

# Mutual Health Organisation



**An accessible health  
Insurance to every category  
of the population**



When you are ill,  
go to the hospital. The MHO  
will take care of the bills.

## What is a mutual health organisation ?

*It is an association of persons who regularly contribute to pay for medical treatment in a hospital when one of them falls sick. This association must be recognised by the administration in order to perform as a legal one.*

## Who can benefit from the services of a Mutual Health Organisation?

*Everybody can benefit from the services of a Mutual Health Organisation on condition that he or she must be a member.*

## Where do the funds of a Mutual Health Organisation come from?

*Mainly through the contributions of the members. The Mutual Health Organisation can also carry out economic activities that can contribute to its finances.*

## Services offered by a Mutual Health Organisation

*It takes charge of medical expenses of the members and close family members who are up to date, according to a level defined by the rules and regulations. When you are ill, you can get yourself cured at the hospital and the Mutual Health Organisation pays up to 70 to 80%, even 100% of your bill.*



*Generally, a Mutual Health Organisation takes charge of the following medical treatments :*

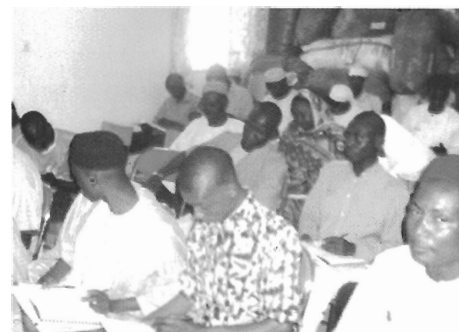
- Child deliveries;
- Medication
- Hospitalisation
- Laboratory tests
- Surgeries (operations)
- Condolences

*The different types of health care covered by Mutual health organisation are clearly outlined in the rules and regulations, and members are supposed to have full knowledge of them.*

## Who manages the Mutual Health Organisation?

*- A Mutual Health Organisation belongs to its members who all manage it with transparency, democratically and responsibly.*

*- The Mutual Health Organisation is made up of:*



*\* A General Assembly (GA) made up of all the members;*

*\* A Board of Directors (BOD) elected by the General Assembly*

*\* A Control Committee elected by the General Assembly*

*- A double signatures account is opened in a bank or micro finance institution in the name of the Mutual health organisation to save the funds deposited by the members.*

*- In case of an illness, the member receives a Guarantee Letter that enables him to be treated in hospital and taken in charge by the mutual.*

*- Management tools are placed at the disposal of the administrators, who benefit a training course in the utilisation of these tools, as well mechanisms of management of a Mutual health organisation.*

*- In order to insure that funds of the Mutual health organisation are better managed, the General Assembly also appoints an external controller (usually the Support Service which helped the Mutual Health Organisation to be set up) who have to table accounts of management to the Board of directors.*

## How to become a member and benefit from the services of a Mutual Health Organisation?

*- Get in touch with the Mutual Health Organisation existing in your locality. If there is none, create one in the village.*

*- You can register in this organisation as a family or a group (Njangis, CIGs, association...)*

*- Deposit the sum of 1 000 Fcfa as membership fee per family.*

*- Pay in time the contributions of all members of the family. The amount of the contribution is fixed through a*

Member's N°

KUMBO MUTUAL HEALTH ORGANISATION  
C/O Kumbo Urban Council  
P.O. Box.: 03 KUMBO

### MEMBERSHIP CARD

Neighbourhood : .....  
Association : .....



*feasibility study and adopted by the Mutual Health Organisation's General Assembly. It can vary between 2.400 and 7.200 Fcfa per year, depending on the region where you are, and the cost of medical treatment in health establishments.*

*- A Mutual Health Organisation can take care of the bill up to 250.000 FCFA*

*- For families of numerous persons, the rate of contribution per person decreases*

## **Which actors intervene in the life of a Mutual health organisation?**

*Several categories of people can intervene in the life of a Mutual health organisation. These are:*

*- **Members and their families:** Beneficiaries of the Mutual health organisation, they are those who give life to the Mutual health organisation, not only through their contributions but also by their decisions.*

*- **Health establishments:** these are the main partners of the Mutual health organisation. The quality of the services they offer to members of the Mutual health organisation can influence the confidence of people and thus their membership to the Mutual health organisation. On the other hand, the presence of the Mutual health organisation can improve the utilisation of Health establishments.*

**The initiators or promoters of the Mutual health organisation:**

*These are people or structures who initiate the process of creating a Mutual health organisation in a locality. For example:*

- Associations and development Committees*
- NGOs*
- Financial partners*
- The state*



## **Relationship with Health Establishments**

*- The Mutual health organisation negotiates the terms of collaboration with Health Centres and Hospitals, and signs conventions which is guaranteed by the Ministry of the Public Health and enables its members to be cured when they are sick.*

*- The Health Centre or hospital that signs the convention engages to offer quality health care to members of the Mutual health organisation.*

*- The Mutual health organisation keeps an eye on the quality of services offered to its members, with regards to: the reception of patients, medical prescriptions the setting of bills and the availability of drugs.*





- It follows up the management of Mutual health organisations and insures that it is carried out in an adequate manner

*A strategic plan for the promotion and development of Mutual health organisations in Cameroon was adopted in February 2006 in this view. It aims at :*

## What is the role of the state?

The state is the main promoter of Mutual health organisations, through the Ministry of the Public Health and the Ministry of Labour and Social Security.

- It puts in place favourable conditions for the realization of activities of Mutual health organisations, within its decentralised structures (Health District Services, provincial delegations)

- It puts at the disposal of populations quality health services at very low cost

- It supports the creation of Mutual health organisations within communities



- Putting in place at least a **Mutual health organisation per health district from now to 2015**

- Covering at least **40 % of the population by Mutual health organisation from now to 2015.**

# SAILD

Support Service to Grassroots Initiatives of Development

*20 years of experience in the support of community development*

## Contacts :

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## Where does it work?

*The number of Mutual health organisations in Cameroon has increased from 38 in march 2003 to 116 in May 2006. The objective is to put 1.500 Mutual Health Organisations in place in Cameroon by 2015.*

## Mutual health organisation supported by SAILD

