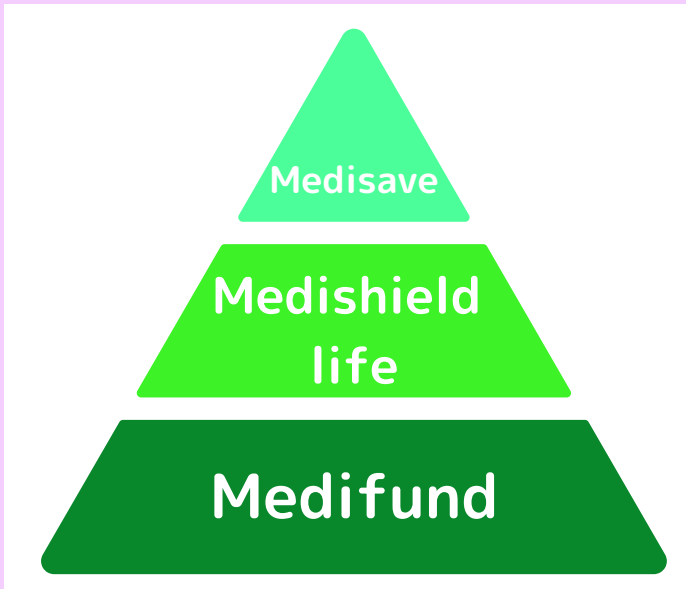


# To improve health insurance in Africa

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## Introduction



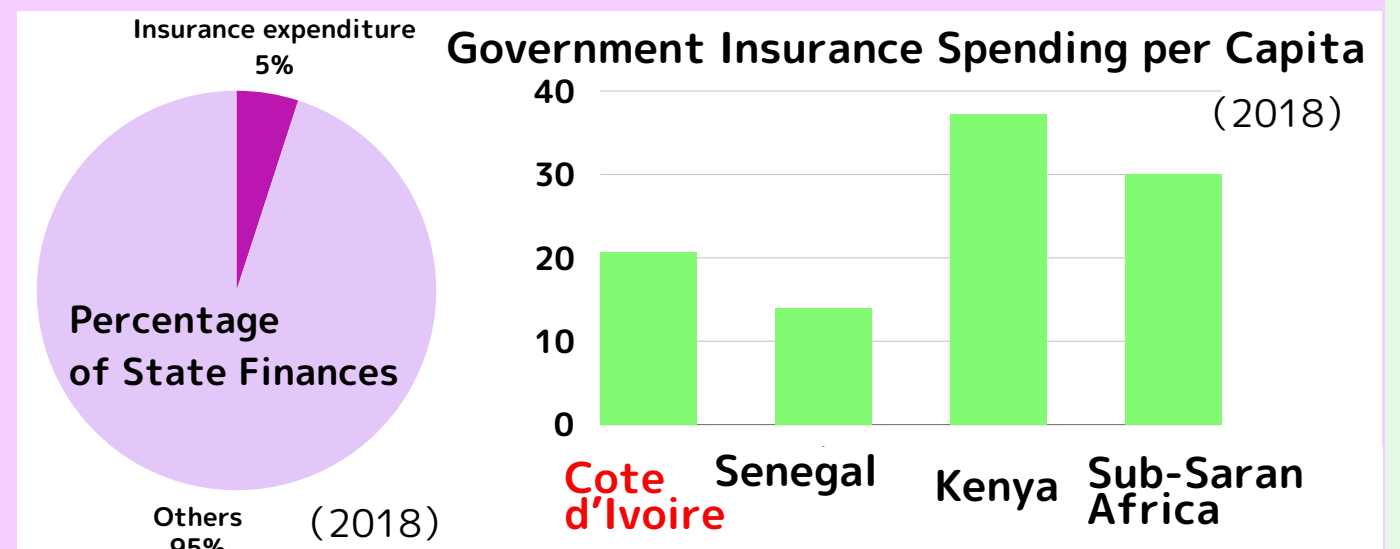
《Singapore》

- Compulsory savings system for self-help purposes
- Profits from the healthcare business for the wealthy are redirected to benefit the poor

⇒ Could applying medical insurance in Africa be a viable solution?

## Cause

- 1 Lack of trust in the insurance system**
  - Perception of insufficient or inadequate services
- 2 Hassles involved in accessing services**
  - Rural people without identification
  - Poor management of card issuances
- 3 Insufficient financing for insurance**



- Insufficient funds allocated to health financing

## Republic of Cote d'Ivoire

### Current Situation

- Average life expectancy 62.11 years (2024)
- Infant mortality rate 5.25% (No.17)
- Maternal mortality ratio 0.48% (No.15)

