

Community-Based Health Insurance: Increasing Access To Health Care

INTRODUCTION

As the costs of health care continue to grow, the search for sustainable financing for health care in low-income countries is taking on new urgency. Community-Based Health Insurance (CBHI) is a proven strategy for expanding financial protection for the poor and increasing access to health care, especially in areas where health facilities rely heavily on user fees to generate revenue. It is a rapidly-spreading innovation, especially on the African continent, but one which requires technical expertise to implement effectively. Abt Associates Inc. has been a leader in the CBHI movement since the 1990s. We bring an unparalleled depth of experience in designing, implementing, scaling up, and monitoring and evaluating community-based health insurance schemes throughout Africa.

BACKGROUND

While varying in particulars from country to country, CBHI schemes are generally non-profit, voluntary insurance schemes that aim to reduce financial barriers to accessing health care. Members pay small premiums on a regular basis to offset the risk of paying large health care fees upon falling sick. Community members manage the schemes themselves, and often negotiate a care package with local providers that includes both preventive and curative care. However, unlike



Women members of the MUSADA scheme in Burkina Faso

Abdoulaye Ba/Burkina Faso

commercial insurance schemes, CBHI schemes are typically based on concepts of mutual aid and social solidarity. They are known by different names in different countries: mutual health organizations, or MHOs, in Anglophone West Africa; mutuelles de santé in Francophone West Africa, and igualas médicas in the Dominican Republic.

A substantial body of evidence indicates that CBHI schemes can improve health services utilization by otherwise excluded groups. But schemes must be carefully designed and managed to overcome challenges of small risk pools, limited revenue collection capacity, and adverse selection. Over the last 15 years, Abt Associates has provided expert technical assistance on CBHI design and management to Rwanda, Senegal, Benin, Mali, Niger, Cape Verde, Burkina Faso, Cameroon, Ghana and Guinea, among other countries.

SUCCESS STORIES

One of the most striking success stories in CBHI is that of **Rwanda**. Abt Associates, under the USAID-funded Partnerships for Health Reform (PHR) project, initiated a CBHI pilot in three Rwandan districts. Abt's technical assistance resulted in making these schemes efficient and sustainable, and the pilot project had a catalytic effect. Rwanda has continued to rapidly scale up CBHI schemes and as of 2007, an estimated 75 percent of the population was covered. In 2008, CBHI is a key component of the Rwandan government's health strategy, which aims to provide universal coverage for Rwandans.

Under the USAID-funded AWARE-RH project, Abt Associates was responsible for the conceptualization, implementation, monitoring, and evaluation of 29 community-based



Women at a primary health clinic in Rwanda proudly hold up their mutuelle membership cards

health insurance schemes in 5 countries in **West Africa**. With Abt's help, local NGOs in West Africa also strengthened their capacity to provide technical assistance to CBHI schemes, and to document and disseminate their activities.

Since the late 1990s, Abt has provided ongoing technical assistance to **Senegal** in health financing and policy development as well as support to 43 mutuelles in rural and urban populations. Abt has helped bring the mutuelle movement in Senegal to the next level, supporting annual "Concertation" forums that bring together actors in CBHI from across West and Central Africa. Abt also initiated a course on CBHI schemes at the African Center for Advanced Studies in Management (CESAG) based in Dakar.

RECENT INNOVATIONS

Abt Associates is currently pursuing several innovations in CBHI:

- **Linking CBHI with microfinance institutions.** In Cameroon, Abt helped launch 3 CBHI schemes and then provided technical assistance to link these schemes with an existing community loan program. Microlending programs facilitate households' regular payment of CBHI premiums, while improved access to health care through CBHI coverage limits lost work time and lost wages due to ill health, and increases the likelihood that small loans will be repaid.
- **Assisting countries to design national strategic plans for scaling up CBHI.** The strategic planning process helps countries

to assess the functional status of local schemes, identify their strengths and weaknesses, and develop a plan for CBHI development (initiation of schemes, networking, and scaling up).

- **CBHI schemes that focus on priority health services** (reproductive and maternal health, child survival, and malaria). Governments and donors have worked for decades to strengthen these priority public health areas, but have consistently confronted financial barriers to access and limited demand among the populations served. CBHI schemes have demonstrated capacity to stimulate demand for priority services, and Abt is working to ensure that CBHI scheme benefits packages include these services.

ABT ASSOCIATES AT A GLANCE:

- Abt Associates' International Health Division has 400 employees worldwide and a consultant roster of more than 3,000 professionals with direct technical experience in international development.
- Abt Associates' health specialists are currently working in 40 countries and are implementing more than 60 projects that are collectively valued at more than \$500 million.
- Abt Associates has applied our proven approaches to help multiple countries improve the delivery of health services for more than 15 years.

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