

Health Financing Initiative Increases Use of Services in Communities

Although the 21 countries that make up West Africa are diverse in many ways, including in language, culture, and politics, they face similar health challenges. With a total population of over 240 million people across the region, more than 70% live in absolute poverty. Common to the region are poor maternal and child health indicators, high mortality rates, rapid population growth, and increasing rates of HIV and AIDS, which are direct results of people's limited access to health care and of the low quality of services.

The AWARE-RH Approach

Launched in October 2003, the USAID-funded Action for West Africa Region-Reproductive Health (AWARE-RH) project is being implemented by a consortium that is led by EngenderHealth and that includes Abt Associates, Inc., the Academy for Educational Development (AED), and Management Sciences

for Health (MSH). A chief goal of the project is to increase the access to and quality of services, especially in poor rural communities. As a part of this project, community-based health financing schemes, or mutual health organizations (MHOs), have been fostered to reduce the financial barriers to health care. MHOs are nonprofit, voluntary schemes based on the idea of pooling the community's savings and decreasing risk, to ensure financial access to services when one of the members becomes ill. MHOs often negotiate a care package with local providers for their members that can include both preventive and curative care.

MUSADA, an MHO that covers the department of Tanghin-Dassouri, in Kadiolo Province, Burkina Faso, is an example of an MHO that has had promising results. Forty-five women's groups from the area got together in October 2005 and started the organization, with the objective of improving access to health care for their families. AWARE-RH, in collaboration with RAMS, a local nongovernmental organization, implemented a program to empower the women to take better care of their health problems.

Now, through MUSADA, for the price of 1275 CFA Francs (US\$2.50) per month, a family of seven is covered for basic curative care visits, 80% of childbirth costs and medical tests, and 70% of medicine, hospitalization, and emergency transportation costs.



Photo: Staff/EngenderHealth

Results

MUSADA started its coverage in March 2006, and in only one year it has been able to cover 1,229 beneficiaries (subscribers and their family members). In this short time, there has been a documented increase in the frequency of visits to health centers in the area specifically covered by this MHO¹: Previously, 16 people out of every 100 visited a health care provider, but last year, after MUSADA started its services, twice that many, or 32 people out of 100, were able to access a qualified medical professional in case of illness or accident.

Although it is too early to tell what impact the extension of this type of coverage will have on maternal and child morbidity and mortality, reducing financial barriers to health care clearly improves the use of services by these otherwise-excluded groups. In the long term, this will improve both national health indicators and the quality of life of the families involved.

For more information

AWARE-RH is a five-year regional health strategy working across 21 West African countries. Please contact Mr. Abdoulaye Ba, Mutual Health Organizations Advisor at AWARE-RH, for more information at aba@aware-rh.org or visit www.aware-rh.org.



Photo: Staff/IngenierHealth

¹ Réseau d'Appui aux Mutuelles de Santé au Burkina Faso (RAMS/BF), Rapport d'Activités 2006-2007, Burkina Faso, March 2007.