

Annexes

Slides for Module 3: Setting –Up an HMIS

Module 3

Setting Up An HMIS

Session

**3.1: Stages and Requirements
in Setting-Up an HMIS**

**3.2 Principles in Management and
Support Activities**

3.3 Computation of Premiums

Module 3 Objectives

- **describe in sequence the basic stages in establishing an HMIS and the requirements that must be complied with in each stage**
- **enumerate the different support activities to be undertaken during each stage and the basic principles in management to be observed**
- **describe the current set-up and practice of their HMIS and assess these vis-à-vis the given features and principles**

Stages in Setting Up the HMIS

- Stage 1: Awareness-Raising and Decision to Set-up A HMIS**
- Stage 2: Situational Analysis**
- Stage 3: Defining Your Mutual Benefit Formula**
- Stage 4: Launching Your HMIS and Start-Up Activities**

Stage 1: Awareness-Raising and Decision to Set-up A HMIS

- potential members become aware of their common health-related difficulties and need and consequently decide to set up a joint solution in the form of an HMIS
- revolves around the organization of meetings, dialogues and awareness-raising among your target membership regarding the setting up the HMIS
- overall purpose of these initial activities is for everyone to:
 - (a) to reflect and determine their priority health need/s
 - (b) make them appreciate the importance of joining their efforts and resources together to address their needs
 - (c) to get them express interest in forming a HMIS in response to these needs

Steps in Raising Awareness

Step 1.1 Establish Contact with the Target Membership

Step 1.2 Raise Awareness and Disseminate Information

Step 1.3 Test Pre-Conditions

- ☐ solidarity links between members
 - ☐ potential members experience financial difficulties in accessing health care
 - ☐ quality health services in an environment close to the target groups
 - ☐ a climate of confidence between members and promoters of the system
- a socio-economic development dynamics:

Step 1.4 Creating the Core Group

- participate in carrying out preparatory studies
- report to the targeted membership the outcome of their work and organize on-going activities and information
- collect the opinions of potential members and facilitate the process of reaching a collective decision on the choices to be made
- the basic principles of mutual benefit program
- the mode of operation and characteristics of an HMIS
- the type of services that the HMIS will provide
- modalities of organization and operation

Stage 2: Situational Analysis

- collect data and study the information necessary to decide the nature and characteristics of your future HMIS

Step 2.1: Data Collection

Step 2.2: Feasibility Study

Step 2.1 Data Collection

Data To Be Collected

- ◆ demographic characteristics
- ◆ health care provision
- ◆ legal and institutional framework
- ◆ forms of solidarity and organization within the population
- ◆ family income and health expenses
- ◆ sanitary conditions and health-related needs
- ◆ gender relations
- ◆ health care financing
- ◆ others: available physical, human and other resources

Step 2.2 Feasibility Study

- the foundation of your HMIS' functioning
 - sets clear understanding of the situation in which your HMIS will operate;
 - assesses the viability of the scheme
 - makes financial forecasts
 - determines specific needs of target membership and benefits to be granted
- On the basis of the feasibility study, your core group makes a financial calculation based on an estimated revenue and expenditure to assess whether it is a good time to set up your HMIS. A major challenge for you is to calculate the average cost of services and the appropriate rate of risk. In many cases, you will have to be content with the initial approximate figures.
- The analysis of these data should yield information useful for determining the concrete needs of your target membership and confirming if the major pre-conditions of setting up an HMIS. Your analysis should yield first of all the information and recommendations whether setting up an HMIS is feasible or not.

Step 2.1 Data Collection

- ▲ **Secondary Data Gathering**: collection and review of already existing data or information from various sources
- ▲ **Key Informants Interview**: involves an interview of selected stakeholders or people in authority who possess the relevant information you may need; guided with the written set of questions; a good way of getting the views and experiences of people
- ▲ **Focus Group Discussion (FGD)**: effective tool to obtain the opinions of your target group; allowing more thorough discussion of critical topics; requires a homogenous group of participants or members; ideal size of the group is from 8-10; one person needed to facilitate the discussion and another one to record the discussions; guided with a list of questions relevant to the topic
- ▲ **Ocular Observation**: requires physical visit and going around the community or area to be covered by your HMIS; most appropriate if you want to know the existing facilities, their distance from the members' residence, their physical set-up, who patronize them or how they deliver services
- ▲ **Survey**: entails the collection of data from a sample of the target membership; usually selected at random to ensure objectivity and the right group to represent the target membership.

Stage 3: Defining Your Mutual Benefit Formula

- **need to define the most appropriate mutual benefit formula which covers the services to be offered, the type of organization and mode of operation of your HMIS**

Stage 3: Defining Your Mutual Benefit Formula

Purpose: information gathered in previous stage are analyzed to identify the scheme best suited to meet the existing needs of target members considering local situation and customs

Core Group: undertake analytical work with possible input by outside participants; to be shared with the target members by organizing series of meetings for the following reasons:

- gather the opinions of all potential beneficiaries
- gain a better understanding of the population's perception of its sanitary conditions, its problems, etc.
- prepare the ground among members for the choices that will result or emerge from the analysis
- prepare members in order to facilitate the decision-making during the first meeting of the General Assembly

Step 3.1: Clarifying the Benefit Formula

- **relevant**: the types of care covered should correspond to the real health-related needs of your target population; this solution in the form of an insurance must genuinely improve the situation
- **visible**: members must be able to rapidly perceive the advantages offered by your HMIS
- **accessible cost**: the sum of the contribution must be compatible with the financial capacity of the potential members can afford

