



Value Health Africa (VAHA)Cameroon

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VALUE HEALTH AFRICA ACTIVITY/MISSION REPORT

VAHA MONTHLY REPORT

“REDUCING BARRIERS TO PRIVATE HEALTH INSURANCE IN CAMEROON (PHI PROJECT)”

SUBMITTED BY: DJOMATCHOUA Synthia

DATE: Monday, May 30th 2023

MONTH: May

MISSION TEAM: DJOMATCHOUA Synthia

ACTIVITY TITLE: PANEL DISCUSSION ON SUBSCRIPTION TO HEALTH INSURANCE SCHEME FOR INCREASE ACCESS TO HEALTH CARE SERVICES

Report Control by: Mme ONGLA Diane

WHO WE ARE: VAHA is a non-profit non-governmental organization with its mission being to alleviate suffering and improve overall wellbeing.

OBJECTIVES OF ACTIVITY:

General Objective: sensitise the Cameroon population on the need to subscribe to a health insurance scheme

EXPECTED RESULTS DELIVERABLE/OUTPUT OF ACTIVITY

The general population will be sensitized on the importance/ benefits of a health insurance subscription

METHODOLOGY

- Panel discussion

BACKGROUND:

Health financing is central to the functioning of health systems and the attainment of health-related sustainable development goals, including universal health coverage (UHC). The health financing arrangements of a country determine who gets access to what health services and the level of financial protection offered to the population. Health insurance is regarded to allow financial risk protection and middle and low-income countries to have access to healthcare. It is important to note that subscription to health insurance is part of the strategies used by countries to increase access to health services and attain UHC.

In Cameroon, Cameroonians pay a high price out of their pocket for health care services that is often deficient, and the country has inadequate risk-sharing mechanisms such as health insurance, a situation that perpetuates the cycle of poverty. About 2% of the Cameroonian population benefit from any health insurance coverage which exposes many people especially the poor to the risk of catastrophic health spending in times of sickness and limited access to quality health services. There is therefore the need to increase subscription rate to health insurance and improve access to care.

KEY ACTIVITIES CONDUCTED

- **Activity 1: Opening word**
- **Activity 2: definition of Health Insurance and its importance in the attainment of Universal Health Coverage**
- **Activity 3: discussion and questions/answer**
- **Activity4: Recommendations and closing word**

BRIEF DESCRIPTION OF EACH ACTIVITY

- **Activity 1: Opening word**

We had a warm welcoming word from the NKAUFU POLICY INSTITUT and thanking the various participants for their time and interest in the subject matter. It was followed by the presentation of the various panelists. They were:

- Mr Anthony Antem (Moderator), Mr Item Gustave (Branch Manager AXA Assurance), Mr Bihiha Marc Romeo (Health Economist) and Ms Adandze Nge Cynthia (Public Health Specialist and co-founder of Intergrated Health Organisation).

- **Activity 2: definition of Health Insurance and its importance in the attainment of Universal Health Coverage**

Health insurance is a type of insurance that covers medical expenses that arise due to an illness. These expenses could be related to hospitalisation costs, cost of medicines or doctor consultation fees. Health insurance it protects from health and financial risks. No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and offers many other important benefits. Health insurance protects you from unexpected, high medical costs.

- **Activity 3: discussion and questions/answer**

Q1: why is it difficult for Cameroonians to subscribe to a health insurance scheme?

First of all, it was discussed that Cameroonians are not well informed or educated on the topic of health insurance reason why they do not interest on subscribing to one.

Q2: how do you think a health insurance could be useful to Cameroonians

Here, a panelist insisted on the importance of life and everything surrounding it, laying emphasis on the fast that we/people should be more conscious on matters surrounding health and ways on blocking diseases from reaching them. It follows by saying that insurance comes as way to safe lives because life is sacred. It was also said that life is not only an individual matter for everyone of us, life and health is collective and it can be seen in that one person

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alone could be the cause of an epidemic in a community. Subscription to a health insurance scheme gives social protection and mutualism.

Q3: do you think Camroonians are really interested in health and health insurance subjects?

The responses went as follows: health is for all and everyone deserves to have the best and optimum health sate because it's a fondamental right and neccessity. In this light, health insurance facilities should do a more deeper advertisement about it. It was also said thqat for an optimal health, there should be shared responsibility concerning health and not only a single party could carry this task. Finaly, all agreed that health care insurance garantees access to quality health care services.

Q4: What do you think holds back cameroonians from subscribing to a health insurance scheme?

First of all it is a matter of ignorance and lack of detailed knowledge about the subject and this ignorance profits to others. Again, Cameroonians have their problems which are far above health insurance. The problem is much more deeper than what it seems to be, Cameroonians need work, they need jobs and better resumeration. We only think of what we can can do to have atleast food to eat everyday.

Q5: do you think the Cameroon state does enough on health insurance?

The governement does what it can concerning Health insurance but one of the problems here is all about the communication canal used to passing the information. The government needs to change their approach and target her population, furthermore, it is preferable that the state takes hand and renders the subcription to a health insurance scheme compulsory for all cameroonians both in the informal and non informal work sector because asking for peoples's concern in everything and most importantly health matters will never heal good results.Everybody will nevershare the same views concerning health insurance but if they all all forced to, they will have no choice ans of course do as desired therefore acting collectively.

