

# Pro MHI Africa Presentation of the Curriculum

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## **Outline:**

1. Introduction: Teaching and Training in the field of MHI in Africa
2. The Pro MHI Africa Curriculum
3. Pre-tests and Implementation
4. Conclusion and Outlook



# 1. Introduction and Context: Teaching and Training in the field of Micro Health Insurance in Africa

## What do we know about Micro Health Insurance?

- Globally, knowledge about best practices in micro health insurance is available (e.g. bibliographic database with over 1500 publications)
- Research these days focuses on impact analysis and linking micro health insurance with national health care systems
- Regional concentration of research: Latin America and Asia
- Research and practice often insufficiently linked

## Is research and practice sufficiently linked?

1. A main lack of knowledge was identified among stakeholders in micro health insurance hampering the successful implementation of micro health insurance
  - Insufficient transfer of knowledge between research and practice.
2. Different developments in different regions of Africa (i.e. between francophone and anglophone countries)
  - Insufficient exchange
3. Not enough qualified personnel available being specialized in micro health insurance
  - No extensive university curriculum on microinsurance or micro health insurance existing at the moment

## What training material is available?

- Many existing modules which are either designed only for practitioners or which are too complex for practitioners
- Existing training modules are often not comprehensive or only to be implemented in certain contexts
  - Main lack of adequate training and teaching material



**Pro MHI Africa**

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

International Conference, Lilongwe, 2<sup>nd</sup> of  
December 2009 – Gerald Leppert

## 2. The Pro MHI Africa Curriculum

## Common aim in all three countries

- Establish university curriculum on micro health insurance to educate future stakeholders in the emerging field of micro health insurance
- Disseminate developed training material to community-based organisations

## Pro MHI Africa Curriculum

- **16 university units in 4 modules:**
  - 1) Basics and Systems
  - 2) Microinsurance
  - 3) Introduction to Micro Health Insurance
  - 4) Business Aspects of Micro (Health) Insurance
- **Four training modules:**
  - Interactive workshop of 2-3 days

### Some insights...



EU-African University  
Network to strengthen  
community-based  
Micro Health Insurance

\*\*\* University of Botswana \*\*\* University of Cologne \*\*\*  
\*\*\* University of Ghana \*\*\* University of Malawi \*\*\*

„Lessons learnt and lessons to learn in the field of  
Micro Health Insurance in Africa“  
2<sup>nd</sup> and 3<sup>rd</sup> December 2009, Lilongwe, Malawi

- University Curriculum -



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### Pro MHI Africa – Curriculum Development

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#### 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>		
<b>1. Basics &amp; Systems</b>		
Unit 1.1	<ul style="list-style-type: none"> <li>• "Health and treatment" as credence goods</li> <li>• Public health in the context of Sub-Saharan Africa</li> <li>• Introduction in health care financing</li> <li>• Public health and epidemiology</li> <li>• Why do micro health insurance products exist?</li> </ul> <p><input type="checkbox"/> Video &amp; Graphic design: phases of risk</p>	
1.2	<ul style="list-style-type: none"> <li>• Risk, Risk structure, Risk management (Identification, Analysis, Coping...)</li> <li>• Exclusion from formal financial services</li> <li>• Definition of Microfinance Products and Systems</li> <li>• Relation of Risk's Risk Management Strategies and Microfinance Products</li> </ul> <p><input type="checkbox"/> Video &amp; Graphic design:</p>	
<b>2. Microinsurance</b>		
2.1 (Micro-) Insurance basics	<ul style="list-style-type: none"> <li>• Estimated value Function</li> <li>• Risk Avoidance</li> <li>• Risk Pooling</li> </ul>	Mod 1

