



Introduction to Pro MHI Africa Presentation of Workshop Agenda

Gerald Leppert



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Outline:

1. Pro MHI Africa – University Network
2. Workshop Agenda

Pro MHI Africa – EU-African University Network

University of Cologne
Department for
Cooperative Studies



Germany, Cologne



University of
Botswana,
Faculty of
Business

Botswana, Gaborone

University of Ghana,
ISSER institute



Ghana, Legon



University of
Malawi,
Department of
Economics

Malawi, Zomba

Pro MHI Africa – International Project Team



Joint project planning



What are the main goals of Pro MHI Africa?

Research: Improve knowledge about functioning of
micro health insurance in Africa

Linking research to practice: Partnerships with
microfinance and micro health insurance schemes.

Evidence-based Curriculum: Building capacities
among university students and micro health insurance
stakeholders

Research



- Extensive comparative household survey

West Gonja District District Wide Mutual Health Insurance Scheme, Ghana



- Qualitative Research
- Handbook of MHI

Evidence-based Curriculum



Pro MHI Africa – Curriculum Development

Table of Contents

Microinsurance diploma 1
Training modules for MFIs and organisations 5

Microinsurance diploma

Course modules and units		Overlapping with training modules
<i>The course units (1.1., 1.2, 2.1, ...) are planned to take ~90-120 minutes each. The ticks in the right four columns indicate the units individually chosen by the universities in the Pro-MHI-Africa network.</i>		
1. Basics & Systems		
Unit 1.1	Basics of health economics <ul style="list-style-type: none"> • "Health and treatment" as credence goods • Public health in the context of Sub-Saharan Africa • Introduction in health care financing • Public health and epidemiology • Why do micro health insurance products exist? <input type="checkbox"/> Video & Graphic design: photos of risks	
1.2	Risk management strategies & Introduction to Microfinance: Savings, credit, remittances, insurance <ul style="list-style-type: none"> • Risk, Risk structure, Risk management (Identification, Analysis, Coping...) • Exclusion from formal financial services • Definition of Microfinance Products and Systems • Relation of Risks/Risk Management Strategies and Microfinance Products <input type="checkbox"/> Video & Graphic design:	
2. Microinsurance		
2.1	(Micro-) Insurance basics <ul style="list-style-type: none"> • Estimated value function • Risk Aversion • Risk Pooling 	M

