FACILITATOR'S GUIDE

Training Programme
on Management of a Gender Sensitive
Health Micro-Insurance Scheme (HMIS)
in the Philippines

The ILO Subregional Office for South-East Asia and the Pacific, located in Manila, serves Australia, Fiji, Indonesia, New Zealand, Papua New Guinea, the Philippines, Solomon Islands, Timor Leste and Vanuatu. It also works with other countries in the Pacific on their road to the ILO membership.

The Subregional Office promotes Decent Work in the above countries to provide opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity. The Decent Work integrates ILO's four strategic objectives - rights at work, employment, social protection, and social dialogue. The Office works closely with its tripartite constituents in the subregion through Decent Work Country Programmes, which define national social development priorities within the overall framework of the Decent Work agenda.

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The Strategies and Tools against social Exclusion and Poverty global programme (STEP) of the International Labour Organization (ILO) is active in two interdependent thematic areas: the extension of social protection to the excluded and integrated approaches to social inclusion.

STEP supports the design and dissemination of innovative systems intended to extend social protection to excluded populations, particularly in the informal economy. It focuses in particular on systems based on the participation and organization of the excluded. STEP also contributes to strengthening links between these systems and other social protection mechanisms. In this way, STEP supports the establishment of coherent national social protection systems, based on the values of efficiency, equity and solidarity.

STEP's action in the field of social protection is placed in the broader framework of combating poverty and social exclusion. It gives special emphasis to improving understanding of the phenomena of social exclusion and to consolidating integrated approaches at the methodological level which endeavour to reduce this problem. STEP pays special attention to the relationship between the local and national levels, while at the same contributing to international activities and agenda.

STEP combines different types of activities: studies and research; the development of methodological tools and reference documents, training, the execution of field projects, technical assistance for the definition and implementation of policies and the development of networking between the various actors.

The programme's activities are carried out within the Social Security Policy and Development Branch of the ILO, and particularly its Global Campaign on Social Security and Coverage for All.

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Introduction

Studies have shown that community-based Health Micro-Insurance Schemes (HMIS) are promising alternatives to help the informal sector expand their access to social protection services, particularly quality health care. Given the steady growth of people working in the informal economy and their limited access to social protection services, the importance of community-based HMIS cannot be overemphasized. It is necessary that every effort must be exerted to help these initiatives become viable and self-sustaining. In the long run, their effectiveness and efficiency will ultimately contribute to the overall goal of providing a decent work for every individual in the workforce.

Considering that HMIS are relatively new in the Philippines, their day-to-day operations are not yet that stable. Several HMIS lack the rational basis for determining their members' premiums and defining the package of services to offer. Some lack the necessary information and know-how in running their HMIS while others are unable to progress and sustain their operations and fail to act on critical issues ahead of time. In response, the ILO-STEP in the Philippines in 2003, produced a comprehensive Reference Guide on HMIS which contains information on basic principles and steps in setting up the scheme, administration and financial management guidelines and tools, as well as monitoring and evaluation methodologies to asses the viability of their schemes. This guide was intended for the managers and administrators of HMIS in the country, for those who are planning to set up one, and for other stakeholders involved in community-based initiatives such as micro-health insurance.

Rationale

This HMIS Reference Guide was first applied to a set of managers and key staff of social health insurance under the Agrarian Reform Program, being assisted by the Department of Agrarian Reform (DAR) and ILO-STEP Philippines. Though the Reference Guide was designed as a stand alone material, there was a need to organize these groups of managers and administrators under a training scheme to better appreciate the content of the Reference Guide. The ILO- STEP Philippines together with DAR believes that a Training Programme is necessary to further enhance the understanding of the HMIS managers and staff in running more efficiently and effectively their respective HMIS. The Training Programme is seen to

offer a better learning environment, not only in giving focus to the content of the Reference Guide, but also in providing an avenue to exchange their ideas and experiences on what works best and what to avoid. The training was expected to enjoin them to critically assess their current operations as a group and come up with an action plan to further improve the management and operations of their HMIS. In this regard, a four-day Training Programme was designed and conducted to further develop their capacities as managers and administrators of their HMIS.

The Facilitator's Guide

As a result of the first training undertaken, the ILO-STEP Philippines hopes to standardize this Training Programme in order to benefit others who would be willing to do the same. For this purpose, a Facilitator' Guide is developed to serve as reference for anyone who will be involved in organizing and conducting this Training Programme. The Facilitator's Guide incorporates the methodologies applied during the first batch of training as well as the lessons learned when the different modules and sessions were carried out.

