Resource mobilization among migrant communities for health microinsurance -- CERMES

About the Project

Project Name: Resource mobilization among migrant communities for health microinsurance -- CERMES
Type of Facility Project: Microinsurance innovation grantee
Country of Operation: Senegal
Region: Africa
Sub Topics: Product development, Demand, Health
Type of Risk Carrier: Mutual or community-based
Type of Distribution Channel: Non-governmental organization

Organizational Overview

Centre de recherche médecine, sciences, santé et société (CERMES) is a social and human sciences research unit specialized in the area of health. It brings together some 40 researcher from CNRS, INSERM, universities and doctoral students from diverse disciplines (sociology, economics, public health and history). CERMES is associated with the Ecole des hautes études en sciences socials(EHESS), at the universities of Paris V and XI.

Project Description

The purpose of this project is to evaluate, in three countries (Kayes Region of Mali, Matam Region of Senegal and at Ngazidjain in the Comoros), the feasibility of migrant communities contributing full or partial payment for health microinsurance for their families at home. The first phase of the project consists of case studies of similar experiences, followed by a feasibility analysis to estimate money transfer amounts, determine the willingness of the migrant communities to transfer fun...

Beneficiaries

The target groups are first and foremost the migrant communities (of Mali, Senegal and the Comoros) residing in France. They will be asked to contribute the premiums for microinsurance health products, and to cover their families living in their country of origin. The size of the immigrant populations in France are 8,000 (from Mali), 15,000 (from Comoros) and 20,000 (Senegal).

The final beneficiaries will be the migrant workers’ families who can become members of microinsurance schemes in Mali (managed by Union technique de la Mutualité malienne) and in the Comoros (by a network of health mutuals supported by CIDR).

Learning Agenda

- How to mobilize the migrant communities to participate in microinsurance health projects that will cover their families in their country of origin?
- What conditions will lead to the success of the project?
- Is there a system of remittances, which is financially reasonable, that can favor migrants contributing to microinsurance?
- In which extent the migrants’ motivations to transfer money correspond to the manner in which families use the funds in the country of origin?
- Does the current public healthcare system hinder the project?

Project Status

Project Updates

At 31st May 2012 Case studies carried out In 2010, five case studies were carried out in order to gain an understanding of existing experiences of migrant contributions to health insurance schemes through money transfers. Sécurité Sociale Villageoise (SSV), the Comoros The model: Implemented by CIDR (Centre International de Développement et de Recherche), a French NGO, this village-based social security scheme (SSV) makes mandatory health coverage possible at the village l...

Project Lessons

On success factors in the case studies Without effective communication, the success of initiatives to collect funds among migrant communities is limited. None of the initiatives documented had sufficient financial support for an ambitious communication campaign. Information provided to households and at migrant association meetings has limited impact, given that it is ad hoc and is not integrated into a long or medium-term campaign. Nonetheless, reliance
On funds transfers Informal means of transfer are still most commonly used by migrant communities, but they vary from one country to another. In Mali and the Comoros, informal transfers are most common and rely on social networks and solidarity networks (the funds can be physically transported by a member of the community visiting the home country or by a professional in return for a commission). In Senegal, informal transfer is on the decline in favour of s...

On the feasibility of using migrant community funds for health insurance in Mali, Senegal and the Comoros The majority of migrants send funds to support their community, showing a strong commitment to the development of their region. However, these transfers are less frequent than support to their immediate family (16 per cent of Malians and 50 per cent of Senegalese regularly send funds to support their community, with each transfer averaging €264 and €...

On products that are attractive to migrants The coverage needs mentioned vary from one country to another, but generally involve expenditures for primary health care. In particular, these variations are a reflection of the quality of health care services in the target zones. The main need is for payment of medicine and medical visits. In Mali, hospitalizations rank third in coverage needs, whereas the Senegalese are primarily interested in transport for heal...

On the role of families in the success of the project Families in the country of origin have an important role to play in persuading migrants to contribute to premium costs. Families surveyed in Senegal were very interested in the project and 76.1 per cent considered it a priority, compared to only 45 per cent of Malians and 50 per cent of Senegalese. The relatives of migrants are a natural motivating factor in this kind of project, as they are able to point...