

REPUBLIC OF RWANDA



RWANDA MILITARY MEDICAL INSURANCE (MMI)

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Citizen's charter

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FOREWORD

It is my pleasure to present to you this Service Charter for “Military Medical Insurance (MMI).

This Service Charter has been prepared in tandem with the Government’s reform agenda and in the spirit of being responsive to citizens’ needs, transparency and accountability.

The Charter spells out the role of the MMI, highlights the services offered and the requirements therein, lists the service centers at which our services can be accessed and the guiding legal instruments.

The development of this Charter signifies our commitment to serve our clientele with a view to creating a better understanding and enhancing our service delivery.

Dr Col RUDAKUBANA Charles

Director General

The present Citizen's Charter reflects the service provided by MMI to its customers. Therefore, it contains different services, service standards, service delivery methods and timelines, grievance mechanisms. This citizen's charter shows the following elements:

- Vision and Mission statement of the MMI which affirms its commitment to deliver the services with:
 - Integrity
 - Judiciousness
 - Courtesy
 - Understanding
 - Objectivity and impartiality
 - Transparency
 - Accountability
 - Promptness
 - Efficiency and effectiveness.
- Details of services delivered by the MMI:
 - Specification of services provided by MMI,
 - Clear identification of the department to be approached or where specific services can be obtained. In this way citizens will know which office to approach and save time and energy;
 - Clear statement of the time it takes to deliver each service. This provides citizens with useful information and will prevent them from back and forth.
 - Setting of service quality standard by specifying service standards in term of timeliness, access, accuracy, reliability, affordability, responsiveness, fairness, sensitivity and courtesy in service delivery; On the basis of this, citizens can expect improvement
 - Clear information about the required document and procedures to get a service in MMI. For example, the documents to be shown, the available forms to be filled in.
- Details of the 'Citizens', groups/end users or People who are eligible for each service offered by MMI
- Contact information of key officers in charge of these services
- Complaint procedures or grievance redress mechanisms and how to access them
- Feedback mechanisms for interaction with Citizens to continuously improve services
- Information and dissemination for availability and visibility for services.

This Citizen's Charter is a tool to increase the information available to customers of MMI and sets standards for transparency in public services. It is expected that through Citizen's Charter, MMI's Clients will have faster access to services, setting an end to tremendous time wasting and delays in services delivery process.

Considering that its services have to be responsive to high expectations from citizens, MMI commits to inform them what services are available to them and what their rights and obligations are in accessing these services.

Feedback mechanism

Realizing that MMI cannot go this route alone, it thus invite the citizens to keep a hawk's eye on its employees, to be correct, realistic and comprehensive in furnishing information to better meet their expectations and root out all activities which negate service delivery improvement.

Indeed, for a better implementation of this Citizen's Charter, MMI expects continuous interaction with citizens seeking its services. For this, MMI has developed the following instruments in order to actively obtain feedback from its clients:

- Citizens' feedback form available at each department;
- Suggestion box at entrance;
- Open days/Accountability day
- Citizen panels, focus groups
- Hot line services;
- Customer surveys
- Grievance redresses mechanism or Complaints Systems in order to offer customers an immediate channel for feedback mechanism regarding the service they received.

This Citizen's Charter specifies also what actions will be taken when a service is not delivered, as it should. Thus, MMI encourages its clients to give their feedback through the complaints mechanisms that are

accessible, approachable and open to all. It goes without saying that the MMI takes these complaints seriously and adopts prompt and proper action in a timely manner (fashion). Ideally, a time frame for dealing with these grievances and redresses has been set. The MMI is willing to share a more systematic review of the grievances with its clients. The key following elements will be considered during the implementation process of this Citizen's Charter:

- Establish regularly the channels through which users can log grievances. Potential channels include a website, text messaging, and customer surveys at the point of service delivery, complaints boxes, mail, and phone.
- Assign grievance redress responsibilities within the MMI and outline the internal grievance redress process for addressing each grievance subcategory.
- Devise standardized internal processes for logging grievances. Grievances can be logged either manually or, if resources allow, using a computer-based system that permits the MMI to identify "real-time" trends in the data.
- Set a clearly defined timetable for grievance redress, including time to initial acknowledgement of the complaint (if complainant is not anonymous), expected time to resolution for each stage of the investigation, and the time frame for updating beneficiaries on progress.
- Decide what measures will be taken if there is a violation of service standards.
- Establish a monitoring and evaluation system to monitor trends in grievances data.