This Facilitator's Guide has three parts: Part I presents the Training Programme Design; Part II provides guidelines in the preparation for the Training; and Part III spells out the guide in facilitating each module of the Training Programme.

This Facilitator's Guide must be viewed as recommendatory. Facilitators must exercise their own creativity in coming up with more appropriate learning exercises and even better manner of generating the expectations of the Training Programme. Flexibility must be observed as one conducts the Training Programme to different batches of participants. If there is a need to modify a certain module, shorten or lengthen the duration of the sessions and introduce new exercises, these must be carried out without losing the ultimate purpose and overall objectives of the activity.

Part 1: The Training Programme Design

Objectives

Overall, the Training Programme aims to further enhance the capacity of community-based groups in setting-up, managing and monitoring the operations of their respective HMIS. Specifically, the Training Programme aims that at the end of the 4-day training, the participants have:

(1) increased their knowledge of the rationale, principles and essential elements and processes of a community-based health micro-insurance scheme

(2) expressed their appreciation of the management tools and systems to be put in place to ensure a more effective and efficient operations of their HMIS

(3) assessed their current operations and identified strengths and areas for improvement using the newly-introduced principles, tools and guides

(4) developed an action plan to further improve the effectiveness and efficiency of their HMIS

Target Participants

This Training Programme is designed for managers, administrators and key staff of existing community-based HMIS in the country. It is also applicable to anyone who plans to initiate the establishment of an HMIS in any given locality and sector. It may also be adapted to orient key officials or stakeholders who may be willing to learn more about the operations of an HMIS.

Training Modules

The Training Programme consists of the following 6 modules. Under each module, specific sessions are designed with corresponding objectives to be realized and a description of the methodology to be applied.

Module 1:   Putting the Training Programme in Context
Module 2:   Getting to Know More about HMIS

Module 3:   Setting up the HMIS
Module 4:   Administrative and Financial Management of HMIS
Module 5:   Monitoring and Evaluation of HMIS
Module 6:   Action Planning

The Training Programme commences with an Opening Program which can be designed by the sponsors or organizers of the training to formally welcome and introduce the participants. A simple Closing Ceremony at the end is recommended to synthesize the major lessons and issues raised during the training, announcements of the next steps and to formally close the training.

Methodology

Overall Approach. The Training Programme is designed with a developmental or progressive orientation. The Training Programme begins with introductory modules (Modules 1 and 2) that provide the basic orientation about HMIS operations through presentations and discussions of the rationale of the Training Programme, need for social protection and the role of micro-health insurance scheme, its principles and key elements. It also begins with laying the foundation of a gender-sensitive perspective in managing an HMIS. Subsequent modules are contingent to previous ones while the outputs generated in the earlier modules serve as inputs to the next. As an example, the assessment exercises to be done by the participants in each module will serve as the basis for developing the action plans in the last module. The principles and tools in the financial management and administration of the HMIS will be the same elements discussed in the monitoring and evaluation.

Learning Exercises: The Training Programme consciously employs participatory approaches to ensure maximum sharing and learning of ideas and experiences among the participants. The Technology of Participation (meta cards technology) will be used for plenary discussions and small group discussions. Different group exercises are introduced to further encourage participation. The Training Programme will make use of a mix of different learning exercises. Case studies, role plays, group discussions, games and other individual and group exercises will be employed. For emphasis and continuity of the topics and lessons, a recap exercise will be undertaken at the start of training everyday. Synthesis will also be done at the end of each module.

Duration of the Training Programme. The Training Programme is designed for four days. However, this can be lengthened to 5 days or shorten to 3 days

depending on the entry levels of the participants, the amount of funds available for training and the degree of focus expected to be achieved in the training. The 5-day training is ideal for a more comprehensive, step-by-step discussion of the processes and a more intensive application of the principles and tools. A 3-day training is still appropriate if the particular group of participants has already undergone basic orientation about HMIS in the past and that they only need to be updated on certain aspects of the Training Module. The four-day training is a reasonable time to complete the 6 modules with moderate set of learning exercises.

Hand-Outs: Participants will be provided with copies of the HMIS Reference Guide and other materials used by resource persons. They will also be provided with copies of the slides used in the presentation.

Limitations of the Training Programme

The Training Programme does not expect an overnight improvement on the skills of participants to manage and run their HMIS. Neither does it intend to change or improve immediately the tools and processes currently employed by their HMIS. Rather, the Training Programme is focused to providing the basic foundation of an effective and efficient HMIS operation, put in proper context the rationale for the adoption of certain tools and systems, and to encourage the participants implement changes deemed necessary and as they see fit or applicable to their respective setting and local conditions.

