



Photo credit: Ayenew Haileselassie
A CBHI beneficiary shows her CBHI membership identification card. Dillo Megala, Borena Zone

CBHI is a Divine Gift for Borena Pastoralists

Woredas (districts) in the Borena Zone of Oromia Region launched community-based health insurance (CBHI) four years ago. At that time, many residents viewed CBHI skeptically. “We refused to accept community-based health insurance at first, because it was difficult for us to believe that a person could be treated for free with only a small membership contribution,” said Abba Kulddida Guyou, a traditional community leader.

But after much discussion, residents decided to enroll in CBHI and see if the claims were true. “When we tasted what we had been told, it was sweeter than honey. [Now] we consider CBHI a gift from God, especially when we see the benefits it provides to women and children. After the first year [of CBHI implementation], everyone renewed their membership,” Abba Kulddida said. Today, membership coverage across the zone’s 14 woredas has reached 90.4%.

The zone has experienced severe drought since January 2021. As a result, thousands of livestock have died, many people have left the area to seek pasture for their remaining animals, and thousands of households moved to neighboring areas in search of assistance, according to Molu Dimma, Deputy Head, Borena Zone Health Department.

“CBHI is saving our women and children,” said Elima Arbole, a resident of Dubuluk Woreda, one of the Borena woredas most affected by drought—but also where all 5,812 households are CBHI members. “Without CBHI, a family has to wait for the return of a husband who could be away from home for months, to decide to sell an animal to raise money for health care,” she explained. “Thank God, we no longer have that issue.”

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When CBHI was launched in July 2019, members of the Dubuluk scheme made 12,564 visits to health facilities; 8,291 (66%) of the visits were made by women and children. In 2021, the number of visits had almost doubled, to 24,128, including 14,991 (62%) made by women and children. According to Abdulqadir Ali, head of the woreda administration, high CBHI enrollment continued despite the drought and they were able to cover the costs for the poorest households identified in the zone. "We deposited 104,000 birr in the bank to cover CBHI membership contributions for indigent members who could not afford to pay. We also developed a way that communities less affected by the drought could help those severely affected. We intend to mobilize city dwellers and others to do the same in the coming year," said Abdulqadir. The Borena Zone Health Department also formed a task force in 12 woredas to provide mobile health services to CBHI members displaced by the drought.

In 2022, the Borena Zone merged the 14 woreda CBHI schemes to form one zone-wide scheme. Through contractual arrangements made by the new scheme, CBHI members are able to obtain care at health facilities across the zone and even outside of it. This expands health service availability for CBHI members who previously could only obtain covered services in their home woreda.

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