

From Familial to Financial Obligation: Insurance and the Moral Economy of Illness in Vietnam

Lecture by: Amy Dao, PhD Candidate, Columbia University



A propaganda image used in the universal health insurance coverage campaign. The caption reads: "To participate in health insurance is to protect the health of the family and social community"

In 2015, the Vietnamese state embarked on its most ambitious campaign to achieve universal health coverage. With the support of international organizations, the government implemented its family health plan legislation in order to mobilize enrollment among the uninsured. The law stipulated that no individual could enroll independently of the uninsured members listed in their household registration book (*ho khai*), requiring individuals to cooperate financially in order to obtain coverage for their household members. While previous economic campaigns sought to dismantle or rebuild Vietnam's economy along kin and household lines, health insurance capitalized on these ties turning familial obligations to financial capital for the state health sector. The practice of kinship, however, is multidimensional, requires maintenance, and is not immune to conflict, doubt, and ambivalence—something the law did not account for as the state enacted policies through intimate relations. Drawing on ethnographic research in a rural province located in the Mekong Delta, I discuss how this policy came up against local household dynamics. I highlight how concepts of moral and financial debt structured household relations, and subsequently had effects on people's insurance status. Universal coverage through insurance is predicated on the inclusion of all in the right to health, but this research shows how its practice could lead to exclusion.

Monday, November 27

INTS 1111

3:30 PM—5:00 PM