



# How can private companies contribute to social health protection for their informal workers ?

**Jennifer Hennig, GTZ, Section Social  
Protection**

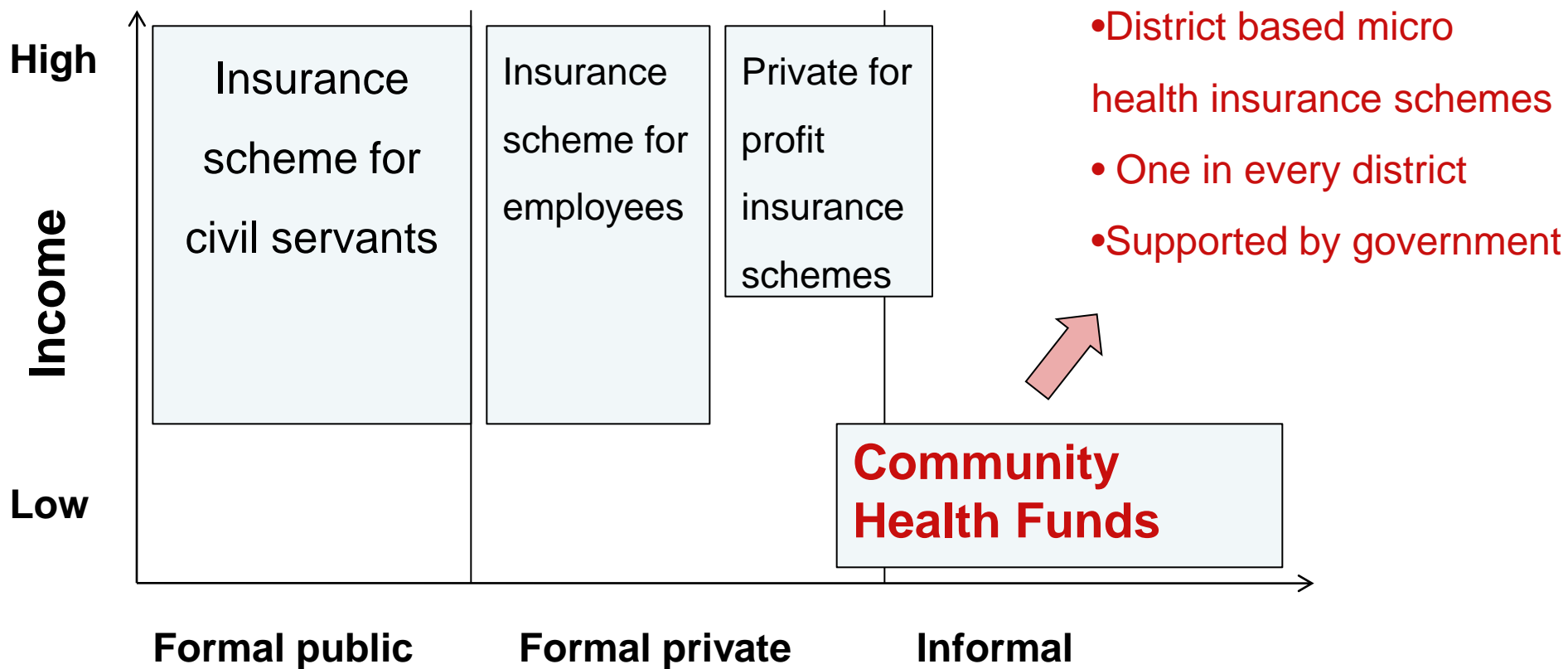


# Financing of health care

- **Formal sector: Employer covers part of their health insurance**
- **Informal sector: Workers have to cover complete premium of health insurance**



# Tanzania





# Biolands

- Buys cocoa from smallholder farmers in Kyela district
- 20.183 registered cocoa farmers
- Support the cocoa producer's contribution to CHF
- 131 buying posts → collection of CHF-premiums and distribution of CHF cards



## CHF: Challenges

- Lack of drugs
  - Medical Store Departments
  
- Management structure
  - No provider purchaser split
  - No staff dedicated full-time on CHF



## Overcoming the challenges

- Using the CHF- money for purchasing drugs from retailers other than the MSDs
- Using the CHF- money to set up a member - based association to represent purchaser-side



## Advantages...

- ...for the CHF:
  - ✓ Outreach to a broader part of the population
  - ✓ lower administration costs
  - ✓ lower insurance education costs
  - ✓ Improved design





# Advantages...

■ ...for the Private Companies:



- ✓ healthy workers
- ✓ CSR





# Advantages...

- ...for the Insured



- ✓ Access to health care
- ✓ improved quality of health care





## Advantages...

- ...for the **Government:**

- ✓ Private companies in the formal sector take responsibility for workers in the informal sector
- ✓ Private company strengthening overall health care system in Tanzania
- ✓ Coverage of health insurance extended to members from the informal sector





# Challenges

- No health insurance scheme for the informal sector available
- The dependence on subsidies
- The weakness of the public health services
- Instability of targeted populations' sources of revenues



Thank you for your  
attention!

