Can a Network of Mutual Health Organisations Help to Cope with Financial Risks?

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PLAN

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1. What are networks?

• Mechanisms for effective knowledge transfer and professional practice improvement
• A group of actors in the field of micro health insurance for the purpose of carrying out activities resulting in information and training leading to risk reduction.

These could be;

– **Self organising and non hierarchical groups** (unions, federations).
– **Knowledge Networks:** (national and international platforms)
– **Soft Networks:** (electronic) – GIMI, GESS
2. Links in a network

Knowledge exchange, financial flows and Innovation in coping with financial risk.

- Government
  - Policies
  - Influence on legal framework
- Schemes
  - Capacity building
  - Financial support
- Gunerator
- External Donors
  - Feedback
- External Donors
  - Information
  - Subsidies

- Promoters
  - Technical Support
  - Expertise
  - % Contribution
3. How can networks enable MHOs to cope with financial risk?

- Through capacity building to increase risk pools and improve management skills. (good governance, social marketing, etc)
- A strong force in influencing political will in favour of the development and growth of MHOs. (legal framework, accessibility to government subsidies, formal credits or loans)
3. How can networks enable MHOs to cope with financial risk?

- Greater chances to link MHOs to experts and donor organisations to enable them increase resources to cope with financial risks.
- Identify tools and best practices for the sustainable development of MHOs.
- Help to create a favourable environment for the emergence and expansion of MHOs (re-insurance fund for chronic illnesses)
4. Mechanisms/tools

- Collaborative research and information exchange (publications, conferences)
- Engaging stakeholders (Lobbying and advocacy, meetings, media, etc).

These mechanisms provide insight into the impact of change on capabilities, information flow and performance of MHOs in coping with financial risk.
5. The case of La Concertation and its National Platforms

Highly centralized network. All have reciprocal relationships with secretariat but not with each other.
6. Performance of La Concertation

- National Platforms still taking off with members not viable to pay contributions to sustain its activities.
- Has created some awareness on micro health insurance and governments have initiated reforms.
- Little impact on MHOs to cope with financial risks.
- Sustainability of most local schemes still threatened due to small risk pools and limited grants for chronic illnesses.
7. Effectiveness of networks in assisting MHOs to cope with risk

- Change may be gradual and affects the whole set up before enabling MHOs to reduce financial risks.
- May mislead MHOs to depend on external assistance and collapse when this is no more.
- May drain member’s energy and focus and increase financial risk for MHOs if not carefully managed.
- Bridging knowledge gaps might mislead MHOs to copying practices/models not adapted to their local environments.
8. Insights

- What financial risks have the most serious impact in Mutual Health Organisations in practice?

- Which of the presented “solutions” and “mechanisms” against financial risks do you consider feasible and appropriate within a network of MHOs? Would you propose any other solution?

- Can voluntary non hierarchical networks based on mutual principle create greater impact than international knowledge induced networks?

- Could La Concertation after 10 years of existence claim to have enabled MHOs cope with financial risks? What could be the task for the future.
Thanks for your kind attention.

Merci pour votre aimable attention!
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