

# Protecting Migrant Health in a Changing Planet: The Migrant Fund (M-FUND) project in Thailand



Dr. Nyan Linn  
Head of Programs  
Dreamlopmments Foundation - DLP

- 🌐 Thailand hosts migrant workers from neighboring countries who sustain key sectors of the economy.
- 🌐 Government health insurance is largely tied to residency, employers, or legal status.
- 🌐 Out of **3M registered migrants**, only ~60% are effectively covered. 1.2M remain uncovered.
- 🌐 An estimated **1M unregistered migrants** have no government health protection.
- 🌐 Even in countries with strong UHC ambitions, migrants fall through the cracks and more frequent climate shocks will force greater migration.



- 🌐 Dreamlopmments Foundation has set up M-FUND as a **low-cost, not-for-profit, health access fund** for migrants not covered by government insurance schemes to:
  - Empower this population to self-establish affordable and sustainable access to health care services.
  - Contribute to closing the gap of Universal Health Coverage in Thailand.
- 🌐 The vision is to **extend M-FUND** to cover migrants, stateless persons, refugees **in other countries and regions**.



**Community-based, voluntary enrollment** facilitated by M-FUND community workers using the secured M-FUND **digital application**.





Health questionnaire and membership agreement



Cash or digital payment collection. All traceable in M-FUND application.



Digital membership card created in the secured application



Membership card linked to a QR code given to members



Staff in partner hospitals scan members' QR codes to review digital membership status (Picture on right-hand side)

**Active members received free care up to a ceiling**



**Name** [ TAK ] Active

Born on [REDACTED]  
Registered on 24-May-2025  
Other [REDACTED]

Hospital ID: HN: [REDACTED]  
MFund ID: [REDACTED]  
Group officer: [REDACTED]

Plan: 5.0 - Base Plan (B)  
Coverage starts on: 23-Jun-2025 , Next payment on: 24-Oct-2025  
Active Options: No options.

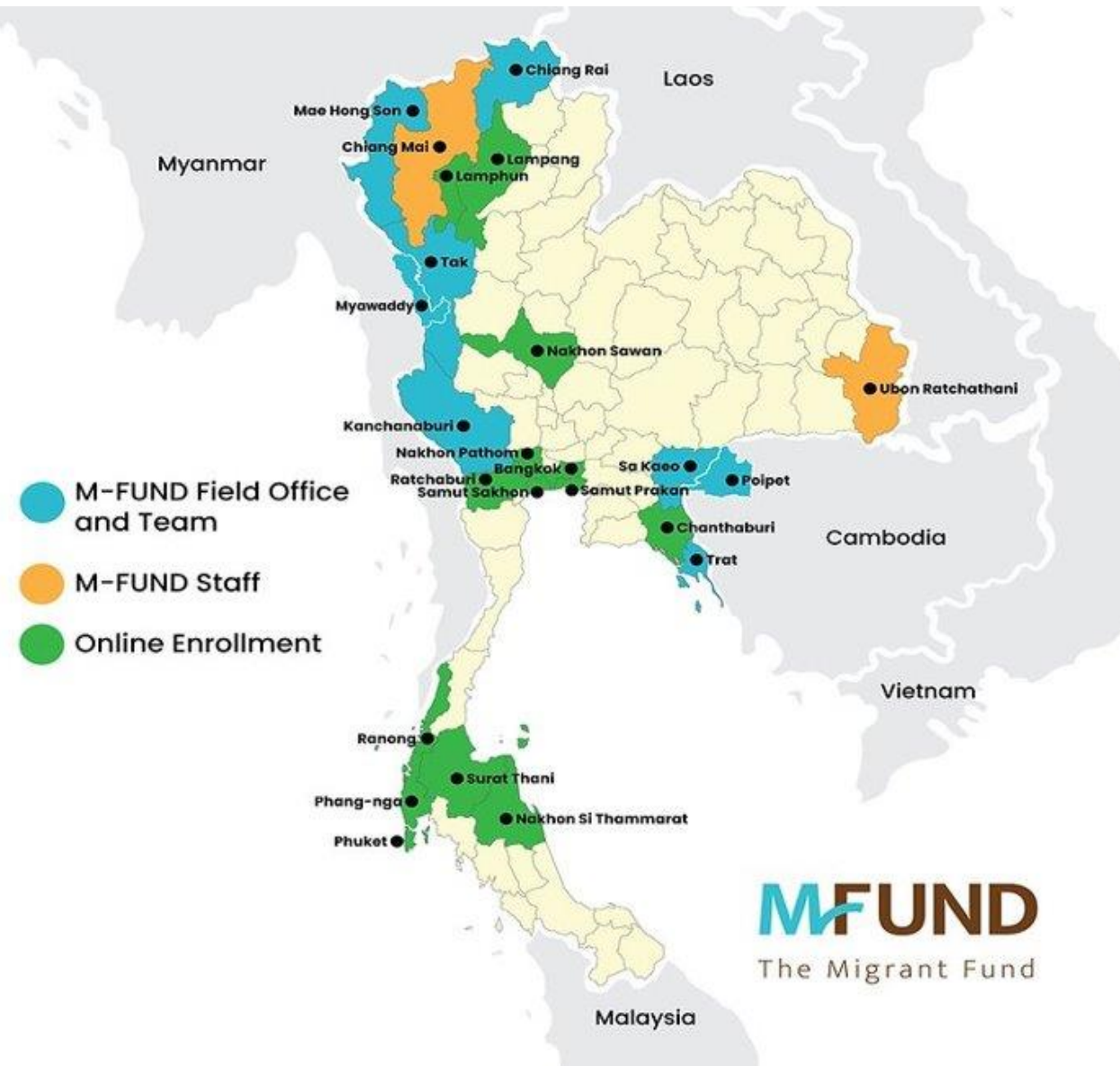
### OPD CHARGES ###  
[ Remaining OPD Ceiling: 4092.50THB ]  
2 OPD | Used 907.5 THB  
Ceiling start date: 2025-05-24