For encouraging communication, feedback and dialogue on the implementation of its Charter, MMI commit to use new media and ICT such as sms, email, twitter, facebook, etc..., and any combination of these technologies.

To improve continuously the service delivery, MMI is considering using the tools and techniques below in the implementation process of the present charter:

- service delivery review;
- benchmarking with best practice;
- performance management;
- training, learning and knowledge management;

- empowerment or delegation of authority;
- diligent complaints management;
- information management.

Information and communication

Considering that information is the cornerstone of implementing and monitoring of Citizen's Charter, this Citizen's Charter will be delivered through various dissemination technologies and publicized widely through websites, radio, newspapers etc. to reach the public. Thus, MMI will seek to use the following channels to ensure maximum availability and visibility of its services to users and stakeholders:

- Public relations/information desk.
- Open day/Accountability day
- Publication of promotional material:
 - Leaflets,
 - Posters
 - Press releases
- Publications and creation of booklet: Production of brochures or handbills. The information contained in the brochure must be concise, clear, simple and easy to understand. The brochures should also easily be obtained;
- Print the Charter and display in front of the office and formally issue the Charter and place it on website;
- Formal announcement and publication in newspaper;
- Messages broadcasted on radio and television;
- Discussions on call-in radio and television shows;
- Internet and continuous update of the public institution web site:
 - Search engines
 - Public Websites
 - Partner Websites
 - Restricted Website
- SMS directions where to find the Charter;
- Distribution of copies to public representatives and key stakeholders;
- Newspaper articles;
- Conferences and other targeted events related to service delivery improvement.
- Trainings and orientation sessions to employees and their representatives.
- Other (mailing lists, web forums).

In brief, our customers include patients, insured members (Rwanda Defense Forces) and their eligible family members, local communities and local authorities, general public.

Commitment to our clients:

This charter is a commitment by the MMI to provide high quality services to all our stakeholders/ customers. We in this regard endeavour to serve you effectively, with due diligence and professionalism. We shall uphold the utmost integrity in the delivery of our services.

Expectations from customers:

In order to serve you better, you can help us improve performance by:

- Treating MMI staff with courtesy and respect;
- Abiding by the regulations governing the health and insurance services;
- Suggesting ways of improving our services at MMI;
- Providing the MMI with adequate feedback on service delivery through various dissemination technologies;
- Addressing all complaints/compliments/suggestions to relevant department.

Contact:

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We shall acknowledge receipt and respond to all complaints made within 3 working days.

If the matter requires more investigation and time to be resolved, we shall inform you of the intended course of action and time frame of response.

I. INTRODUCTION

The development of insurance systems both optional and mandatory is a part of the Vision 2020 of Government of Rwanda. It is also a part of the Health National Policy and constitutes the Framework strategies for the Economic Development Paper for Poverty Reduction Strategy (EDPRS). The latter empower and encourage people to participate actively in taking care of their own health by their financial contribution to health care.

The servicemen have an important and specific risk, given their profession and were completely covered by the Government of Rwanda. This represented a significant financial burden that this group was to bring to the Rwandan health.

It must be remembered that Rwanda Health Insurance (RAMA), although a public institution, with responsibility for the management of health care for state employees, did not receive servicemen among its members. This, on the pretext that their average income was below the average minimum required. Accepting their accession would, they said, have a negative impact on their budget.

It therefore agreed to hold the military health insurance system so servicemen can contribute, even if modest, to support their health and their beneficiaries.

In addition, the Kanombe Military Hospital (KMH), being almost the only facility that provided health care to military personnel and their dependents, made it difficult to access such care, but also constituted a burden in terms of transportation costs and stays for those who came far away from the hospital.

It is also, in order to secure the financial and geographical accessibility to health care that the Government of the Republic of Rwanda has established a health insurance for military personnel and their dependents.

