

About the project



Pro MHI Africa Kick-off Meeting in Accra, March 2008

The project Pro MHI Africa of the Department for Cooperative Studies of the University of Cologne, Germany, in cooperation with the University of Ghana, Malawi and Botswana investigates a promising approach to reduce poverty – Similar to the way low-income people could improve their living conditions through access to microcredit and saving accounts, affordable health insurance can reduce the negative effects of illness-related risks. Pro MHI Africa examines how access to proper health insurance for all can be reached successfully.

Pro MHI Africa analyses the potential, efficiency and sustainability of micro health insurance units in the three cooperating African countries by using extensively quantitative, qualitative and experimental methods of empirical social science research. Based on these scientific findings, the cooperating universities aim at the development of innovative teaching and training material to develop a common curriculum in the field of micro health insurance for students as well as microinsurance practitioners.

Furthermore a common Handbook of Micro Health Insurance in Africa will be published including the research results of the two-years project as well as a Final Conference will be hold at the end of the project in Lilongwe to present common project results and outcomes to the public.

The Pro MHI Africa University Network

All members of the Pro MHI Africa project team are researchers at one of the four partnering universities having their specializations in various areas, all being fundamentally important to micro health insurance issues. Bringing together knowledge of cooperative studies, especially on microinsurance, development economics, accounting and financing, as well as social empirical research and African studies, enables the network to conduct extensively and promising research on Micro Health Insurance in Africa.



Local Partner Institutions



The Pro MHI Africa university network has entered into an intensive partnership with six partner institutions in Botswana, Ghana and Malawi being micro finance and microinsurance providers targeting at people of low-income working in the informal sector. In particular, the Pro MHI Africa university network cooperated with these institutions during the comparative household survey that has been conducted in the three partnering African countries in March and April 2009. Furthermore the developed teaching and training modules will be implemented in the context of the partnering institutions to enable them to offer micro health insurance of high quality to their clients and members.

The Pro MHI Africa Household Survey

An extensive comparative household survey on health care utilization and micro health insurance has been conducted in Botswana, Ghana and Malawi within the context of the project Pro MHI Africa. In each country between 350 and 750 households were involved in the household survey which allows comprehensive comparisons between the three countries.

Different locations in each country were chosen for the household survey. About half of the interviewed households are members of the partner organizations, the other participants served as control group. The questionnaire focused on topics like utilization of health care services, maternity care, socioeconomic status, ability and willingness to pay for health insurance products, risk management and other important issues related to the potential, efficiency and sustainability of micro health insurance.

Similarities in the methodological aspects of the household survey face very different initial situations in Botswana, Ghana and Malawi. The focus of research in Malawi is set on the possibilities of supply of micro health insurance products by micro finance institutions as there are currently no micro health insurance schemes operating. Mainly commercial health insurance schemes are working in Botswana which face problems to reach a large number of low-income people. Hence the analysis of demand and the extension towards poor segments of the population is focused in Botswana. The initial situation in Ghana is conditioned by the establishment of a national health insurance scheme on the basis of micro health organization units within the last five years.



Development of Teaching and Training Modules

A general lack of knowledge among stakeholders within the micro health insurance landscape was identified as a major problem, hindering the development of this pro-poor arrangements. Within the project Pro-MHI Africa, the cooperating universities developed common teaching and training modules in the field of Micro Health Insurance in Africa using the projects research findings.

Already existing microfinance course modules of the universities served as a basis for developing new teaching modules. The network furthermore will introduce a joint microinsurance diploma in order to provide adequately skilled professionals in the field of Micro Health Insurance in a long-term-perspective.

In line with the curriculum development at the universities the network develops training material for micro insurance practitioners that will be handed over to dedicated, non-profit training institutions which can ensure a sustainable long term use of the Pro MHI Africa training modules within the local communities.

Info-Box: Micro Health Insurance (MHI)

Private health insurance products hardly exist in many countries of Sub-Saharan Africa and in cases where they exist they are often not affordable for people living in rural areas and urban slums nor do they correspond to the people's needs. At the same time public social security arrangements are mostly insufficient as they exclude people working in the informal sector (often more than 90% of the population). Consequently nine out of ten people in Sub-Saharan Africa do not have any access to health insurance and hence have to pay tremendously high fees for treatment, medical care and hospitalization out of pocket.

Micro Health Insurance:

- is considered to be an innovative and promising emerging concept in many low-income countries of Sub-Saharan Africa as they provide health insurance services to people of low-income
- operates on the basis of the same principles as conventional insurance schemes, such as pooling of risks, but target the low-income sector
- ensures close linkages to the local population, so that the benefits of risk sharing can reach remote areas and the informal sector in general
- basically contributes to an universal coverage and access to health care services and health care financing mechanisms

International Conference

“Lessons learnt and lessons to learn in the field of Micro Health Insurance in Africa” - Final Conference in Lilongwe, 2-3 Dec 2009

The Final Conference of the Pro MHI Africa project will take place on 2nd and 3rd December 2009 in Lilongwe, Malawi.

Please find the Conference Program and Registration Form on our website:

www.microhealthinsurance-africa.org

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Pro MHI Africa



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

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