



**Pro MHI Africa**

EU-African University Network to strengthen  
community-based micro health insurance

Forum La Concertation, Yaoundé, 30th of  
September 2009 – Gerald Leppert

**Thème 2:**

**La mise en réseau peut-elle limiter le risque financier des mutualités?**

## Results

**Topic 2**

**Can a network of mutual health organisations help to cope with financial risks?**

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## Pro MHI Africa

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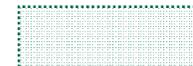
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# 0. Overview of the workshop



1. What financial risks have the most serious impact on mutual health organisations in practice?





## **Question 1:**

- Overall problem: Inadequacy between contributions and services provided
- Small risk pools and fluctuations in services
- Chronic illnesses and repeated surgeries
- Epidemics
- Escalating costs and lacking supervision
- Young schemes cannot cope with certain high cost illnesses
- Lack of involvement of the state



2. Which of the presented “solutions” and “mechanisms” against financial risks do you consider feasible and appropriate within a network of mutual health organisations? Would you propose any other solution?



## **Question 2:**

- Many solutions on the level of a single mutual
- Lobbying to governments to take the risk of:
  - epidemics
  - catastrophies



## **Question 2, continued:**

- Tools in a network: Financing network activities as general problem, but also problem of depending on subsidies
- High risk pools
- Guarantee funds for young schemes
- Reinsurance
- Technical assistance: premium calculation, tariff setting and benefit package design



3. Can voluntary non hierarchical networks based on mutual principle create greater impact than international knowledge networks?



### **Question 3:**

- Only voluntary cooperation makes networks sustainable
- People must be convinced
- Need to frequently meet and cooperate on local level to share best practices
- Problem of dependency on subsidies



4. Could La Concertation after 10 years of existence claim to have enabled MHOs cope with financial risks? What could be the task for the future?



## **Question 4:**

- Need to develop a line of action. Process should be started
- Technical assistance needed:
  - Setting up of a sustainable benefit package and premium
  - Training modules
- Harmonization of membership fees and services offered by the schemes
- Create guarantee fund and set up an reinsurance fund
- Strengthen national frameworks: Should meet more frequently.
- Other ways of income generation for the network must be sought.