### IPD CHARGES ###  
[ Remaining IPD Ceiling: 45000.00THB ]  
0 IPD | Used 0 THB  
Ceiling start date: 2025-05-24

Other group members: 6

88107





Over 100,000+ members



250+ partner hospitals



180,000+ outpatient consultations

22,000+ inpatient admissions



- 70% female among service users
- 1 in 4 were pregnant at the time of service use



Signed MOU with Ubon Ratchathani Provincial Health Office, March 2023



Signed MOU with Tak Provincial Public Health Office, February 2024



Signed MOU with Sa Kaeo Provincial Health Office, March 2025

## MOU with Chiang Rai PHO and other hospitals, 2022

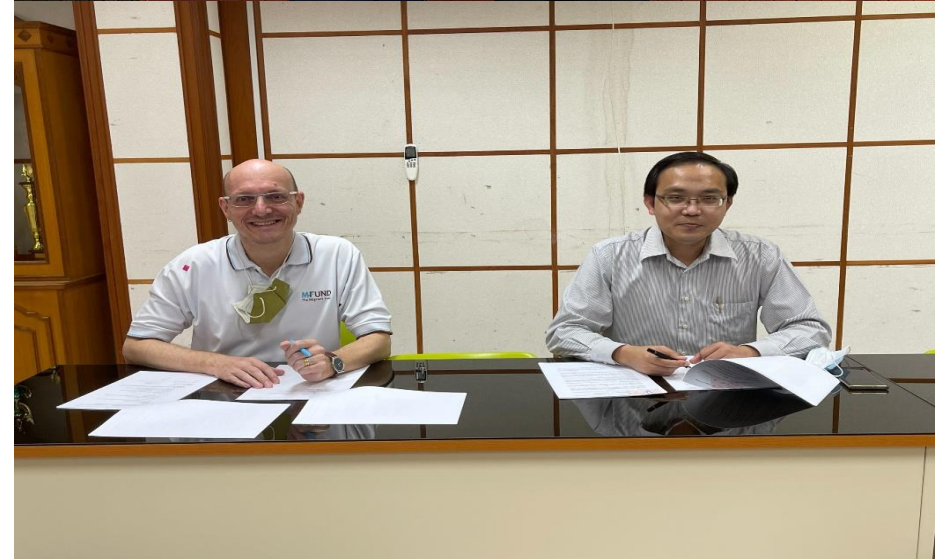


วันนี้ (7 ก.พ. 66) เวลา 13.30 น. ที่ห้องประชุมศาลากลางจังหวัดเชียงราย นายแพทย์วัชรพงษ์ คำหล้า นายแพทย์สาธารณสุขจังหวัดเชียงราย มอบหมายให้นายแพทย์ภูษงค์ ชื่นชม รองนายแพทย์สาธารณสุขจังหวัดเชียงราย นายสยามราชย์ พุเจริญกุลยา ผู้ช่วยนายแพทย์สาธารณสุขจังหวัดเชียงราย พร้อมด้วยนางรัตนา รัชตพิสิฐกร หัวหน้ากลุ่มงานพัฒนายุทธศาสตร์สาธารณสุข และเจ้าหน้าที่ในสังกัดที่เกี่ยวข้อง เข้าร่วมประชุมเพื่อรับฟังข้อมูลและพิจารณาดำเนินโครงการเอ็มพีเอ็นดี (Migrant Funds) ณ ห้องประชุมศาลากลางจังหวัดเชียงราย

