

The Gabon health program

Ambition and solidarity



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Identity & Biometric Solutions

Electronic health cards for an ambitious health insurance program for the poor

A project born from a presidential initiative

Gabon is a thriving and independent country of Sub-Saharan West Africa, with around 2.2 million inhabitants. A promise made to the poorest Gabonese, this project was the result of the commitment of the Gabonese government to expand social security cover to all citizens and to modernize the health insurance system.

On August 21, 2007, the government created, by order, the National Health Insurance and Social Welfare Fund (Caisse Nationale d'Assurance Maladie et de Garantie Sociale - CNAMGS) which must cover the healthcare costs of the unemployed, the peasant farmers, the self-employed, the poor and all those excluded from previously existing structures. The priority was clear: provide health insurance to poor Gabonese people (Gabonais Economiquement Faibles or GEF, including students and the elderly) in the first instance, then expand the cover to other members of the population (civil servants, then private employees and the selfemployed).

In 2007, the legal framework was implemented with application decrees, definition of GEF status, the care package, i.e. the accessible services, and the convention procedures for practitioners.

An ambitious project with many challenges

2008 saw the project launch with numerous challenges to face, since it involved the setup of the new body, its operational implementation with the creation of the CNAMGS headquarters in Libreville and the refurbishment of the selected buildings. It also included defining the project, preparing and sending out calls for tender and selecting industrial partners. At the same time, nine provincial registration units were created, and accounting tools, procedures and new function-specific applications were launched. Lastly, over the same period, the CNAMGS had to recruit new teams and ensure their training.

The ambitious schedule incorporated a pilot phase from December 2008 to March 2009, then a roll-out until 2011 when all dependents of the three funds, the GEFs as priority, had to be registered.



Port-Gentil and Lambaré buildings just opened

How is the CNAMGS financed?

To cover the cost of the system for the GEFs, the Gabonese parliament voted a law obliging the three mobile telephone operators to devote 10% of their revenue to financing this health insurance. 1,5% of fast money transfers are also leveraged to which the State adds an endowment. Health insurance for private employees and civil servants is financed through contributions.



Ensure identity to guarantee rights

It was clear from the beginning that all necessary should be implemented to avoid the health coverage program turning into a centre of attention for the citizens of neighboring countries and to ensure that the generosity of the program would not lead to its collapse through the fraudulent use of rights.

Hence beneficiaries must be individually identified so that access to care can be reserved for them. Therefore, the identification of insured parties is nominative with the implementation of a Gabonese individual health insurance number.

The Gabon health insurance card: durability, security and protection of rights

In May 2009, the Gabon national health body entrusted Thales with the prime contractor role for the national electronic health insurance card program.

Thales supplied a solution which includes enrolment of beneficiaries, the health insurance cards, its Thales Gemalto Issuance operated personalization services and an identity data verification system.

The laser-personalized health insurance card, which is valid for 10 years, is made of polycarbonate, a material which offers a high level of security and is resistant to extreme climatic conditions, an important consideration as Gabon is an equatorial country. The secure laser personalization inside the card ensures that data can be neither deleted, nor modified. This technique makes the card practically forgery-proof.



Civil data, a photograph of the holder and two fingerprints are digitized, encrypted and stored within the microprocessor, ensuring protection of this sensitive personal data. The Thales Gemalto MultiApp Java Card OS supports a secure operating environment and upgradeability of software applications. The health insurance card is used in hospitals, pharmacies and clinics, to check social security rights whilst protecting the confidentiality of personal data. Checks are performed using terminals with fingerprint sensors.



Identity is checked with an off-line fingerprint reader. The card stores and matches fingerprint information in the device without the need to rely on a network-connected device, an external server, or a database.

Scale of the project

After a short pilot phase in late 2008, registration of beneficiaries started in 2009. The registration is provided by registration officers equipped with mobile and fixed stations.

A personalized health insurance card is created from a set of specified personal data (surname, first name, date of birth, sex, etc.), the fingerprint of each future beneficiary and a passport photo.

