The Gabon health program

Ambition and solidarity
Gabon is a thriving and independent country of Sub-Saharan West Africa, with around 1.5 million inhabitants.

A project born from a presidential initiative

A promise made to the poorest Gabonese, this project is the result of the commitment of the Gabonese government to expand social security cover to all citizens and quickly 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 existing structures. The priority is clear: provide health insurance to poor Gabonese people (GEP) in the first instance, then expand the cover to other members of the population (civil servants then private employees and the self-employed).

In 2007, the legal framework was implemented with application decrees, definition of GEP 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 involves 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 includes 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 must recruit new teams and ensure their training.

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

How is the CNAMGS financed?

To finance the cost of the system for the GEPs, 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.

Civil data, a photograph of the holder and two fingerprints are digitized within the microprocessor ensuring encryption and protection of this data. The multi-application Java Card OS supports opening 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.

The Gabon health insurance program: ambition and solidarity

Ensuring identity to guarantee rights

Even before the program started, it was clear to everyone that all resources should be implemented to avoid the health cover 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. It has been decided that the identification of insured parties will be nominative with the implementation of a Gabonese individual health insurance number.

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

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

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

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

Scale of the project

Since early 2009, the pilot phase has been successfully completed with over 9,000 registrations and the intensive registration phase has now commenced. The registration solution for beneficiaries is provided by registration officers 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.

Approximately 190 registration centers are gradually being set up across Gabonese national territory. They are equipped with high-level IT equipment required for the registration of GEPs (digital camera, fingerprint sensor, laptop, enrolment software, etc.).

In December 2009, more than 100,000 Gabonese people were already registered.

1.5 million health cards on completion
130 registration centers
1 central site for processing registrations and a personalization workshop
115 verification terminals
1,000 registrations/day

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

The launch of the registration operation for the GEF started on December 2, 2008. It followed the decision of Former President Omar Bongo Ondimba taken in December 2007. The President expressed his wish that the Gabonese health insurance program be launched before the end of 2008.