HEALTH INSURANCE

Outcome indicator

Indicator Phrasing

English: % of [specify the target group] whose employer regularly covers their health insurance

French: % de [spécifiez le groupe cible] dont l'employeur prend régulièrement en charge leur assurance maladie

Spanish: % de [especifique el grupo objetivo] cuyo empleador cubre regularmente su seguro médico

Portuguese: % de [especificar o grupo-alvo] cujo empregador cobre regularmente o seu seguro de saúde

Czech: % [určete cílovou skupinu] jejichž zaměstnavatel hradí jejich zdravotní pojištění

What is its purpose?

The indicator assesses the proportion of the target group members (e.g. garment factory workers, construction workers, etc.) whose employer regularly covers the costs of any type of locally available health insurance. It shows the extent to which they have access to and financial protection against medical costs in the event of an accident, injury or diagnosis of an illness that requires treatment by a specialist.

How to Collect and Analyse the Required Data

Depending on the context you operate in, **decide whether you will collect the required information from the employers or from the workers**:

   - If you target a very specific group of people that have only a **limited number of employers** (e.g. employees of 10 garment factories) that are willing to provide you with the required data, collecting data from the employers is likely to be easier. You will have to review the relevant documentation (e.g. contracts with insurance companies, recent payments, etc.) and count the number of workers whose employer covers their health insurance. Crosscheck the validity of the data with randomly selected workers. To **calculate the indicator's value**, divide the number of workers with health insurance paid by the employer by the total number of workers. Multiply the result by 100 to convert it to a percentage.

   - If you target people working for **many different employers** or if the employers are not willing to provide you with the required data, collect it using interviews with a representative sample of the target group members. If possible, crosscheck the validity of their responses by interviewing at least a smaller number of their employers (that are willing to tell you the required information). To **calculate the indicator's value**, divide the number of workers reporting that their health insurance is paid by the employer by the total number of workers. Multiply the result by 100 to convert it to a percentage.

Disaggregate by

[Disaggregate](#) the data by gender, age groups and the types of business the workers' employers are engaged in.