

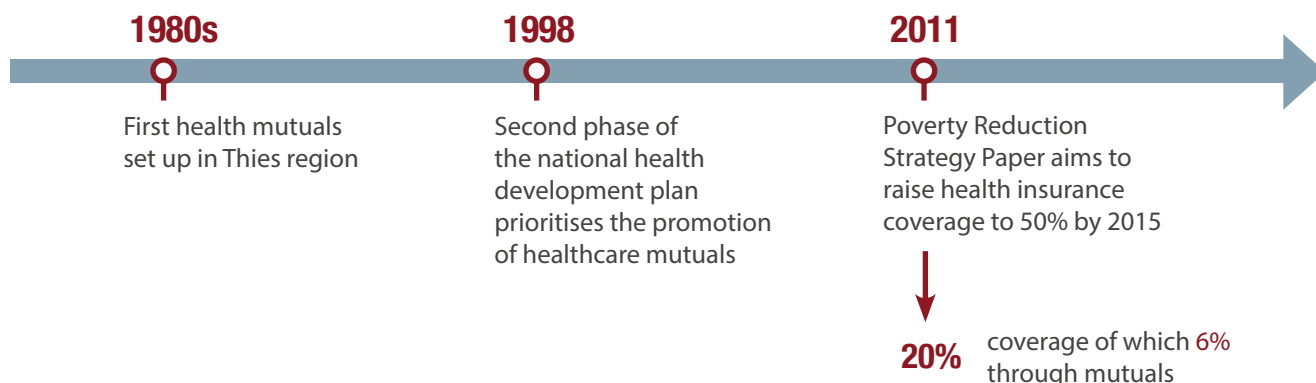
## Senegal

Over 200 Mutuelles de Sante (mutual health organisations or mutuals) have been set up and run by rural and informal sector workers to provide insurance to its members.

Key information			Sources of health financing <sup>2</sup>		
<b>12.9m</b> Population <sup>1</sup>	<b>\$1,084</b> GDP per person <sup>1</sup>	<b>6%</b> Total expenditure on health (TEH) as % of GDP <sup>2</sup>	<b>Government expenditure on health (% of TEH)</b> including <b>2.3%</b> social security		<b>Private expenditure on health (% of TEH)</b> including <b>32.7%</b> OOP payments
<b>Health Indicators</b> <b>61 years</b> Life expectancy <sup>2</sup> <b>60</b> <5 mortality rate per 1,000 live births <sup>3</sup> <b>370</b> Maternal mortality ratio per 100,000 live births <sup>2</sup>					

Source: <sup>1</sup>UNdata, 2010; <sup>2</sup>WHO, 2011; <sup>3</sup>WHO, 2012

### Evolution of health mutuals



### Measures to cover the informal sector: Mutual health organisations (eg Fandene mutual)

Population coverage	Service coverage	Cost coverage	Targeting the poor
<ul style="list-style-type: none"> <li>Over 200 mutuals set up by community members to cover the informal sector.</li> <li>There are a number of different schemes/pools e.g. one for renal dialysis, one for labour and delivery.</li> <li>Despite operating for many years, mutuals have limited coverage (about 6% of the population).</li> </ul>	<ul style="list-style-type: none"> <li>Packages of services provided vary across mutuals but often include: primary health care, tests, x-rays and inpatient services.</li> </ul>	<ul style="list-style-type: none"> <li>Individuals make contributions on a voluntary basis.</li> <li>Most of the mutuals charge individuals about 200 CFA Francs per month (US\$0.4).</li> <li>There are no government subsidies but some mutuals receive technical assistance from NGOs and donors.</li> </ul>	<ul style="list-style-type: none"> <li>Mutuals are intended to provide insurance for the poor, however, the poorest members of society often remain excluded.</li> <li>Some mutuals provide care for vulnerable groups with funding from NGOs.</li> </ul>