The Military Medical Insurance (MMI) has been established by Law N° 23/2005 of December 12, 2005. It is a public institution with administrative and financial autonomy, under the supervision of Ministry of Defense.

MMI is composed by the Board of Directors, has a Managing Director and he/she is assisted by the head directorates.

MMI has various branches in almost all areas of the country.

II. VISION

The MMI is determined to become the benchmark for quality health insurance services.

III. MISSION

The Military Medical Insurance's mission is to ensure the welfare of its beneficiaries by providing access to health care quality.

IV. CORE FUNCTIONS

MMI is especially responsible for the following:

- Providing medical care to its insured members and their eligible family members;
- Ensuring access to high quality health care services to its beneficiaries.
- Ensuring cost effectiveness of services provided by its partners.
- Ensuring good management of the medical insurance scheme.
- Receiving subscriptions of its members and various aid;
- Management of its resources;
- Paying fees for medical services offered to its members and their eligible members;
- Harmonising and supervising medical services of MMI.

V. VALUES

The MMI is faithful to the traditional military values of duty, honor, courage and loyalty to the service. As health insurance institution, it also believes in the following values:

Integrity: Doing the right thing, for the right reasons, with credibility and candor.

Commitment: Selfless service, loyalty to others, and performance anchored by principle.

Caring: Compassion, regard, and respect for others - reaching out and treating others as we expect to be treated.

Excellence: Outstanding performance of duty characterized by technical and tactical proficiency, imagination, and innovation in a climate of continual learning.

Equity: access to care regardless of their economic, social, cultural, state of health, sex and age; it is also the contribution, according to one's own, welfare and to the collective effort that it puts in. In brief, MMI provides the same package of services to all categories of members.

Effectiveness: producing good results with minimum resources

Solidarity: to be linked to each other by a mutual dependence of interest. This means that affiliates with higher incomes to offset those with low income and good health contribute to counterbalance the care of patients.

**SERVICES PROVIDED BY THE MANAGEMENT OF MILITARY
MEDICAL INSURANCE(MMI)**

1. Type of service: Health services

What is the Service? Am I eligible?	Health services to the MMI Members : Once in possession of a membership card, MMI covers medical and pharmaceutical services provided by public or private health centers or hospitals and pharmacies, which signed agreement with MMI. Insured members are now Rwanda Defense Forces and their eligible family members. Law establishing MMI is opened to all others who are insured except public servants.
Department to be approached	Technical Unit.
When can I access the service?	Insured members obtain medical and pharmaceutical service from Monday to Sunday (24 hrs of every day)
Time limit to access this service? Or Once a request is made or an application is submitted, how long will it take?	Immediately. A patient go directly to the doctor/pharmacies and get service
What, if any, are the costs for accessing the service?	The beneficiary is required to bear 15% of the total costs on the medical services provided or on the prescribed pharmaceutical products
What documents are required?	Membership card
What is the procedure?	<ul style="list-style-type: none"> - Go to any public or private health centers or hospitals ,which signed agreement with MMI, - See the representative of MMI (Guichetier) to guide you how to reach the doctor, - Get the medical service and pay the 15% of the total bill, - Go to any pharmacy which signed agreement with MMI, get the drugs and pay the 15% of the total bill. - Sometimes, a patient will need an approval from the Medical Advisor of MMI. After coming from the doctor, go to MMI and get his approval(signature and stamp), - Go back to pharmacy.
What, if any, other institutions do I need to visit to access the service? (eg. for	None

payment of service costs or to get additional documents)	
Is there a complaint procedure?	Complaint can addressed to Director of Technical Unit , and when not solved contact the Director General of MMI: P.O. Box 6219, Kigali Tel: +250 0252 504239 /40
Is there any additional information regarding this service that is useful to know?	Always visit MMI website : www.mmi.gov.rw for information. For further information call on this telephone number: +250 0252 504239 /40 during office hours.
Available forms	Forms are filled by either the branch manager or the health care provider
Relevant legal documents	Law N° 23/2005 of 12/12/2005 determining Military Medical Insurance, its organization and functioning.

Approved by : **Dr Col RUDAKUBANA Charles**

Director General of MMI