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 Title: Gov't Creates Community Mutual Health Fund

GOV'T CREATES COMMUNITY MUTUAL HEALTH FUND

To reduce the vulnerability of the population toward the hazard of sick, the Cameroon Government has decided to create at least one Mutual Health Fund per Health District to cover 40% of the population by 2010.

What is the Mutual Health Fund (MHF)?

The Mutual Health Fund is a form of micro-insurance system used by autonomy associations, non profit making, based on solidarity and democratic participation, which through member contribution have as objective to ameliorate their access and that of their families to health care through solidarity and preventive actions.

Why a Mutual Health Fund?

Statistics have shown that health systems and health financing reforms by government and International donors have not succeeded to resolve the problem of access to care by underprivileged and vulnerable persons. It has also shown that a greater portion of the Cameroonian population suffer from health hazards. In the NWP for example, the economy is based largely on agriculture and more than 80% of the population is occupied by the informal sector, therefore not covered by health insurance of any form. The MHF is there to cover this gap.

How can it cover the gap?

Day to day observations show that so many people cannot go to hospital when they are sick because they cannot afford for the cost, they prefer traditional healers. Many people die because they cannot treat themselves. MHF help people share the sick risk. It means that the financial consequence of an illness is collectively taken over.

MHF is based on solidarity which is a means to insure social justice. Solidarity is not only experienced on the finance point of view, it can also be manifested by a benevolent engagement in favour of marginalised, handicapped, old and poor people

MHF can cover the gap by paying a high proportion of the bill of the member and its beneficiaries.

It has as a function to defend the interest of its members.

It has an educative, informative and communicative function.

It acts as a link between members and the service providers (Hospitals and Health Centers)



Mme Damien O. (IDF Coordinator), educating the participants on transparency in MHF transactions

How does MHF function and on which principles?

The principles are many, we will enumerate them and expantiate on them in subsequent editions.

They are:

- * Democratic and participative functioning
- * Autonomy and freedom
- * Blooming of the person
- * Non profit making
- * Respectability
- * Dynamism of a social movement

MHF functions like other organisations, with a General Assembly, Board of Directors and Coordination.

What are the types of services a MHF can offer?

- a) Consultation, laboratory and medicine
- b) Injection and drugs
- c) Minor surgery
- d) Major surgery
- e) Delivery... to name a few

What is the process to putting in place an MHF?

Formation steps:

1. Awareness by potential members with a pre-feasibility study.
2. Feasibility studies to gather necessary (MHF)
3. Definition of the most adapted mutualist formula: Services, Organisation and Functioning.
4. Constitution of the mutual and start up activities.

More information in our subsequent issues



(L - R) D.O's representative, Mayor of Wum and GTZ representative