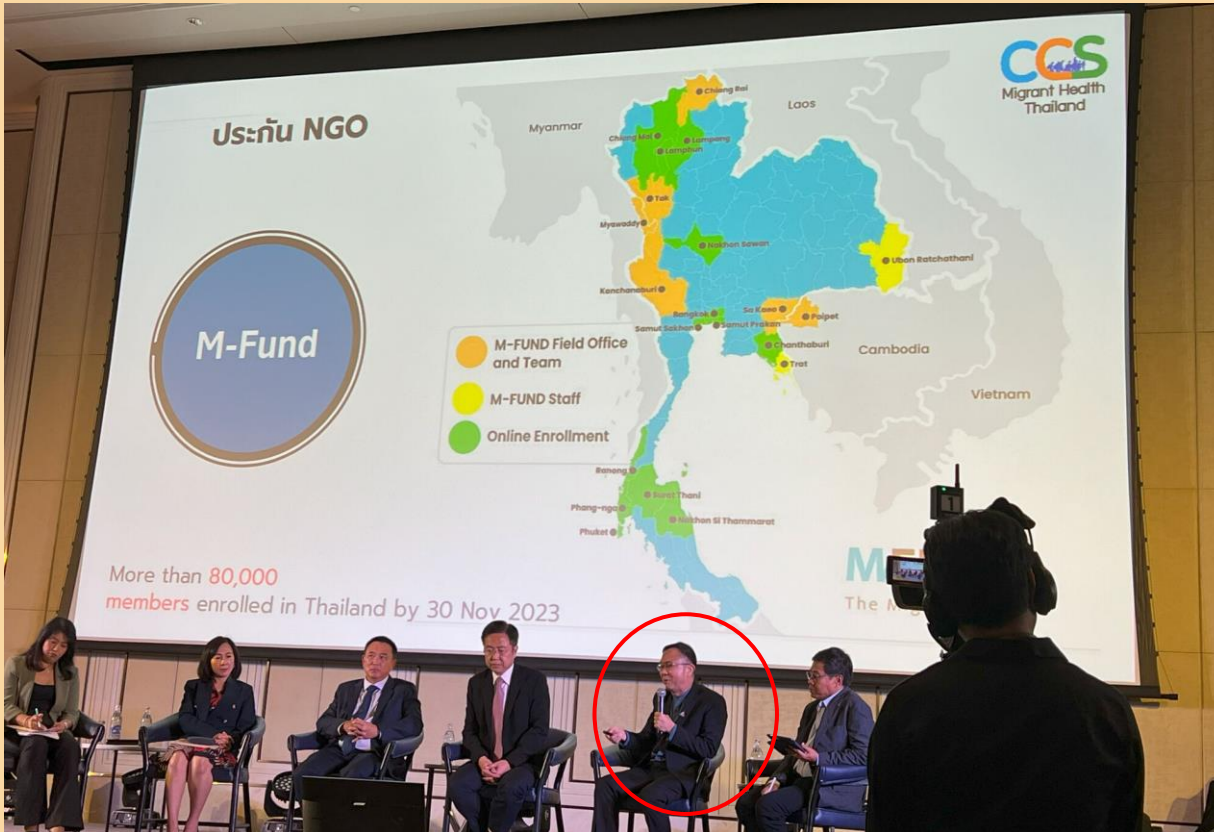


158/2566

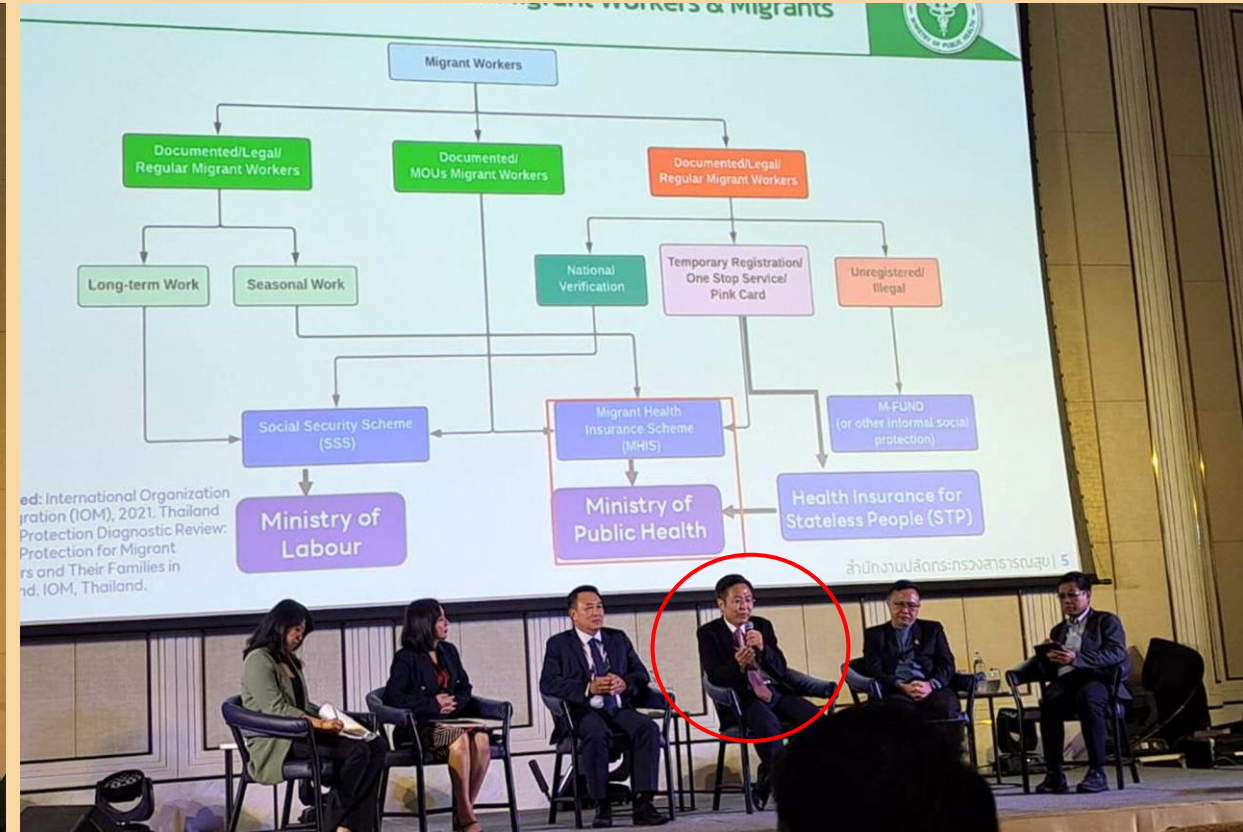
งานประชาสัมพันธ์ กลุ่มงานบริหารทั่วไป



## 6 June 2024, Launching Event of the National Migration Health Working Group (MHWG) led by IOM



**Dr. Supakit Sirilak**, Director of Health Systems Research Institute (HSRI), mentioned M-FUND's coverage of healthcare services for migrants.



**Dr. Surachoke Tangwiwat**, Deputy Permanent Secretary of the Ministry of Public Health, presented M-FUND as one scheme covering health access for migrants in Thailand.



↑ Community worker (right) enroll members in the community with tablets/phones, through the M-FUND Application.



↑ A Community Worker renews monthly membership in the community.



↑ In Mae Sot General Hospital, there is M-FUND corner where staff scan QR codes to view members' benefits. Active members receive free care and hospitals bill M-FUND directly.



- Community-based and flexible health protection models like M-FUND complement national UHC by closing coverage gaps for migrants and informal workers.
- M-FUND demonstrates **the effective partnership** between NGOs, public hospitals, and provincial health offices in extending migrant health protection **within existing systems**.
- By preventing catastrophic out-of-pocket costs, M-FUND **reduces economic vulnerability** and **strengthens resilience of migrants** to climate and crisis shocks.
- M-FUND implementation evidence can inform **migrant-inclusive, climate-resilient policy** and **cross-border continuity of care** at national and regional levels.

## 1. Current Funding partners:

- a. **Global Fund** through World Vision, Raks Thai Foundation.
- b. **L'Initiative** through Expertise France.

## 2. Operational and other partners:

- a. MOPH, Tak PHO, Sakaeo PHO, Chiang Rai PHO, Ubon PHO, Trat PHO, and partner government hospitals in all provinces.
- b. SMRU, MTC, RC, MTMH, MWH, CMC, STG, SJDC, JPC, HRC, KTII, OKT





**Thank you for your attention**