The Training Design

The following presents the 6 modules that comprised the Training Programme, the key objectives each of the modules aim to realize as well as the major topics to be discussed and the methodology to be applied. It also includes an estimate of time for each module and the list of supplies and materials needed.

Modules	Objective	Major Topics	Methodology	Supplies/ Materials
Module 1: Putting The Training Programme in Context **Duration:** 3.0 hours	To welcome participants to the training and level off their expectations To put in context the training activity as part of an overall endeavour To appreciate gender sensitivity in an HMIS operation	* Opening Program * Levelling of Expectations – objectives – methodology * Overall Concept of HMIS as Part of the ILO-STEP * DAR Program goals and strategies * Gender and Development	Use of Meta Cards Game Plenary Presentation Open Forum Plenary Presentation Game	Opening Program Flip Charts Pendle Pen Masking Tape WELCOME cut-outs Slides Slides Flip Charts Pentel Pen GAD Checklist
Module 2: Getting to Know More About HMIS **Duration:** 4.0 hours	To reflect on the rationale, purpose and key features and principles in setting up an HMIS To appreciate the current set-up and operations of their HMIS	* The Rationale of Social Protection * Responding to Health Risks * HMIS as a Social Protection Measure * HMIS Components * Organizational Structure of HMIS * Benefit Packages * Services Offered	Spot Checks Mini-lecture Group Exercise Group Work: assessment Gallery Viewing	Slides Handout: Chapter 1 of HMIS Reference Guide Flip Chart Pentel Pen Masking Tape
Module 3: Setting Up An HMIS **Duration:** 4.0 hours	To review the key processes and basic considerations in setting up an HMIS To assess own HMIS vis-à-vis the principles	* Overall Process in Setting Up the HMIS * Support Activities in Setting Up the HMIS * Basic Principles in Management * Assessment of HMIS Current Set-up and Operations	Group Exercise Plenary Presentation/ Discussion Group Exercise	4 sets of cut-outs on steps in setting up HMIS Slides Handout: Chapter 2 of HMIS Reference Guide Flip Charts Pentel pen

Modules/ Sessions	Objectives	Major Topics	Methodology	Supplies/ Materials
Module 4: Administrative and Financial Management **Duration:** 12 hours	To appreciate administrative and financial systems and tools To assess if existing HMIS operations follow principles	* HMIS Management Systems and Tools * Organization and Functioning of an HMIS * Administrative Management Tools * Review of local data * Application of process and formula using actual data	Plenary Discussion Group Exercise: Actual Computations Group Presentation Using Various Media Programs	Slides Worksheet Handout: Chapters 3 and 4 of the HMIS Reference Guide Local data
Module 5: Monitoring and Evaluation of an HMIS **Duration:** 4.0 hours	To differentiate monitoring from evaluation and identify monitoring schemes best suited to their own operations To apply monitoring and evaluation tools	* Importance and Scope of Monitoring and Evaluation * Assessing Quality of Health Care * Tools in monitoring and assessment	Min-lecture Group Game Group Work: Assessment Selected Group Presentation	Flip charts Pentel pen Masking tape Worksheets Handout: Chapter 5 of HMIS Reference Guide
Module 6 Action Planning **Duration:** 3.0 hours	To summarize gaps identified in the assessment and develop an action plan to address them	* gaps/weaknesses * strengths * action points	Group Work: Assessment and Planning workshop Plenary presentation of HMIS Action Plans before panel of reactors	Planning Worksheet Transparency or Flip charts Pentel pen Masking tape
Closing Session **Duration:** 1.0 hour	To synthesize the key messages and formally close the training	* Synthesis * Next Steps * Closing Remarks	Plenary Presentation	Training Program Certificate

Part 1I: Preparing for the Training Programme

This section outlines the important things that needed attention in preparing for the Training Programme. These include focus on the Participant' kit to be distributed including the preparation of supplies/materials needed, invitation of participants and they need to bring, assigning of tasks on the Opening and Closing Ceremonies and other major topics/sessions and arrangement of the training venue.

