

# **AFRICAN FORUM ON MUTUAL HEALTH ORGANISATIONS**



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*Can a Network of Mutual Health  
Organisations Help to Cope with  
Financial Risks?*

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# PLAN

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- Definition
- Links in a network
- How networks can enable MHOs to cope with financial risk
- Mechanisms/tools
- The case of La Concertation and its National Platforms
- Performance of La Concertation
- Effectiveness of networks in assisting MHOs to cope with risk
- Insights

# 1. What are networks?

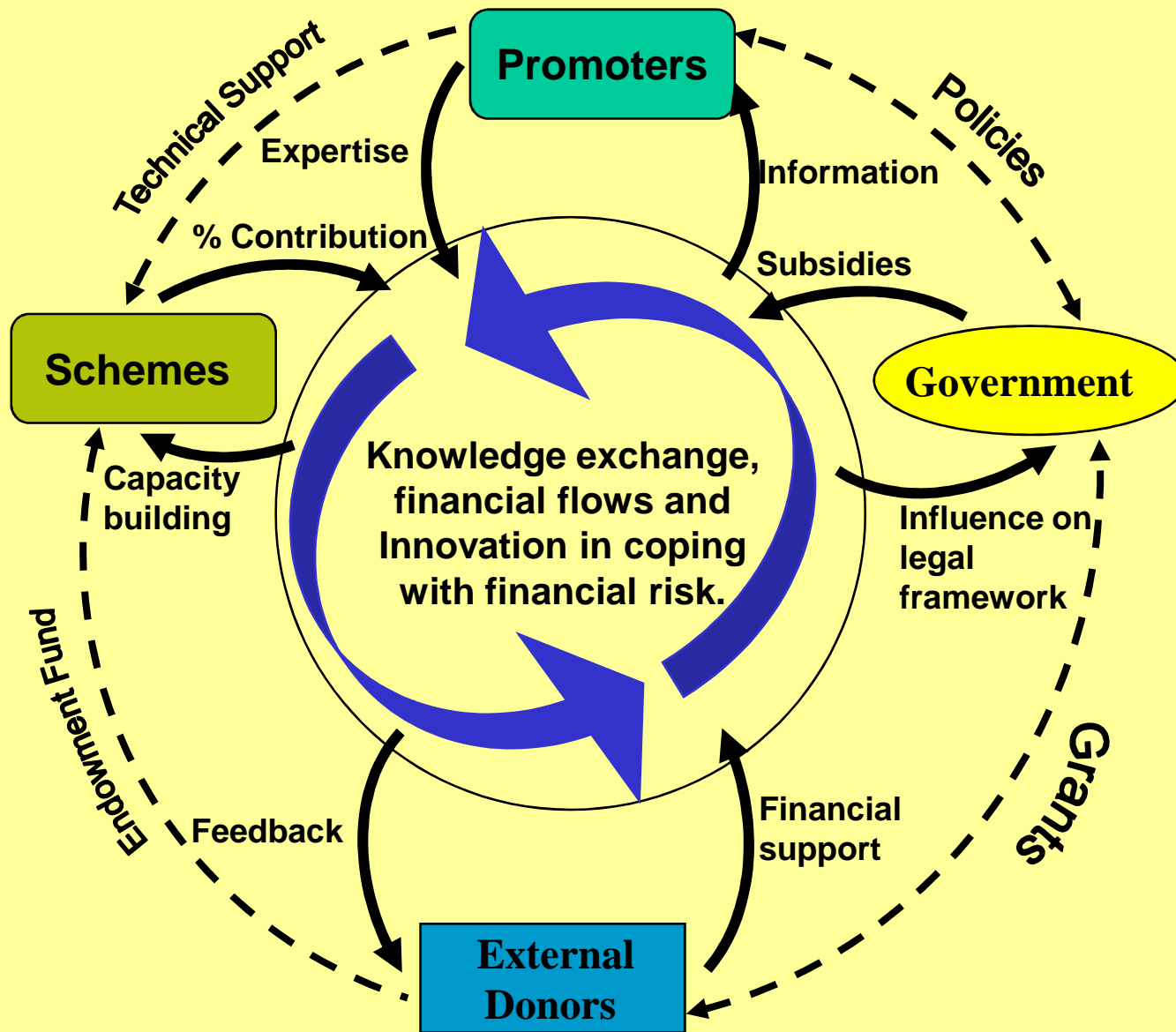
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- Mechanisms for effective knowledge transfer and professional practice improvement
- A group of actors in the field of micro health insurance for the purpose of carrying out activities resulting to information and training leading to risk reduction.