Step 3.2 Identifying the Risks and Services to be Offered

- given the collected information, the core group should be able to:
 - identify the health needs of the target membership
 - identify the various risks involved
 - identify the appropriate package of services that meets the needs of the target community
 - different choices and options that will come out of the analysis
 - come up with the different scenarios and identify the major risks involved in each of these scenarios
 - should appreciate these possibilities in terms of finances by making calculations based on estimates that include the average cost of services to be offered and the frequency the diseases occur

Step 3.3 Calculating the Contributions

- most difficult part but most important since sum of contributions determines the viability of scheme
 - if contribution is too low, HMIS will accumulate a deficit with risk of bankruptcy at some stage in your operations if it cannot mobilize additional resources
 - If the contribution is too expensive, HMIS will not be financially accessible to a large number of your target members; risks of adverse selection and over-consumption will be compounded.
- calculating contributions is based on estimated frequency with which risks occur and the cost of care.; most cases, there is lack of reliable information used to arrive at accurate estimates; hence sum of the contribution estimated not very precise.
- two ways of calculating contributions
 - based of your target members' available income
 - basis on needs expressed by your potential members, in situations where financial problems are less acute

Methods of Calculation

Method 1

- contribution = risk premium+ safety margin+ operating costs

Method 2

- contribution fixed in general assembly, without prior calculation

Method 3

- contribution calculated on the basis of the operating budget of the health facilities

Method 4

- contribution calculated on the basis of a HMIS budget forecast

Step 3.4 Selection of Service Providers

- once services to be offered have been identified, core group to:
 - identify and come up with an inventory of the existing health institutions in the locality or nearby areas which they can tap later on to provide the services
 - contact these potential service providers and examine the possibilities for establishing agreements with them as a concrete expression to their co-operation
 - assess the possibility and rationale for setting up its own health facilities to provide the service

Step 3.5 Defining Your Internal Organization

- define at this stage the type of organizational set-up most suited to meet requirements of your HMIS
- analysis should provide relevant information on how the HMIS will be structured
 - what kind of governing bodies to be established
 - how simple or complex the organization to be

Step 3.6 Defining the Modalities of Your HMIS Operation

- identify and determine among others:
 - membership modalities
 - how the premiums will be collected
 - mechanisms in providing services
 - granting the benefits to your members
 - options in payment scheme

Step 3.7 Preparation of Budget

- formulate the program of action and the budget forecast which translates the choices made into financial terms
- may need external technical assistance especially in the assessment and preparing the income statement

Stage 4: Launching Your HMIS and Start-Up Activities

▲ you need to prepare for the holding of the initial meeting of the General Assembly or formal launching and start with the initial activities

Step 4.1 Preparing for the General Assembly

Step 4.1 Holding the First General Assembly

Step 4.1: Preparing for the Inaugural General Assembly (GA)

(1) Development of By-Laws

(2) Drafting the Policies, Systems and Procedures

(3) Drawing up the First General Assembly Agenda

- inform the potential members about the proposed set of HMIS
- present and discuss the different options which HMIS needs to finally adopt
- decide regarding the organization and operation of the HMIS

Step 4.2: Holding the First General Assembly or the Formal Launching

First General Assembly

- the venue to inform members about the proposed set-up of the organization, with emphasis on the following:
 - * its philosophy
 - * overall objectives
 - * advantages and disadvantages
 - * form of administration

Session 2.2 Support Activities

2.2.1 Capability Building of Involved Persons and Staff

- * leadership and program management
- * gender and development
- * data processing, analysis and presentation
- * advocacy and negotiation
- * social marketing their products
- * administrative and financial management
- * monitoring and evaluation
- * proposal development
- * communication material development

2.2.2 Continues Update

- continuous effort to inform and update the members regarding the scheme, particularly principles of their formation: solidarity, risk-pooling, precaution
- be abreast with the updated information and new technologies - expose to new learning and methods
- must reach not only key leaders but the general membership

2.2.3 Continuous Campaign to Increase Membership

- must take precedence in your information drive
- must take on creativity and innovations of approaching and winning members to join the scheme, especially women and men who are in disadvantaged situations, or who tend to be excluded (e.g., residents in interior communities, indigenous peoples)
- efforts to market your product and encourage others to join and enrol; testimonials are effective methods of winning more members

2.2.4 Continuous Promotion for Regular Contributions

- continuous awareness of the principles underlying the purpose of your HMIS
- review and analyze the most appropriate collecting system for your members

2.2.5 Monitoring and Evaluation

- key to ensuring HMIS progresses the way members and organizers planned it and for it to remain faithful to the agreements and covenants for which it was established



Session 2.3 Management Principles

2.3.1 Transparency and Confidence

2.3.2 Preservation of Resources

2.3.3 Separation of Management

2.3.4 Key Parameters In Determining Future Management of HMIS

- (a) Size of HMIS**
- (b) Nature of Benefits of HMIS**
- (c) Frequency of Contributions**
- (d) Activities Associated With HMIS**
- (e) r HMIS Relations With the Care Providers**

Group Work: Assessment

- (1) which steps did you take when setting up your HMIS?
- (2) Assess adequacy of each step done using the assessment checklist
 - adequately
 - inadequate
 - not done at all
- (3) Which of step/s greatly affected the operations of your HMIS?
- (4) To what extent has management principles are being followed?
- (5) Write the results of your assessment at bottom of checklist