



*Health Cooperatives:
A low tech solution to
ensuring affordable health
care for all Ugandans*

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Largest **consumer-governed, nonprofit** health care organization in the United States



- Health insurance
- Health care
- Research
- Education



clinics and hospitals

26,000

dedicated employees



million insured members



HealthPartners[®] Uganda

Challenge:

High out of pocket costs =

- Debt for providers and patients
- Poor health outcomes

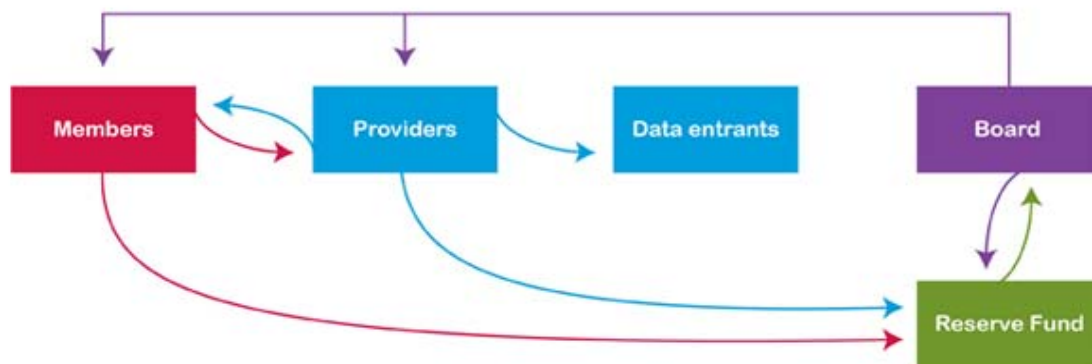
Solution:

- Locally run health cooperatives





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Members

- Pay premiums and co-pay to providers
- Pay into a reserve fund

Providers

- Give quality treatment and drugs to members
- Pay data entrants
- Pay 10% of annual surplus into reserve fund

Member-elected Board

- Manages the reserve fund
- Adjusts rates to ensure quality care for members and annual provider surpluses to sustain the partnership

Reserve Fund

- Used for an annual audit, board meetings and annual general membership meetings

Low Tech

Financially sustainable

Locally owned and managed

Empowers the informal sector

How does a coop work?



Memorandum of Understanding

- Responsibilities of each party
- Premiums/co-pays
- Services to be offered



Benefits

Members:

- Affordable access
- Improved health outcomes
- Improved quality

Providers:

- Steady income
- Improved quality
- Relationship with community



Impact



Members:

- Better protected financially
- Seek care earlier
- Adopt preventive behaviors
- Better health outcomes

Providers:

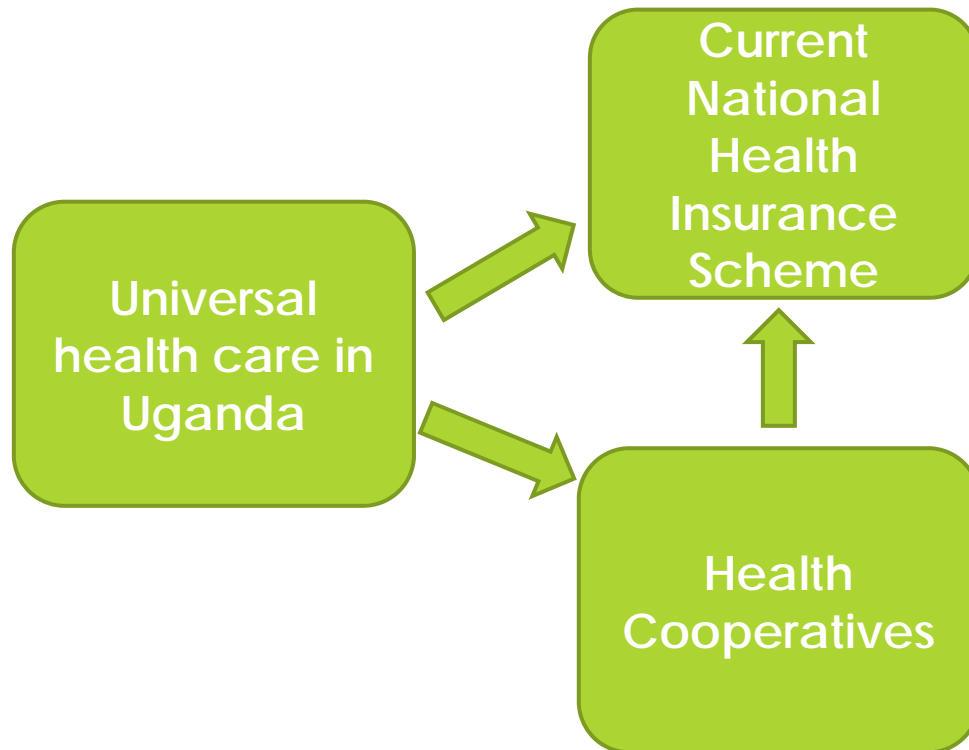
- Increased cost recovery

By the numbers



- ▶ 31 care providers
- ▶ 46,000 members
- ▶ 14 coops +
pre-coops
- ▶ 2017 cost recovery
436,600,000 UGX
- ▶ 5-yr cost recovery
1,295,000,000 UGX

Implications



- Includes the formal sector and poorest of the poor
- Relies on tax revenue / government funding

- Empowers the informal sector
- Low tech
- Locally owned and managed
- Drives quality
- Improves health outcomes