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		<ul style="list-style-type: none"> <li>• Premium Calculation (estimated value, actuary fairness...)</li> <li>• Adverse Selection</li> <li>• Moral Hazard</li> <li>• Insurance on the "micro" level</li> </ul> <p><input type="checkbox"/> Video &amp; Graphic design:</p>	
2.2	Fields of microinsurance	<ul style="list-style-type: none"> <li>• Complexity/level of different types of insurance (Churchill)</li> <li>• Funeral insurance</li> <li>• Life insurance</li> <li>• Crop insurance (&gt; Malawi)</li> <li>• Credit life insurance</li> <li>• Disability/Accident insurance</li> <li>• Property insurance</li> <li>• Health insurance</li> </ul> <p><input type="checkbox"/> Video &amp; Graphic design: Crop insurance Malawi, Ghana</p>	Mod 1
2.3	Organisational types of microinsurance [General...]	<ul style="list-style-type: none"> <li>• Mutual community-based Model</li> <li>• Partner-Agent Model</li> <li>• Provider-driven Model</li> <li>• Commercial Insurance Companies</li> <li>• Public social security and micro health insurance</li> <li>• Linkages between the different models</li> </ul> <p><input type="checkbox"/> Video &amp; Graphic design: Phases and instruments of Models</p>	Mod 1
<b>3. Micro health insurance</b>			
3.1	Introduction to Micro health insurance & Principles & Theory of Micro health insurance	<ul style="list-style-type: none"> <li>• Three actors' model: doctor, patient, health care provider</li> <li>• The relevance of Trust</li> <li>• Negotiation of MoUs and Tariff Plans</li> <li>• Dependence on Health Care Providers (regarding mix and quality)</li> </ul> <p><input type="checkbox"/> Video &amp; Graphic design: Videos and phases (MoU, TariffPlan...)</p>	Mod 1
3.2	Advantages & disadvantage of micro health insurance for the national economy	<ul style="list-style-type: none"> <li>• Possible roles in Health Care Financing and their advantages and disadvantages:               <ul style="list-style-type: none"> <li><input type="checkbox"/> Public financing (insurance, tax-based...)</li> <li><input type="checkbox"/> Private financing (Microinsurance, Formal Insurance, Out-of-pocket payment)</li> </ul> </li> <li>• Linkages between public and private actors</li> </ul> <p><input type="checkbox"/> Video &amp; Graphic design:</p>	

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## University Curriculum

- 16 units (each about 90-120 minutes)
- Each course unit consists of
  - One computer presentation,
  - A detailed description of the unit for the lecturer
  - Student assignments
  - Further reading for students and lecturers
  - Video material
- Curriculum can be implemented completely or in parts (each module is self-contained)
- Applied by Universities of Botswana, Cologne, Ghana and Malawi (2009/2010 - ? )

## Contents of University Curriculum (Module 1+2)

### **1. Basics & Systems**

**1.1 Basics of health economics**

**1.2 Risk management strategies & Introduction to  
Microfinance: Savings, credit, remittances, insurance**

### **2. Microinsurance**

**2.1 (Micro-) Insurance basics**

**2.2 Fields of microinsurance**

**2.3 Organisational types of microinsurance**

## Contents of University Curriculum (Module 3)

### **3. Micro Health Insurance**

- |            |   |
|------------|---|
| <b>3.1</b> | <b>Introduction to Micro health insurance &amp; Principles &amp; Theory of Micro health insurance</b> |
| <b>3.2</b> | <b>Advantages &amp; disadvantages of micro health insurance for the national economy</b>              |
| <b>3.3</b> | <b>The role of communities in micro health insurance</b>  |

## Contents of University Curriculum (Module 4)

- |            |   |
|------------|---|
| <b>4.</b>  | <b>Business Aspects of Micro Health Insurance (on basis of case studies)</b>                  |
| <b>4.1</b> | Factors for success of micro health insurance   |
| <b>4.2</b> | Design of benefit package / product design / Premium calculation                              |
| <b>4.3</b> | Financial management of a micro health insurance scheme                                       |
| <b>4.4</b> | Marketing / Delivery channels & Sales   |
| <b>4.5</b> | External relations: Macro Level   |
| <b>4.6</b> | External relations: Meso Level  |
| <b>4.7</b> | Monitoring & Evaluation   |
| <b>4.8</b> | Setting up of micro health insurance scheme / Cost benefit analysis of Micro health insurance |

## Training Modules for Micro Health Insurance Practitioners

- Four modules for microinsurance practitioners
- Less academic, more practice-oriented, simple and comprehensible
- Interactive workshop of 2-3 days
- Will be applied by community-based organisations and MFIs in Botswana, Ghana and Malawi

## Contents of Training Modules for Microinsurance practitioners

1. Basics of Micro Health Insurance
2. Setting up process & best practices in  
scheme design
3. Business aspects
4. Design of a MHI product, learning by doing



### 3. Pre-tests and Implementation

## University Modules

- First course is being implemented at University of Cologne since October 2009 (BA course, Faculty of Economics and Social Sciences)
- Implementation at Universities of Botswana, Ghana and Malawi: ongoing => first pre-tests beginning from January 2010 in Malawi, Ghana, and Botswana
- Long-term-perspective: Integration into common curriculum (e.g. Cologne: MA Health Economics)

## Training Modules

- Dissemination via local partner organisations (community-based organisations, MFIs, etc.)  
=> e.g. Botswana: Cooperation for Research, Development and Education (CORDE)





## 4. Conclusion and outlook

## Conclusion and Outlook

- Teaching modules soon as Open Source on the Website [www.microhealthinsurance-africa.org](http://www.microhealthinsurance-africa.org)
- Modules in community-based institutions to be adapted to local contexts, evaluation and further development
- Planned extension to other African countries (e.g. Burkina Faso, Mali, Burundi, Cameroon)
- Further funding needed



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**Thank you very much for your attention!**

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