Learning Journey

Union Technique du Mali

Kénya Sabatili Project “Assurer la santé” [Insuring Health]

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About the project

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.

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 poor. Although the mandatory insurance and medical assistance schemes are in the final stages, the National Mutual Expansion Strategy (SNEM), the goal of which is to provide coverage to a great majority of the population, is still in the development phase. The SNEM plans the creation of mutuals at the local, district and regional levels that will be in charge of health insurance administration and follow-up (promotion, membership, premium collection, claims processing, health structure monitoring, etc.). Proceeds will cover primary health care (at public health centers) as well as hospitalizations (in district and regional public hospitals). The cost of the corresponding insurance premiums will be shared by the State and the beneficiary families, each paying 50 per cent.

As a pilot phase prior to implementation of the SNEM nationally, the UTM, SOCODEVI and the MACIF have launched Project Kénéya Sabatili (PKS) in the Sikasso region. The purpose of the pilot project is to test the mechanisms to ensure the efficient functioning of the partnership between mutual
organizations and the State (in particular the subsidy payment and information follow-up), as well as strengthen the means to promote products proposed by mutual health organizations.

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<th>Project Summary</th>
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<tr>
<td><strong>Project name:</strong> Kénéya Sabatili</td>
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<td><strong>Launch date:</strong> January 2011</td>
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<td><strong>Duration:</strong> 3 years</td>
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<td><strong>Country:</strong> Mali</td>
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<td><strong>Product:</strong> Health product – coverage of primary and secondary care</td>
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Project Updates

Key Indicators

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

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<th>Indicators</th>
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<td>Target population</td>
<td>311,218</td>
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<tr>
<td>Members</td>
<td>1,918</td>
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<tr>
<td>Beneficiaries</td>
<td>7,427</td>
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<tr>
<td>Penetration rate</td>
<td>2.39%</td>
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What is happening

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 draw members to achieve greater efficiency. Specifically, the study would look into the feasibility of group rather than individual membership.

Several meetings bringing together all stakeholders were organized to raise awareness among the four existing mutual organizations in the municipality of Sikasso that were part of the pilot project. A working group was set up to propose new bylaws for the future community-based mutual insurance organization and to prepare its general meeting. Self-diagnosis and planning workshops to define a development plan for the new mutual insurance organization were held following this awareness-raising phase. The merger was approved by the mutual organizations’ general meetings and the community-based mutual insurance organization officially applied for ministerial approval in June 2011.

In March, the Ministry of Social Development organized a final preparations workshop in Ségou for the three pilot centers (Sikasso, Segou, Mopti).

Technical assistance provided by UTM’s partners made it possible to train mutual organization teams in performance indicators and in drawing up the financial projections for the project.
Project Lessons

On determinants of product demand
The first lessons will come with the results of the socioeconomic survey.

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. This complicates UTM’s awareness-raising efforts in the field vis-à-vis mutual organizations. UTM therefore has to both present the strategy approved by the Council of Ministers and explain its involvement at the pilot site level. The involvement of local supervisory authorities in awareness-raising among the mutual organizations concerned has nonetheless made it possible to gain the confidence of partners.

Calculating the insurance premium amount is the first key step in defining ways of implementing “universal” health coverage. In the case of Mali, premium simulations defined by the State differ considerably from those carried out by UTM in the Sikasso region. These differences are due to the fact that: 1) The cost of health care provided by public health centers is not uniform across Mali (they are higher in the Sikasso region); 2) The premium simulations made by UTM include the recruitment and remuneration of salaried staff. The future agreement between UTM and the supervisory authorities with regard to how co-financing the premium will occur will be decisive in defining the subsequent stages of the project.

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 (supervisory authorities, in particular) and it seems that their field activities are benefitting from this clarification. To the extent possible, it is important that new health coverage projects in the zone take into account what already exists and to homogenize approaches so as not to render comprehension too complicated for populations relatively unfamiliar with the concept of insurance.
Next Actions

- Approval by the mutual organizations merged
- Presentation of the findings of the local survey
- Decision concerning how the cofinancing promised to the mutual organizations in fiscal 2009 will be paid
- Negotiation with the Ministry of Development concerning the level of premium that will be subsidized
- Approval of the terms of reference for the elaboration of a communication campaign on the national strategy.