For this, approximately 130 registration centers were set up across Gabonese national territory. They are equipped with high-level IT equipment required for the registration of GEFs (digital camera, fingerprint sensor, laptop, enrolment software, etc.).

A paper receipt received just after registration can be used by beneficiaries to get already some medical services till their data is centrally processed and their new smart health card personalized.

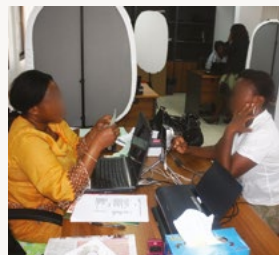
- 1.5 million health cards on completion
- 130 registration centers
- 1 central site for processing registrations
- Initial 1.2 million card personalized by Thales and delivered to CNAMGS for roll-out
- local personalization workshop operated by CNAMGS for card renewals
- 115 verification terminals
- 1,500 registrations/day

Solidarity in action

The first stage was to issue the new health insurance card to the country's poor (the GEF) to immediately benefit from access to pharmacies and hospitals registered and approved by the CNAMGS, and medical costs being covered by the CNAMGS, within the limits of the care package defined by the order.



Temporary receipt



Enrolment



Centralized scanning in Libreville

The GEF registration campaign was deployed in the field, with CNAMGS officers available to the population, inviting GEFs to visit them in registration centers specially setup in the town halls of major provincial centers first and then being taken into the departements. The GEFs were initially slow to take up the chance to be covered by social health insurance since people didn't believe that they would be looked after. A communication campaign for the general public was therefore implemented at the end of 2009 to inform the entire nation. By 2011, nearly all of the eligible beneficiaries identified previously were signed up.

The roll-out of the cards to the GEFs was the first but decisive step for Gabon on its way to achieve universal health coverage for all.

In 2011, coverage was extended to public sector workers.

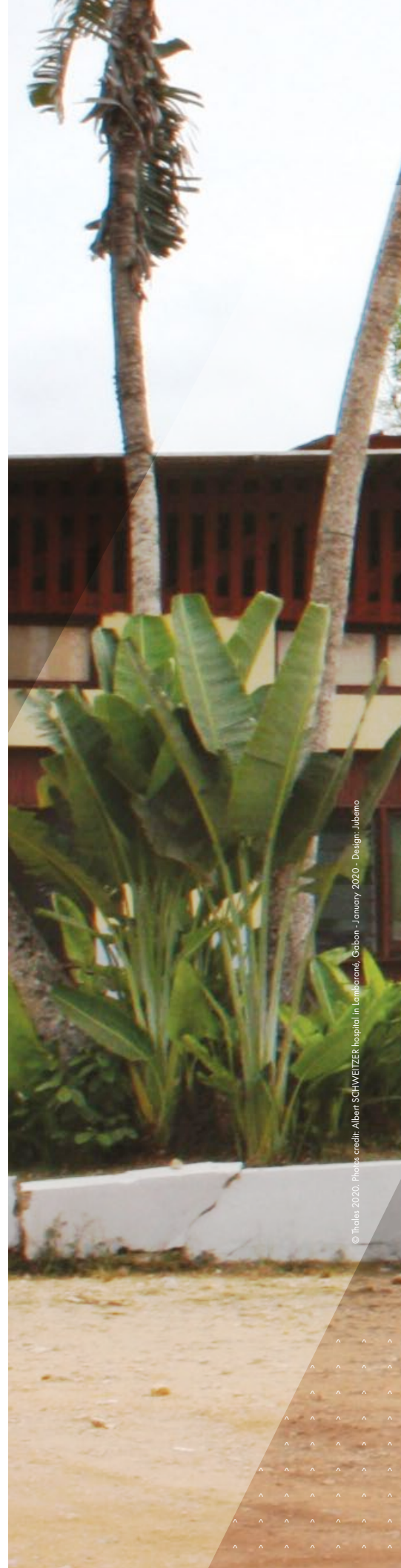
In 2013 finally followed private sector workers that were previously covered by another national health scheme that subsequently has been wound down.

"More than a card, it is a seed, a symbol for a new right, the right to social security for life."

Professor Michel Mboussou, Chief Executive Officer of the CNAMGS

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