Kénya Sabatili (Insuring health) -- UTM [1]

About the Project

Project Name: Kénya Sabatili (Insuring health) -- UTM
Type of Facility Project: Microinsurance innovation grantee
Country of Operation: Mali
Region: Africa
Sub Topics: Policy and regulation, Subsidies, Demand, Health
Type of Risk Carrier: Mutual or community-based
Type of Distribution Channel: Mutuals, community-based organizations

Organizational Overview

The Union Technique de la Mutualité Malienne (UTM), created in April 1998, is the apex organization of mutual health organizations (MHOs) in Mali. It is present in seven of Mali’s eight regions and supports 80 mutual health organizations both in rural areas, where it provides technical assistance to MHOs in villages (5,200 beneficiaries in 2010), and in urban areas where, since 2000, it has administered a health product called Voluntary Mutual Health Insurance (VMHI). This product covers primary and secondary health care in public health facilities. It is offered to the populations of the country’s nine main towns (60,000 beneficiaries in 2010). The UTM is regularly invited by the government and donors to contribute to the reflection process concerning the implementation of health insurance schemes on a national level.

The Cooperative Society for International Development (SOCODEVI), an international NGO based in Canada, supports mutual and cooperative organizations, and contributes to their sustainable development with a view to empowering its members. SOCODEVI, in partnership with MACIF, has been present in Sikasso, Mali since 2007 where they have created and supported an MHO providing coverage to 2,300 beneficiaries.

MACIF is a French mutual insurance company that in 2010 celebrated its 50 years of existence together with its 4.8 million members. Today it is the number one provider of homeowner, automobile and motorcycle insurance in France. MACIF is involved in microinsurance projects in India, Senegal and Mali, in collaboration with NGOs or international development organizations.

Project Description

The project’s goal is to test in a region of Mali the implementation of universal health insurance, including coverage for agricultural and informal workers. Social security policy in Mali opted for the implementation of three mechanisms for guaranteeing the financing of health coverage for the people of Mali: a mandatory insurance scheme for State civil servants and private sector employees, a mutual scheme for informal sector and agricultural workers, and a medical assistance scheme for the ... READ MORE [2]

Beneficiaries

The project will be implemented in the Sikasso region of southern Mali, beginning with the district of Sikasso and then the district of Koutiala, representing a total population of 638,440. The goal is to provide better access to health care for 25,000 persons within three years. The population of these areas is 75% rural (employed mainly in cotton production) and nearly 90% of them are illiterate. The average annual income is less than USD 160. The population is young (55% are under 15). With regard to health care, the public health facility attendance rate is a mere 0.4 contacts/year/person and 60% of health expenditures are paid out-of-pocket by the population, which underscores the substantial financial barrier to access to care.

Learning Agenda

- What are the determinants of the demand for health insurance? What is the impact of co-financing by the State of insurance premiums on demand?
- What is the impact of the communication strategies in place?
- How can an effective public-private partnership be set up?
- What capacity strengthening strategies need to be introduced to ensure efficient, professional administration of mutual organizations in local communities and the local Union of Mutual Organizations?
- What is the impact of the project on the insurance penetration rate and on the health behaviour of the target population?

Project Status
Key Performance Indicators

Membership data at 30/04/2011 of the mutual organizations involved in the restructuring process:

<table>
<thead>
<tr>
<th>Indicators</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Target population</td>
<td>311,218</td>
</tr>
<tr>
<td>Members</td>
<td>1,918</td>
</tr>
<tr>
<td>Beneficiaries</td>
<td>7,427</td>
</tr>
<tr>
<td>Penetration rate</td>
<td>2.39%</td>
</tr>
</tbody>
</table>

Project Updates

November 2010 ? April 2011 At the end of 2010, the Council of Ministers approved the national strategy to expand the social protection scheme elaborated by the Ministry of Social Development and selected three pilot sites to test this strategy over three years: Sikasso, Ségou and Mopti. Meanwhile, UTM and its partners finalized the terms of reference for a socioeconomic survey to be carried out in the zones of Sikasso and Ségou to identify new ways by which mutual organizations could d... [READ MORE][2]

Project Lessons

On the establishment of a public-private partnership to introduce universal health coverage It is important that the government become involved in publicizing the project backed by the public-private partnership. Within the framework of the present pilot project there has been no communication from the authorities on decisions made by the State with regard to provision of coverage to informal and agricultural workers via community-based mutual organizations....[READ MORE][2]

On the impact of the merger of the health mutuals The homogenization of health insurance coverage for the population of Sikasso seems to strengthen the confidence of the various players in the mutualist movement. The mutual organization merging process seems already to have energized the sector. Although the merger process was difficult initially, the mutual organizations merged now feel they are in a stronger position to discuss with their partners (supervi... [READ MORE][2]

Date of last update: November 2011

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