

Research Seminar in Health Sciences and Medicine, 16.03.2026

Location: University of Lucerne, Frohburgstrasse 3, 6002 Luzern

Room: 4.B47 - Seminarraum / 4. OG

Time: 14.15-15.15h

Speaker: Prof. Günther Fink, Swiss Tropical and Public Health Institute

Project: Health Insurance as a Tool to Smooth Seasonal Incomes: Evidence from Rural Côte d'Ivoire

Abstract

In rural agricultural settings, seasonal income cycles frequently compromise household welfare. This study investigates whether health insurance can act as a tool to smooth consumption and healthcare utilization. Using a randomized controlled trial among 2,468 cocoa-farming households in Côte d'Ivoire, we assess uptake and impact of the national health insurance scheme (CMU). By varying subsidy levels and the timing of cash transfers, we isolate the impact of seasonal liquidity on insurance take-up.

Our model suggests that paying premiums during high-liquidity harvest periods could provide critical protection against health shocks during the lean season, when cash-on-hand is minimal. Empirically we find that liquidity and subsidies increase enrollment, but that average effects on consumption and spending are limited, consistent with limited card functionality and low realized savings. Potential welfare improvements appear large ex-post, but are conditional on consistent system performance and systematic use of cards at the household level.

About the speaker

Prof. Günther Fink is Professor of Epidemiology and Household Economics at the University of Basel as well as head of the Household Economics and Health Systems Research Unit at the Swiss TPH. He holds a Ph.D. in economics from Bocconi University in Milan, Italy, as well as a Master's in applied economics from the University of Michigan.

Prof. Fink's work focuses on developing and evaluating new and innovative approaches to improving health systems globally, with a particular focus on child health and child development in developing countries. He has worked on evaluations of national and community-based health insurance initiatives in Burkina Faso, Cote d'Ivoire and Ghana, community-based health workers programs in Nigeria, and large-scale private and public sector initiatives to reduce the burden of malaria in Angola, Namibia, Uganda and Zambia. He is the PI of the Zambia Early Childhood Development Project and co-leads cohort studies in Brazil, Cote d'Ivoire, Laos, Peru, and Tanzania. He is also a member of the Basel Center of Health Economics, and co-investigator on range of intervention trials in Laos, Cote d'Ivoire and Zambia.