SUPPORTING THE DEVELOPMENT OF MUTUAL HEALTH INSURANCE IN WEST AFRICA: THE ‘PASS’ EXPERIENCE

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Historical Relationships with Mutual Health Organizations in West Africa

Mutualité Française - the federation of mutual insurance companies in France - has historical relationships with West Africa:

- Support through programs such as the **STEP program (2000s)**: a program supported by the ILO aimed at contributing to better access of poor populations to social protection systems adapted to their needs and their contributory capacities.
- Technical agreement for cooperation and exchange of experiences with the **Malian mutual insurance company (2008)**
- Support for **common mutual regulation** to the 8 West African Economic and Monetary Union (WAEMU) countries **(2012)**
Mutuals in the WAEMU area

- Since 2012, a common mutual regulation to the 8 West African Economic and Monetary Union (WAEMU) countries: Regulation N°07/2009/CM/UEMOA
- Since 2013, 5 out of 8 countries in the area (Mali, Senegal, Ivory Coast, Burkina Faso and Benin) are involved in Universal Health Coverage policies in order to improve access to care for local populations.

What are the characteristics of the mutuals in the area?

- Historically civil servants' mutuals: e.g. in Ivory Coast, the Civil servants' Mutual (Mugef-Ci)
- More and more, development of business mutuals: e.g. the Mutual Agents of the National Lottery of Ivory Coast "Awalé"; or the Nestlé Agents Mutual
- Informal sector: e.g. Mali has entrusted to mutuals the development of Universal Health Coverage in the informal sector
- Community mutuals: e.g. very present in Senegal
Supporting the Development of Mutual Health Insurance in West Africa: The ‘PASS’ Experience

- The Mutual Health Strategies Support Program (PASS) was created in 2014 at the initiative of Mutualité Française. It was an association.

- The PASS was initiated, led and financed by 10 French mutualist and para-mutualist structures (Mgen, Fnmf, Matmut, Harmonie, Mgefi, Solimut, Mnt, Casden, Egamo and Ofi).

- It is supported by three international umbrella organizations (Issa, Aim and Icmif) and was managed by Expertise France.

At the end, PASS aims to become a sustainable and self-funded platform
Supporting the Development of Mutual Health Insurance in West Africa: The ‘PASS’ Experience

• Based in Abidjan, Ivory Coast (from where it extends to the other 7 countries of WAEMU), ‘PASS’ is a kind of pro-bono consulting firm.
• PASS aims to accompany and support the managers of mutual insurance companies, social protection managers, public authorities and sub-regional authorities for the development and extension of health coverage based on the mutualist model.
• It accompanies the leaders of mutuals:
  o without interfering in their governance - as project management assistance,
  o With a technical support financed by French mutualist partners – it does not provide funding

1. Support in:
   ▪ The development of mutualist strategies
   ▪ Training

3. Communication
   ▪ Information on Health, Social protection
   ▪ Prevention campaigns
   ▪ Organization of meetings (e.g. international mutual women’s day) and networking.

2. Structuring
   ▪ Establishment of national councils, unions or federations
   ▪ Support for the establishment of the first West African regional office of UAM

4. Investments
   ▪ Creation and development of mutuals
   ▪ Creation and development of mutual healthcare centers
PASS activity report, 7 years after its creation

Achievements in the period 2014-2020:

- **Support 131 mutuels and 5 umbrella organizations** in their process of adapting the Universal Health Coverage
- Participate and animate the work of **setting up the Universal Health Coverage** in Ivory Coast;
- **Train 1,730 mutual managers** on the issues and professions of social protection and mutuality;
- Organize **North/South and South/South exchanges of good practices**, as well as events and international conferences around health coverage;
- Support to the **Consultative Committee for Social Mutual** in the WAEMU aera as well as the first two regulatory agencies for mutuels: the Ivorian Agency for the Regulation of Social Mutual Funds (**AIRMS**) and the Nigerien Social Mutual Insurance Agency (**ANMS**).
Some examples of social innovation projects

- **International Mutual Women's Day**
  - Each year in March, participation of a hundred women from 12 countries
  - In 2020, the focus was "Presence of women in decision-making positions in mutual health insurance, a challenge for African mutualist development".
  - Presentation of a study in Benin which draws up an inventory of the obstacles expressed by women in mutual insurance companies.
  - Presentation of ‘RIFES’ – a international network of women in solidarity (https://www.rifes.net/)
  - Signature of an agreement between AMAT-Ci (Ivory Coast) and MGEFI (France) for the financing of an optical center.
Some examples of social innovation projects

The study trip

- **Annual study trip** organized by the PASS and Mutualité Française for mutual managers from West Africa in September.

- Aim: offering to African health mutuals the opportunity to learn from the experience of Mutualité Française and by creating a partnership with French mutuals.
Mutualist leaders from Ivory Coast, Senegal, Burkina Faso and Mali met with MGEN, MGEFI, Unéo, MSA, Agrumes, Mutuelle Générale, MUTEX, the Vyv group, and visited a healthcare center, a mutual agency and a management center.
Sustainability and efficiency of ‘PASS’ model

**Initial objective:** to set up an African structure that will become self-financed

From an association financed by 10 mutualist structures (2014) …

… to a non-for-profit company with two shareholders: Mutualité Française and Vyv Group (2020)
THANK YOU!

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