A. Participants to the Training Programme

Ideally, the maximum number of participants per batch of this training is 25. It is preferred that participants will be homogenous in terms of their engagement in one sector (e.g. all are Agrarian Reform Beneficiaries). There are two options in the mix of participants. One, you can decide to hold training for the national and regional levels of program stakeholders separate from the community-based HMIS managers and administrators in order to focus the training to concerns particular at each level of operations. On the other hand, there is also a value of getting a mix of participants from various levels in order to obtain a more comprehensive perspectives of issues and needs at various levels. Regardless of your preference, be conscious that the training should be maximized to elicit the inputs of everyone concerned for the ultimate purpose of enhancing the capacities of participants to manage efficiently and effectively their HMIS.

B. Currently Used Tools, Records and Instruments

To facilitate the application of the Training Programme and to enhance the learning of the participants, it is recommended that the participants will bring with them the actual tools, instruments or records they are currently using in their respective HMIS. These include the administrative and financial management materials or actual data about their HMIS operations. In addition, they can also bring with them local data on the population they are targeting, the common health needs, existing health services and other relevant data.

Administrative Tools
- membership card/record
- minutes of meetings

- By Laws
- Membership application

Financial Management Tools
- Ledgers
- Books of Accoounts
- Contract/s with partner institutions

Monitoring and Assessment
- results of feasibility studies, if any
- quality of care assessment questionnaire or form
- actual data on contributions, services utilized and amounts
- total number of memberships
- copies of financial reports

C. Facilitators and Resource Persons

The technical content of the Training Programme requires a mix of expertise and orientations of the facilitators. This may necessitate another co-facilitator or a resource person to provide technical inputs on certain subject matters which the facilitator of the training programme may feel uneasy to deal with. A good mix of facilitators would include: (a) one that has a background on social health insurance, (b) one on financial accounting and management, and (c) one with gender and development orientation. Since it may be difficult to have a facilitator to possess all these technical orientations, resource persons with such expertise may be invited to assist during each particular session. This mix of expertise may also be sourced from the sponsors or organizers of the Training Programme. If there are more than one facilitator to be involved in the training, it is advisable that a meeting be undertaken among them to discuss the overall flow of the training, the specific focus to be highlighted and the need to facilitate the sessions within the given time frame. Representatives from the sponsoring or organizing agency or project should also be advised on the amount of time allocated for their presentation. Copies of their presentations may be obtained in advance for reproduction and dissemination.

D. Training Venue

Arrangements for the board and lodging of participants may be assigned to other staff of the sponsoring institution. However, as facilitators, there is a

need to check the sitting arrangement beforehand taking into consideration the space needed for group work, plenary exercises and group presentations. It is also advisable that equipment and other materials needed (e.g. post boards, taped music, microphones, etc.) are properly installed prior to start of the training.

E. Participant's Kit

The participants need to be provided with copies of the Training Design, the Programme of Activities for the whole duration of the training and the handouts of topics covered in the training. It is important to advise the secretariat what handouts or materials to be placed in the Participant's kit and which ones need to be distributed only after the discussion. Adequate copies should be reproduced and properly packaged. With regard to training materials, facilitators should check the presence and adequacy of the following:

- name tags/identification tag
- spot checks
- training certificates
- meta cards in varied colours and cut out by 3 X 6 inches
- flip charts, manila paper, masking tapes
- panel pens enough for everybody and for use in the board
- tokens for group prizes (as needed)

F. Opening and Closing Ceremonies

Ensure that someone has been assigned to prepare the Opening and Closing Program Ceremonies, particularly assigning people to do the Invocation and the singing of the National Anthem. Officials expected to provide the welcome remarks and/or key message will have to be informed beforehand about the objectives of the Training Programme and the background of the participants. The Closing Ceremony can be assigned to the participants themselves. What is important is to notify the official who is expected to give the Closing Remarks.

Part III: Facilitating The Training Programme

As mentioned earlier, there are 6 modules of the Training Programme. This part of the Facilitator's Guide is designed according to each training module. Under each module, there is a brief description of the purpose and content, a summary of the methodologies to be applied and the sessions to be covered presented in a matrix form. These provide the facilitator an overview of the whole module, its specific objectives and the corresponding amount of time estimated for each session or topic.

A more detailed set of facilitator's guides follow after this introductory page. It enumerates step by step how each session will be carried out and facilitated. As cited earlier, these guides however must be viewed as recommendatory only. The facilitators must take the initiative to modify and adapt such methodologies as appropriate.

Each module begins with an introduction of its primary objective and the overall topics to be covered. It is also at this time that the new topics are related with the previous subject matter or activity that been undertaken. Each module ends up with a synthesis of what were covered or discussed.

Built-in to this Guide are notes on the subject matter that need to be emphasized. Corresponding slides to be presented are placed towards the end together with the worksheets to be used in group work or learning exercises.