Health insurance deals with a lot of cash flow and with all the frauds associated to it, it also makes it difficult for the state to cover all the expenses associated to it, reason why everyone is called up at subscribing to a health insurance as to also alleviate the states expenses.

Q6: what are the health schemes proposed in a health insurance?

It was said that there ar a bunch of schemes and that a health insurance scheme is different for everyone depending and on their needs, a personal scheme is drawn for each person. There exist the national, community-base and mutual-base insurance. To have one, they need to start counting as from 100,000f and above and for children as from 80,000f and these prices are not fixed and depends all on the need of each person

Q7: do you think cameroon families could afford for a health insurance scheme taking into consideration the realities of the country?

No its not easy considering the realities of today, and taking this into consideration, it is better for individual to come together as a group rather than as separate individuals to subscribe to a health insurance scheme.

Q8: Should we as cameroonians believe in Universal Health Coverage?

First of all, it is important to insist on the communication part and really help cameroonians to understand the need and importance of all the actions undertaken to secure their health and for this the state also needs to be patient with them cause its not also easy for them neither are they happy of their state. UHC is an ideal that we are trying to attain by all means and for this, the state needs to restore the trust of its population because for so long the population has had failed hopes in seeing things work better than they are. Its normal that the population restrains themselves in taking part in all actions even in the ones which are essential for them.

Cameroonians need to be optimistic and trust the state in the project of UHC because its not for the state but for the whole population and the populations too should appreciate the state's efforts in trying to make things better and catch up past misdoings or errors.

It is also important to know that the problem of Out of Pocket Payment will not finish so fast, even with UHC because the realities of the country are what they are and it will take a long and very long way for us to attain the optimum and idealistic situation.

▪ **Activity4: Recommendations and closing word**

After the recommendation, the representative of the Denis & Lenora Foretia Foundation thanked the panelists and all the participants for their time and the quality of their interactions concerning the importance of subscribing to a health insurance scheme in Cameroon as a step to UHC and hoped that with our joined efforts, we could help inform/ educate the population on the subject matter and all together be guaranteed to good and quality health care services in a near future. We then ended the discussion with some refreshment provisions and separated accordingly.

CONCLUSIONS/RECOMMENDATIONS:

- Firstly, common participation should be established between the state and the population and this should be done by communication and active involvement of the population in decision taking.
- Rationalisation of health care costs
- Encourage informal sector workers to subscribe in to a healthcare insurance scheme
- Render health care insurance compulsory for all Cameroonians
- Restore the human resource crisis in the health care system

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- Target the representatives of the informal work sector

KEY PERSONS MET:

Organization	Name	Contact/ Email
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BUDGET / Expenses LINE

ITEM	UNIT COST	FREQUENCY	TOTAL
Transportation (go and back) in town	2500 x 2	2	5000

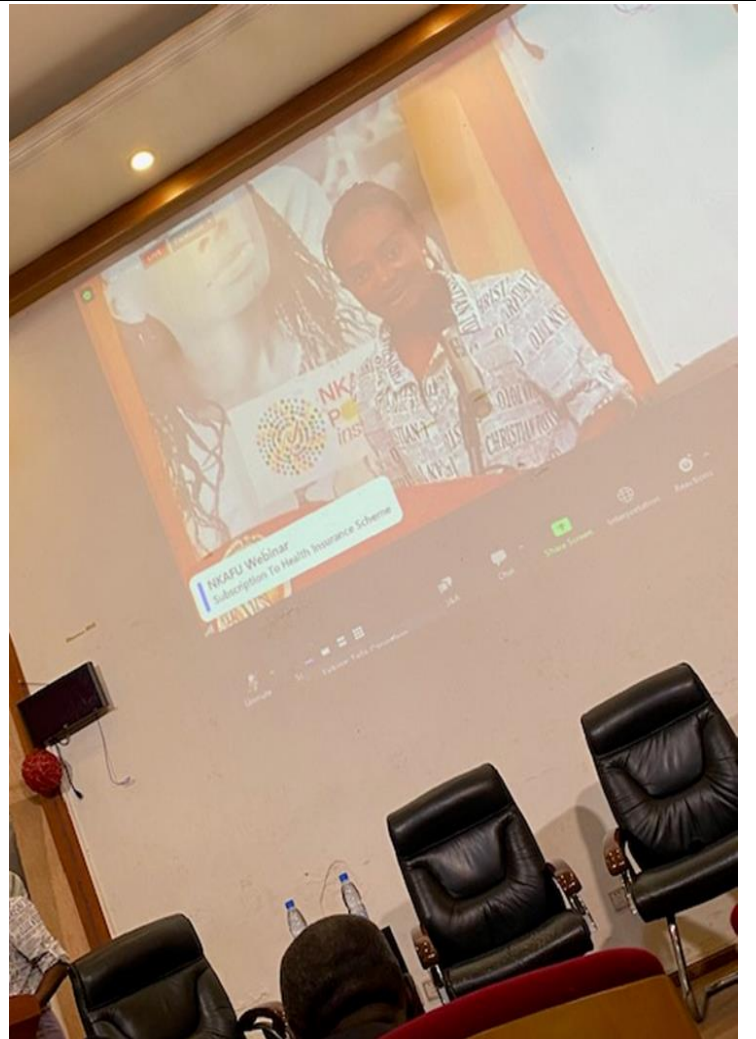
PICTURES



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APENDIX

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