

Low cost pre-payment: Private health cooperatives in Uganda

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The Model – Health Care Co-ops

Locally organized and locally owned

Pre-paid, pre-defined health care services

**Focus on
local caregivers,
local ownership**

Key Ingredients

- ✓ A defined population
- ✓ A structured process
- ✓ Mini-health plans

Needed:

- 1) Foundational group
 - Dairy co-op
 - Tea co-op
 - Burial society

Needed:

2) Foundational Caregiver

- Doctor/hospital combination
- Interested in pre-payment

Provided:

- Conceptual model
- Infrastructure template
- Mentors and organizers

Elegant Design:

- Pre-payment (not claims)
- Benefits - not services
- No cash reserves
(or temptations)

Elegant Design:

- Paper free (ID Cards)
- Voluntary leadership
(enrollments, collectors)
- Local care only

Needed:

- Starting point
- True believers to lead
- Tools to set-up and maintain structure

Essentially:

- A) Group purchasing of care
- B) Economic security
(cash flow protection)

Book Available:

- Back of room
- Internet purchase (Amazon.com)
- Direct internet download

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