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(57) Abstract :

Disclosed herein is an informal sector health insurance assessment method (100) comprising community selecting (102), commencing with the selection of a specific informal sector community based on factors such as demographics, location, and accessibility, forming survey teams (104), assembling qualified professionals or researchers to conduct surveys in the chosen community, developing questionnaires (106), engaging proxy respondents (130), recording morbidity (114), collecting data on the illnesses experienced by community members during the survey, estimating healthcare costs (116), calculating both direct and indirect healthcare expenses based on the data collected, analyzing data (118), processing and analyzing the gathered information to identify patterns, preferences, and requirements within the community, developing schemes (120), designing a health insurance scheme tailored to the specific needs and preferences of the informal sector community based on the analyzed data, engaging the community (122).

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