**CNAM**...The organization that administers the insurance system

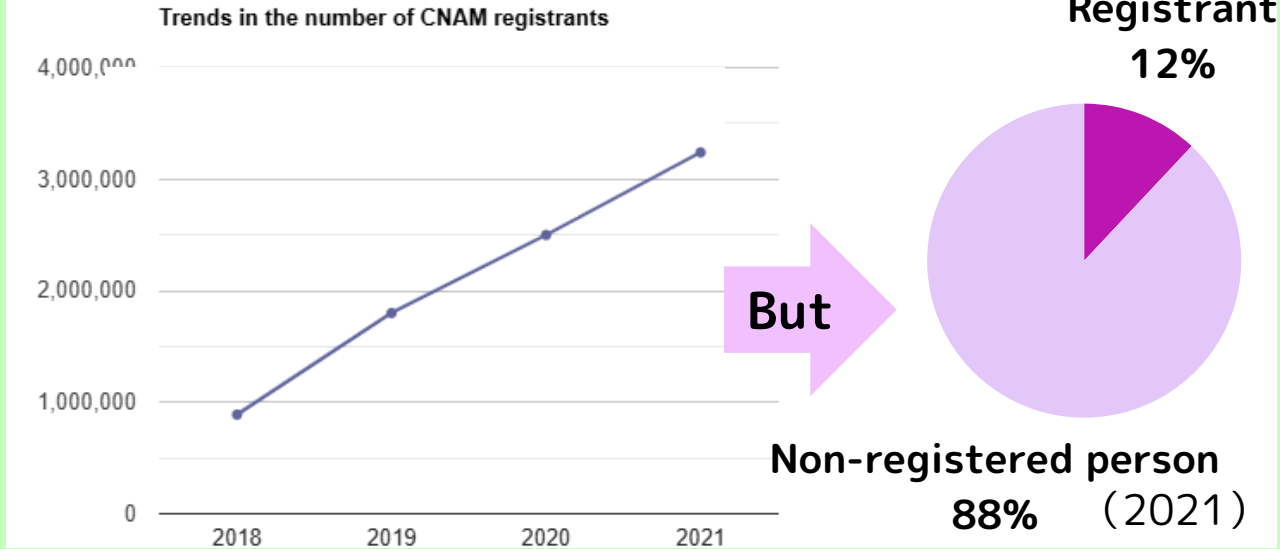
#### General Basic Scheme

Insurance system covering all citizens

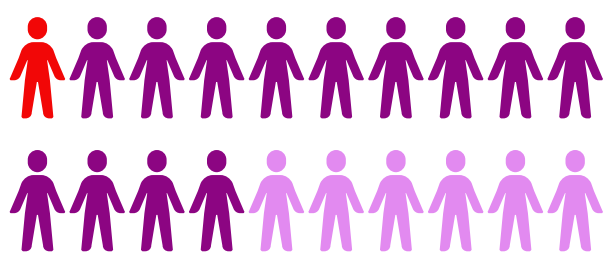
#### Medical Assistance Scheme

Insurance program designed for the poor

### CNAM Trends



#### Distribution of insurance cards



- 0.67% of the population is served
- 66% have a card but do not receive services
- 34% do not have a card (2021)

#### Medical Assistance Scheme (2021)

- Only 1% of the poor have cards

⇒ Only 0.04% of them receive services

#### Status of card distribution to the poor



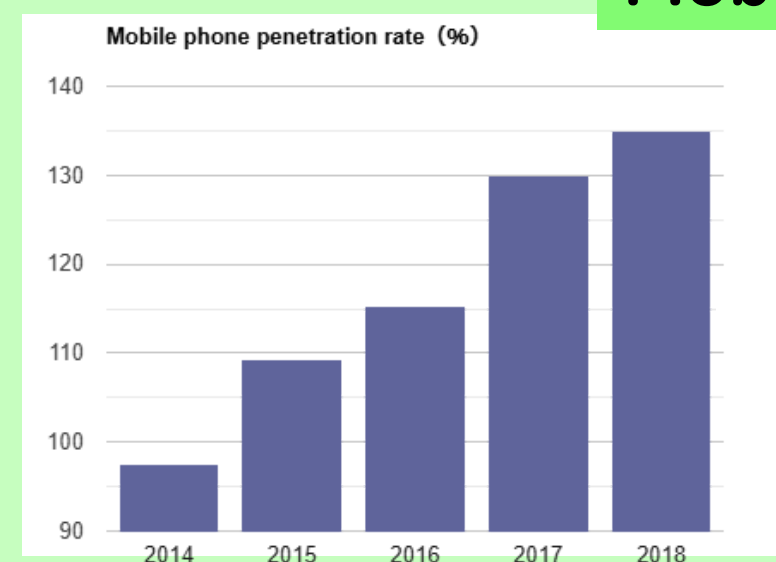
## Settlement Plan

### Compulsory reserve method

The mandatory reserve formula creates a reliable flow of funds that is not dependent on population increases or decreases, thereby increasing public confidence in the system.



### Mobile money



Use mobile money with older terminals to streamline the issuance of insurance cards. Private insurance companies in Nigeria have already implemented this method.

### Private donations from other nations

Private donations from other countries directly fund the medical care of the poor. Take advantage of the public's growing interest in international affairs in recent years.

## Conclusion

Mobile money and international donations can be used to adapt insurance systems in developed countries to African countries. It is important to present that there are multiple types and methods of insurance schemes, as in this study. We also wanted to conduct a field survey in Cote d'Ivoire to learn about the reality of the insurance system, which data alone could not tell us.



#### 《References》

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