



SUCCESS STORY

Affordable Health Care Made Accessible

Membership health plan puts variety of services within easy access



Photo: USAID/Senegal/Mary Cobb

Mariama Diamanka (left) discusses the advantages of Kolda's new mutual health organization with fellow women's activist Khady Balde.

"We thank the American people and USAID for their help. We have wanted this mutual health organization for a very long time," said Mariama Diamanka, a widow from Kolda in southern Senegal.

Telling Our Story
U.S. Agency for International Development
Washington, DC 20523-1000
<http://stories.usaid.gov>

Mariama Diamanka has waited seven years to use the bright blue card in her hand. That's how long it has taken the community to organize a mutual health organization (MHO) to make health care affordable in Kolda, one of Senegal's poorest regions, where accessing care can be very difficult.

Articulate and confident, this widow knows exactly what care her family needs. A former secretary who runs her own bookkeeping business, Mariama is an outgoing spokesperson for the Women's and Children's Development Association of Kolda. For years, she and her friends observed that women in particular had difficulty accessing and paying for health care. They realized the need for an MHO, and even studied the possibilities, with the first attempt at an MHO failing in 2005. A second feasibility study led to a follow-on activity that rattled and crumbled over a leadership crisis.

A USAID health program stepped in to help resolve the conflicts by convening several meetings to set up a 32-member steering committee from community-based organizations. USAID's implementing partners trained the committee in how to organize and run an MHO. The committee's first enrollment drive from March to June 2007 brought in almost 600 women.

Currently, the MHO has 650 members, each paying about \$2 to enroll and 40 cents in monthly fees. The health scheme covers doctor's consultations, dental care, hospitalization, laboratory fees, medication, and X-rays. MHO members pay 25% of the costs and the MHO covers the remaining 75%. The health center committee also gives MHO members a 10% discount on medication.

"There were times when I was sick, and instead of going to get help, I just suffered through it," Mariama recalled of times before the MHO when money was in short supply. Like many others, Mariama sometimes went to see the "marabout" (religious leader) instead of consulting a nurse or doctor. But those days are over. Now, Mariama is excited about the new possibilities that the MHO brings to Kolda, and makes rounds in the neighborhood to convince others to join.