and Consulting to discuss survey design and the progress of the randomization and village meetings. We reviewed the latest drafts of the surveys, discussed the progress of pre-tests, and planned the final steps for survey roll-out.

On February 5th and 6th the SEGA team (researchers Rachel Polimeni, Rachel Gardner, and I) accompanied a small group of representatives from various organizations (GRET, SKY, AFD, Domrei) to several areas in southern rural Cambodia. There we attended a village meeting where a “Lucky Draw” was being administered as part of our randomization methodology. We spoke to several SKY staff members who are involved in the meeting and sales of SKY, as well as the Domrei staff member who administers the Lucky Draw lottery. We were pleased to find that the process was going well. Conversations with SKY staff members yielded a few potential concerns, which we are continuing to follow up. During this field trip the group also visited several health facilities with whom SKY is currently working, and we spoke to several health care workers about their experience with SKY.

On February 7th the SEGA/Domrei/Royal University of Phnom Penh research team presented the evaluation and capacity building plan to the Steering Committee for feedback and approval. The Steering Committee gave us important feedback which will be incorporated in our research and dissemination efforts.

On February 8th the research team made a similar presentation to attendees of the official Project Launch. Attendees included members of the Steering Committee plus various researchers and practitioners from other organizations with interests in health care in Cambodia. Several members of the press attended. The hope is that by introducing the project to interested parties early in its implementation, results will be more easily disseminated and will be more likely to influence policy.

On February 15th, Berkeley SEGA representatives Rachel Polimeni and Rachel Gardner met with Mr. Pheakdey and Ms. Goursat of SKY to ensure that winning SKY coupons could be renewed after 6 months, as planned for the randomization. We were ensured that this was the case.

Finally, on February 16th, Rachel Polimeni accompanied Ms. Sophearit of Domrei and several Domrei enumerators on a pre-test of the household survey in a rural area one hour outside of Phnom Penh. The purpose of the trip was to test the wording of several questions, and to measure the overall length of the survey. Approximately 20 households were interviewed in total. Following the pre-test, the survey team met to discuss their comments. These comments will be incorporated into future survey drafts.

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