



Photo credit: Ayenew Haileselassie, Abt Associates
Yetenayet Asfaw feels more secure in life because of CBHI membership.

A Life Free from the Worries of Health Care Expenses

Yetenayet Asfaw is 50 years old and lives with her son and grandson in Kebele 15 of Jinela District in the Harari Region. She and her son work as daily laborers, engaging in low paying jobs such as washing clothes and running errands.

Yetenayet and her household joined the community-based health insurance (CBHI) program as indigent members because they have a low income and struggle to afford health care. The CBHI program aims to improve the health and well-being of households in the informal sector based on the principles of solidarity to share the risk of health problems with other members for an annual premium.

As indigent CBHI members, the government pays their insurance contribution, enabling them access to health services and drugs without paying cash when they seek health care. Yetenayet says that she feels more secure and less worried about getting sick, because she knows that CBHI will cover her expenses. She has not used the health services very often, but she is glad that she has the option if she needs it.

Yetenayet is one of the many indigent members who have benefited from CBHI. She is grateful for the opportunity and says that many people in her neighborhoods have benefitted a lot from their membership. She believes that CBHI is a good arrangement to protect herself and her family from health shocks.

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