



Pro MHI Africa

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

Thème 3:

**L'engagement de l'état dans le développement de la mutualité est-il
nécessaire et souhaitable**

Topic 3:

**Is the engagement of the state within the development of
mutual health organizations necessary and is it worth
pursuing?**

Lisa-Marie Rohrdantz & G. A. Owusu, PhD., MPH



WORKSHOP APPROACH

- **Additional presentation on:**
 1. Case Study: Burkina Faso
 2. Comparison: NHIS Ghana and SNAM Burkina Faso
 3. Challenges and Recommendations
 4. Common Conclusion and Outlook
 5. Questions for discussion

WORKSHOP APPROACH (cont.)--Questions for Discussion

- 1) Should we accept the abolishing of the mutual and solidarity-based character of mutual schemes for a universal coverage or is it this specific character that can ensure an equal and adequate access to health care for all?
- 2) Should we favor the general commitment of the public authority or are mutual health organisations to be independent and non-governmental?
- 3) Lessons Burkina Faso can learn from Ghana's example

SUMMARY OF WORKSHOP PROCEEDINGS

1. No black and white dichotomy between MHIs and the State/Government;

- MHI is not a panacea for universal access to health care.
- A collaborative effort between Governments & MHIs is needed.
- There's the need for a coherent way for all actors to think about the comparative advantage of all the actors as MHIs need the state to prosper/for strengthening and the state needs MHIs to help.

SUMMARY OF WORKSHOP PROCEEDINGS

(cont1)

- **2. MHIs need to ensure the following to continue to maintain their status/be strengthened:**
 - a) Maintain their character (governments should not exercise centralization of MHIs without the governments' ability to provide all the needed financial resources for health care).
 - b) Operate with ethics concerning what to do/not do (and not just concentrate on achieving autonomy)
 - c) Have better control of use of monies

SUMMARY OF WORKSHOP PROCEEDINGS (cont. 3)

- **3. Governments should do the following:**
- a) Control/regulate the management of monies by MHIs (civil society should assist in this)
- b) The government (and all stakeholders) need to keep an eye on health care providers and other managers of MHIs
- c) Provide a legislation/legal framework on the creation & functioning of MHIs
- d) Provide Universal Basic Coverage with time; (MHIs should provide coverage for additional needs)

SUMMARY OF WORKSHOP PROCEEDINGS (cont. 4)

4) OTHER ISSUES

- a) Need for regular peer review of our respective countries' health systems to find out the role each actor needs to play at each time
- b) In defining what needs to be done with provision of health insurance in our respective countries, there is the need for **critical contextualization** of each country's situation