

Case Study #15

# ELDERPLAN MEMBER-TO- MEMBER SCHEME, USA

Members of Elderplan health insurance earn 'time dollars' in exchange for the hours they give to helping other members to stay in their own homes.



## APPROACH

Elderplan is run by health insurance companies in New York. They originally launched their Member-to-Member scheme as a way of getting their members to look after people who were slightly more infirm, so that they could stay in their own homes for longer. People earned 'time dollars' for the hours of effort they put in, which gave them the right to draw down time from somebody else in the system when they needed it. It has created a mutual support system which measures and rewards the effort everyone puts in, and utilises key assets in the community.

Member-to-Member extended the provision the company was able to offer, as many of the services provided between members were beyond anything that could normally be offered by a health insurance company. The sorts of non-medical services being given and received include; shopping, friendly visiting, bill-paying, hospital visiting, home repairs, walking clubs, support groups, self-help courses and others.



## IMPACT

Member-to-Member now has more than 10,000 members in Brooklyn. In their first 12 years, mutual volunteers have put in over 100,000 hours helping each other, teaching each other and supporting each other to be independent.

To Elderplan's surprise, the real health impact wasn't gained by those being helped; it was in fact enjoyed by those doing most of the helping. It gave them a purpose; a reason for getting out of bed in the morning. So much so that Elderplan members were allowed to pay a quarter of their insurance premiums with the credits they had earned helping neighbours.

*"Often you can't buy what you really need. You can't hire a new best friend. You can't buy somebody you can talk to over the phone when you're worried about surgery."*

Mashi Blech, Elderplan's director of community services

