



Economic Evaluation of Rural Senegalese Health Insurance Schemes: Coverage and Financial Outcomes

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Abstract

Rural Senegalese populations often face financial barriers to accessing healthcare services, necessitating effective health insurance schemes. A mixed-method approach combining quantitative data from surveys with qualitative insights from interviews was employed to assess programme coverage and financial outcomes among rural populations. Findings indicate that while Scheme A covers 85% of eligible participants, it incurs an annual premium cost equivalent to 10% of average monthly income per individual. The analysis reveals significant disparities in financial contributions across different socioeconomic groups, highlighting the need for more inclusive and affordable insurance schemes. Policy recommendations include enhancing subsidies for low-income households and exploring community-based financing mechanisms to improve overall health coverage and affordability. Treatment effect was estimated with $\text{text}\{logit\}(\pi) = \beta_0 + \beta^{-1} p X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *Sub-Saharan, African, Economic, Analysis, Socioeconomic, Qualitative, Insurance*

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