



# 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

Map showing the presence of mutuals in 1998



Map showing the presence of mutuals in 2018



No presence

Presence



# 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

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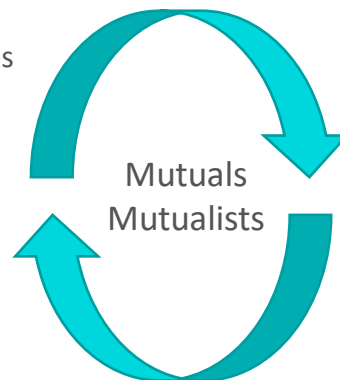
- Based in Abidjan, Ivory Coast (from where it extends to the other 7 countries of WAEMU), 'PASS' is a kind of **pro-bono consulting firm**.
- PASS aims to **accompany and support** the managers of mutual insurance companies, social protection managers, public authorities and sub-regional authorities for the **development and extension of health coverage** based on the **mutualist model**.
- It accompanies the leaders of mutuals :
  - **without interfering in their governance** - as project management assistance,
  - 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

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## Achievements in the period 2014-2020:

- **Support 131 mutuals 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 area as well as the first two regulatory agencies for mutuals: 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.





# Some examples of social innovation projects

- ❖ 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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