SRD TRINITY SACCO MEMBERS MEDICAL COST SHARING POLICY

Terms of Reference for its formation in the South Rwenzori Diocese

In the quest to implement a 10 year Diocesan Strategic Plan in Objective 5.

Strategy 3: Increase access to and demand for health services within the diocese

In the next 10 years, SRD is working towards the provision of health services for reasonable access. SRD will focus on strengthening the health system, expanding the supply of quality health services and essential lifesaving ***products*** and equipments, and healthy promotions for increased adoption of health seeking behaviors for better health outcomes.

Therefore, the product (**SRD Trinity Sacco- Members Medical Cost Sharing Plan)** is worthy towards the implementation of this static object.

Additionally the diocesan Staff Board that sat on 17th, October 2023 formulated the Board to institute the product with SRD Trinity SACCO.

1 PROBLEM STATEMENT:

Poor access to quality health services or even not attaining any health services by our staff(s) resulting low individual income due to an mobilized premiums among diocesan staff and individual members.

Our staff(s) and Christians have died prematurely and others have sold their only property seeking improved medical services as prescribed by medical personal in accordance with their illness at hand.

2 INTRODUCTION

South Rwenzori Diocese staff(s) and Christians faces a number of constraints especially if the staff(s) get a medical challenge that requires more specialized medical personnel and medical attention

This problem can easily be mitigated if we combine our premiums together and set a **members' medical cost sharing Pool.**

However, to realize this, it needs a strong combined struggle not working in isolation, for improved access to health services amongst ourselves it is difficult to realize through isolation

2.1 OBJECTIVES OF Members Medical Cost Sharing Plan

1. To have strong and supportive Medical cost sharing fund for all our staff(s) and members
2. To increase the income base of SRD Trinity SACCO
3. To enhance members saving culture

Membership.

The MMCSP shall have two (2) categories of members (Diocesan staffs and Non Diocesan Staff). The Diocesan staffs includes the, Clergy, Lay Readers and those under Bishops office) and then Non-diocesan staff(s) shall include other SRDT SACCO members who shall show interest to join the Scheme.

SRD-TRINITY SACCO MEMBER MEDICAL COST SHARING TERMS AND CONDITIONS

Below are the terms, conditions and obligations of the scheme;

1. Annual medical insurance premium.

Sacco members (SRD Staffs) shall pay a premium of UGH: 50,000 per person while **Non SRD Staffs** shall pay USH: 100,000 per person. The premium of UGH: 50,000 & UGH: 100,000 respectively, shall cater for the member and the spouse only. Any additional beneficiary, the members shall pay for him/her USH: 10,000, that beneficiary shall be dependent bellow 22 years. This applies to all member under the scheme

NB: Lay staff(s) in Bishops office shall pay 50,000 as yearly premium in case of denture from Bishops office he or she shall be treated as non-staff member of SRD

2. Co pay fees for services received at SRD Trinity designated Medical facilities.

- Inpatient 60% of the medical bill shall be covered by the scheme for the entire registered household, member, But NOT exceeding USH: 2M a year.
- Outpatient 50% of the medical bill shall be covered by the scheme for the entire registered Household, But NOT exceeding USH: 500,000 a year

3. Medical referrals and support to insured members.

All scheme members are obliged to get medical services at SRD Trinity Sacco designated healthy facilities. However, the scheme shall be obliged to support patients who shall have been referred to other medical facilities for specialized or advanced care whenever deemed necessary.

Any referred scheme member, the scheme shall supported with 50% of the medical bill at referral facility, but NOT more than USH: 3,000,000 a year

4. Death benefit.

I. **The survivors medical benefit.** When a policyholder (family head) passes on, the already insured dependents shall be reinsured by the scheme for the next two (2) years. After, the spouse may continue in the place of the deceased

II. **Burial contribution benefit.** The scheme shall make a burial contribution of USH: 50,000 when a scheme member dies.

5. The scheme shall not cater for the following

1. Non-medical circumstances
2. Eye glasses/ Optical appliances
3. Complications from attempted suicide, abortion, Fighting and any other avoidable circumstances shall not be catered for

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