These could be;

- **Self organising and non hierarchical groups** (unions, federations).
- **Knowledge Networks:** (national and international platforms)
- **Soft Networks:** (electronic) – GIMI, GESS

## 2. Links in a network



### 3. How can networks enable MHOs to cope with financial risk?

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- Through capacity building to increase risk pools and improve management skills. (good governance, social marketing, etc)
- A strong force in influencing political will in favour of the development and growth of MHOs. (legal framework, accessibility to government subsidies, formal credits or loans)

### 3. How can networks enable MHOs to cope with financial risk?

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- Greater chances to link MHOs to experts and donor organisations to enable them increase resources to cope with financial risks.
- Identify tools and best practices for the sustainable development of MHOs.
- Help to create a favourable environment for the emergence and expansion of MHOs (re-insurance fund for chronic illnesses)

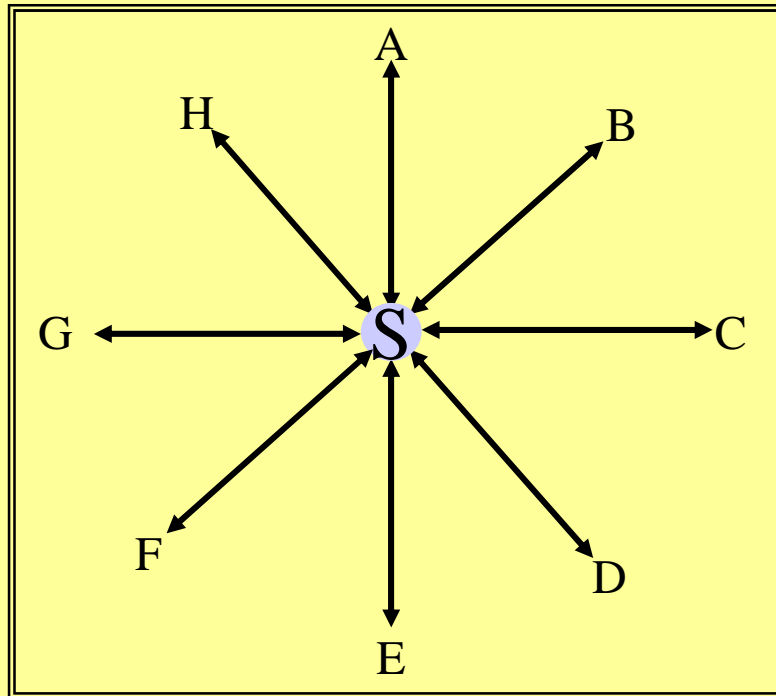
## 4. Mechanisms/tools

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- Collaborative research and information exchange (publications, conferences)
- Engaging stakeholders (Lobbying and advocacy, meetings, media, etc).

These mechanisms provide insight into the impact of change on capabilities, information flow and performance of MHOs in coping with financial risk.

## 5. The case of La Concertation and its National Platforms



Highly centralized network. All have reciprocal relationships with secretariat but not with each other.



## 6. Performance of La Concertation

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- National Platforms still taking off with members not viable to pay contributions to sustain its activities.
- Has created some awareness on micro health insurance and governments have initiated reforms.
- Little impact on MHOs to cope with financial risks.
- Sustainability of most local schemes still threatened due to small risk pools and limited grants for chronic illnesses.

## 7. Effectiveness of networks in assisting MHOs to cope with risk

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- Change may be gradual and affects the whole set up before enabling MHOs to reduce financial risks.
- May mislead MHOs to depend on external assistance and collapse when this is no more.
- May drain member's energy and focus and increase financial risk for MHOs if not carefully managed.
- Bridging knowledge gaps might mislead MHOs to copying practices/models not adapted to their local environments

## 8. Insights

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- What financial risks have the most serious impact in Mutual Health Organisations in practice?
- Which of the presented “solutions” and “mechanisms” against financial risks do you consider feasible and appropriate within a network of MHOs? Would you propose any other solution?
- Can voluntary non hierarchical networks based on mutual principle create greater impact than international knowledge induced networks?
- 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.

Thanks for your kind attention.

**Merci pour votre aimable attention!**

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