



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

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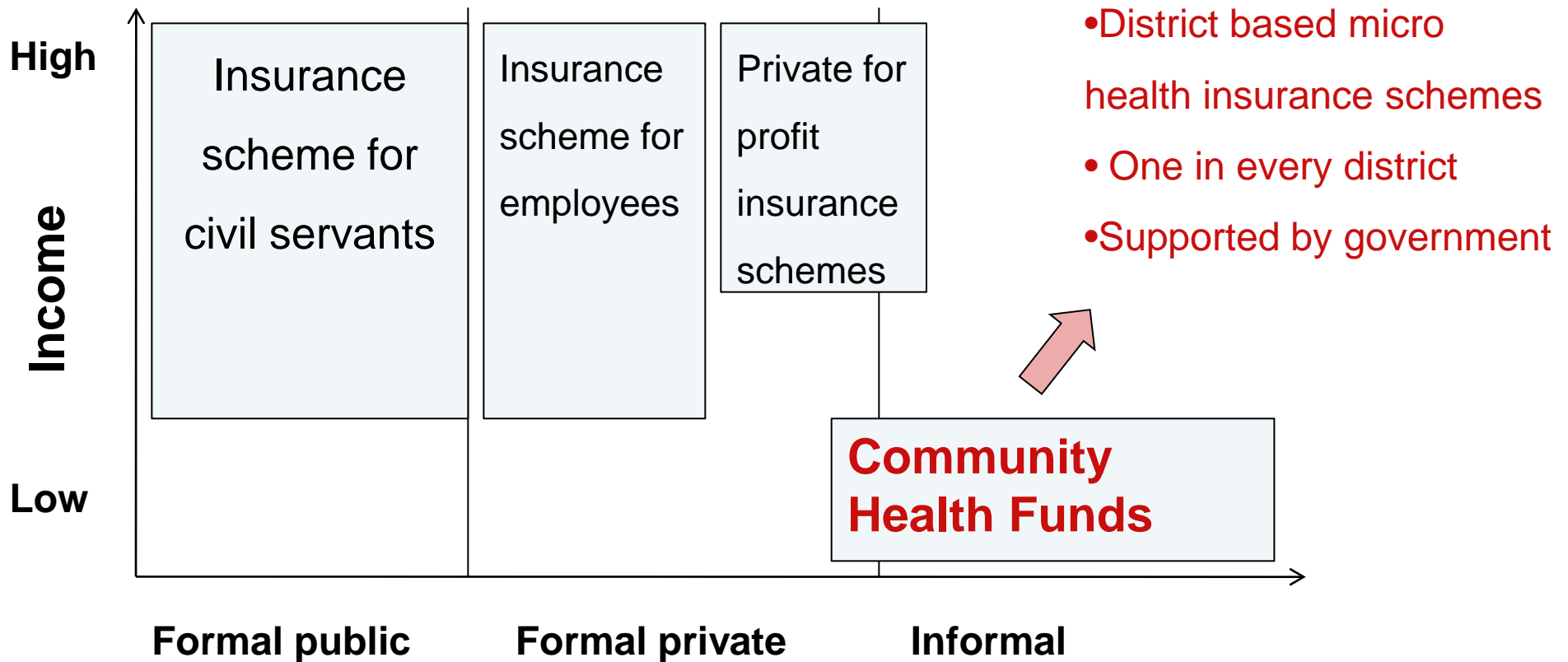


Financing of health care

- 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

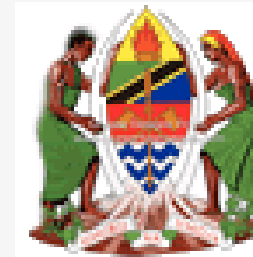




Advantages...

- ...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!