November 2009

- Training material for micro health insurance units

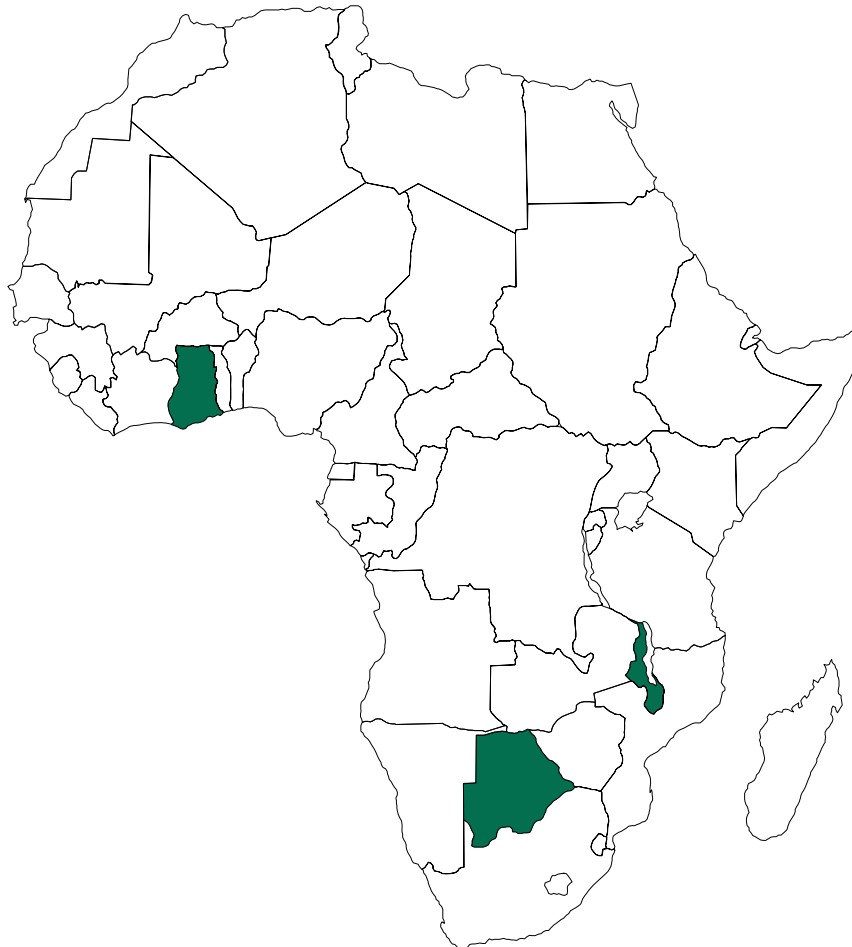
- University curriculum

		<ul style="list-style-type: none"> • Premium Calculation (estimated value, actuary fairness...) • Adverse Selection • Moral Hazard • Insurance on the "micro" level <input type="checkbox"/> Video & Graphic design:	
2.2	Fields of microinsurance	<ul style="list-style-type: none"> • Complexity level of different types of insurance (Churchill) • Funeral insurance • Life insurance • Crop insurance (= Malawi) • Credit-life insurance • Disability/Accident insurance • Property insurance • Health insurance <input type="checkbox"/> Video & Graphic design: Crop Insurance Malawi, Ghana	Mod 1
2.3	Organisational types of microinsurance (Gerald...)	<ul style="list-style-type: none"> • Mutual community-based Model • Patron-Agent Model • Provider driven Model • Commercial Insurance Companies • Public social security and micro health insurance • Linkages between the different models <input type="checkbox"/> Video & Graphic design: Photos and Animations of Models	Mod 1
3. Micro health insurance			
3.1	Introduction to Micro health insurance & Principles & Theory of Micro health insurance	<ul style="list-style-type: none"> • Three actors model: doctor, patient, health care provider • The relevance of Trust • Negotiations of MOUs and Tariff lists • Dependence on Health Care Providers (regarding exit costs and quality) <input type="checkbox"/> Video & Graphic design: Videos and photos (MOUs, Tariff Lists...)	Mod 1
3.2	Advantages & disadvantages of micro health insurance for the national economy	<ul style="list-style-type: none"> • Possibilities in Health Care Financing and their advantages and disadvantages: <ul style="list-style-type: none"> ◦ Public financing (insurance, tax-based...) ◦ Private financing (Microinsurance, Formal Insurance, Out-of-pocket payment) • Linkages between public and private actors <input type="checkbox"/> Video & Graphic design:	

November 2009

2

The project Pro MHI Africa and its research sites



Botswana



- Specific status as rated as a „middle-income“ country
- Quite satisfying public health care system, but still demand for alternative health care financing through micro health insurance, i.e. in rural areas
- High HIV/AIDS prevalence
- Recently only one micro health insurance scheme:
- => The Itekanele medic aid scheme



Ghana



- Strong tradition of mutual health insurance schemes existing since almost twenty years
- Since 2004 the *National Health Insurance Scheme* (NHIS) is operating, based on former MHOs or newly established district mutual health insurance schemes (number: 145)
- Although high coverage up to 60% (2009) still managerial and technical problems as well as issues in administration
- Very poor are still not effectively covered from the NHIS



Malawi

- Government guarantees universal access and coverage through public health care system, but many problems are existing, e.g. in waiting times, availability of quality health care providers and drugs, increasing private health care sector
- No micro health insurance for the moment, only other microfinance services are provided
- Several microfinance institutions are preparing the set up of Micro Health Insurance.



What are the goals of this workshop?

- Platform for exchange of knowledge
- Topics:
 - Community sensitization and social marketing
 - Innovative mechanisms: Premium payment in-kind and identification of paupers/indigents.
- Some results of the project Pro MHI Africa
- Discussion: the role of DMHIS in the NHIS: Status Quo and Developments

Workshop Agenda (1)

Fri, 26th of March 2010

11h-11:30h

Welcoming Note (Dr. Gertrude A. Owusu)
Introduction of Agenda (Gerald Leppert)
Video presentation

11:30-13:30h

Preliminary results from “Pro MHI Africa” in Ghana

1. The NHIS: Introduction, Attitudes, and Access
(Dr. Gertrude A. Owusu, University of Ghana)
2. Some conclusions from the Household Survey
(Philipp Degens, University of Cologne)
3. Possibility of In-kind premium payments
(Gerald Leppert, University of Cologne)

13:30-14:30h

Lunch break

Workshop Agenda (2)

Fri, 26th of March 2010

14:30-16:30h

Integration and identification of indigents in MHI:
Learning from experiences in Cameroon? (Mildred
Kongla Njamnsi, Northwest Special Fund for Health,
Cameroon)

16:30-17:15h

Sensitization and community participation:

1. The importance of communities (Dr. Andreas
Grüb, GneMHO)
2. Enhancing enrolment: Insurance education and
sensitization (Mildred Kongla Njamnsi,
Northwest Special Fund for Health, Cameroon)

17:15-17:30h

Coffee/Tea break

Workshop Agenda (3)

Fri, 26th of March 2010

Discussion: The role of DMHIS in the NHIS:
Status quo and developments

17:30-19:00h

Gabriel Amoako (NHIA)
Peter Awidi (Dangme West)
John Kipo Kaara (West Gonja)

**After
workshop**

Dinner. You are invited!



Thank you very much for your attention!
We hope that you enjoy the workshop!

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