

LCHE SEMINAR**Tuesday July, 7th, 2026. 14.00-15.00**

Salle Mont-Chesau

Unisanté, Route de la Corniche 21, 1010 Lausanne (Station Vennes)

[Lien WebEx](#)

What standard surveys miss: Health insurance effects in weekly data from Kenya

SPEAKER**DR CLOTILDE MAHÉ, VRIJE UNIVERSITEIT AMSTERDAM SCHOOL OF BUSINESS AND ECONOMICS, THE NETHERLANDS**

Clotilde Mahé is Research Associate at Vrije Universiteit Amsterdam School of Business and Economics, the Netherlands. Previously, she was Impact Evaluation Consultant at the Inter-American Development Bank (USA), Postdoctoral Researcher at Universidad de los Andes (Colombia), Luxembourg University (Luxembourg) and Maastricht University (Netherlands), where she defended her PhD in Economics in 2018. Her research interests include development economics, applied microeconometrics and policy evaluation.

ABSTRACT

Health insurance in low- and middle-income countries increases financial protection and utilization, but has not consistently improved health, prompting debate about the value of subsidized coverage. We revisit this question using weekly survey diaries collected over eighteen months in a cluster-randomized experiment in Kenya. High-frequency measurement reveals that insurance reduces out-of-pocket health expenditure, shifts responses to illness from self-medication toward formal care, shortens delays between falling sick and consulting, and provides suggestive evidence of health improvements. Weekly measurement captures care-seeking dynamics and health expenditure patterns that retrospective surveys with longer recall periods are likely to miss.