Welcome! We will begin shortly...

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Connect. Participate. Influence
Scaling up:
Could Discovery Health’s Vitality programme be modified to support uptake of health insurance amongst low-income households and improve health outcomes?
The global platform for insurance in emerging markets

300 EXPERTS
> 70 INSTITUTIONS
> 40 COUNTRIES

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Housekeeping Items

✓ Today’s Expert Forum is scheduled to last 1 hour including Q&A

✓ To ensure the highest quality of experience participants will be muted

✓ QUESTIONS can be submitted via the Q & A feature => selection chosen

✓ “Raise Hand” icon to speak
✓ Lower Hand and mute after

✓ Slides and a recording of this presentation will be circulated later
  We will also aim to address any questions left unanswered via email

✓ Message the Microinsurance Network via CHAT for any issues
Objectives

In this Expert Forum, we explore how incentive programmes can drive better uptake of health insurance and improve health outcomes.

- Most vulnerable people in low and lower-middle income countries do not have ready access to affordable, quality health services.
- Yet they cover a significant portion of the costs of the health services they use out of their own pockets: 37% and 58% in low or lower-middle income countries respectively.
- Take-up of health insurance is low, but the growing burden of disease – especially non-communicable diseases – means that they are increasingly exposed to catastrophic healthcare spending that can destroy a family’s financial welfare, however meagre, in one nasty blow.

Key questions:

- How can high resource solutions be adapted to low resource settings?
- How can new initiatives like Triggerise be scaled up and out?

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Speakers

Dr. Thomas Brennan, Head of Special Projects, Technology and Innovation, Discovery Health, South Africa

Iulian Circo, CEO & Co-founder, Triggerise, South Africa

Barbara Chesire-Chabbaga, Lead Consultant, AB Consultants, Kenya

Gayathri Sakthirajan, CEO, People Mutuals, DHAN Foundation, India

Moderator

Katharine Pulvermacher, Executive Director, Microinsurance Network, Luxembourg
Dr. Thomas Brennan
Head of Special Projects, Technology and Innovation
Discovery Health
South Africa
GLOBAL PARTNERSHIPS

GLOBAL NETWORK OF INSURERS WHO HAVE BOUGHT INTO OUR MODEL OF SHARED VALUE
SHARED VALUE BUSINESS MODEL
HEALTHY BEHAVIOUR THAT BENEFITS CLIENTS, PARTNERS, INSURER AND ADVISORS
MORE THAN JUST A REWARDS PROGRAM
LEVERAGING BEHAVIOURAL ECONOMICS TO DRIVE LIFESTYLE CHANGE
Reward People for doing the Right Thing

iulian circo | iulian@triggerise.org | @i_circo
ABOUT TRIGGERISE

Triggerise Stitching is a Global Non-Profit Organization Headquartered in Amsterdam, The Netherlands and incorporated subsidiaries in Portugal, South Africa, India, Kenya, Ethiopia and Mozambique.

Triggerise creates rewards-based platforms that motivate people to make positive choices. They allow local communities to access and deliver aid, on their own terms. And because everything is powered by real-time data, we evaluate and optimize our impact continuously and unlock important behavioral insights.

Triggerise currently operates in 12 different Markets in Sub-Saharan Africa plus India.

http://triggerise.org

Reward platforms at scale solve three fundamental problems concurrently:

**A BEHAVIOURAL PROBLEM**
Instant rewards for positive behaviour encourage consistent adoption.

**AN ECONOMIC PROBLEM**
Rewards = cash injected into cash-starved economies + virtual trading platform.

**AN IMPACT INVESTMENT PROBLEM**
Customize & manage impact investment in real-time.

*Rewards work for once-off events (consultation, vaccination) but can also be linked to successions of milestones, with the ability to control timing, location, order of milestones.*
IF: Verify events as they happen

THEN: Platforms for real-time impact/outcome tracking that would allow any donor/funder to track impact in real time and receive attribution for their funding. It would also allow any third party (general public) to track funding performance;

Liquid Investment products built around outcomes that can be tracked in real time. Opportunities for options, futures and other derivatives built around impact;

Impact Exchange: A global marketplace for verified outcomes (impact) where implementers of any size can verify impact behaviours and where donors, funders and investors can customize and “purchase” impact/outcomes.
Verifying impact behavior as it happens, at any scale.

Verified Impact Behavior (VBe) Example: Patient visiting a Clinic:

1. **Patient triggers One Time Password (OTP) using any available device:** missed call, sms, facebook messenger, Whatsapp, app, etc.
2. **Step 2:** The OTP is generated in real time in the servers, based on pre-defined variables including patient status/privileges, location, etc.
3. **Step 3:** OTP is sent to Patient’s phone. The OTP is a 4 character code that is pre-loaded with custom variables, including expiration time and validation conditions.
4. **Step 4:** Patient hands OTP to nurse.
5. **Step 5:** Nurse sends OTP to servers (using any available platform/device).
6. **Step 6:** OTP gets validated. This confirms that all pre-defined conditions for the VBe have been verified. These include Patient/Provider profile and status, location, time, nature of service. Validation may trigger payments/rewards for any of the participants and/or a third party (i.e., community agent who referred patient).

**Patient Experience:**
- Dial a toll-free number;
- Show OTP to nurse;
- Receive reward;

**Nurse Experience:**
- Input OTP into an app;
- Receive reward;

**Minimum conditions verified:**
- Nature of service;
- Time of delivery;
- Patient profile (including referral status);
- Location;
Barbara Chesire-Chabbaga
Lead Consultant
AB Consultants
Kenya
Challenges to improving health outcomes and uptake of health insurance in Africa

Barbara Chesire-Chabbaga,
Lead Consultant, AB Consultants Ltd.
Microinsurance Network Expert Forum
September 7th 2017
Supply challenges:
- Actuarial & pricing models
- Poor understanding of the market by insurers
- Distribution
- Technology challenges
- Quality of care in formal hospitals
- Focus on treatment rather than preventative care

Demand challenges:
- Out of pocket
- Delay in getting care
- Psychological and behavioral challenges
- Fraud
Promising models

- Universal healthcare by NHIF (Kenya)
  - For USD 5 per month households get unlimited access to healthcare in public facilities

- mTiba by PharmAccess Foundation & Safaricom (Kenya)
  - About 1 million registered users; savings wallet earmarked for health only unlocked at a registered healthcare facility; Opportunity to gradually convert to insurance

Models to be explored
- Provider-based
- PPP
- Emergencies only cover
- Peer to peer models

Promising distribution channels
- Saccos & cooperatives
- Cashless transport system (accident)
- Mobile
Gayathri Sakthirajan
CEO, People Mutuals
DHAN Foundation
India
Challenges in Improving Healthcare Outcomes and Uptake of Health Insurance in India

Gayathri Sakthirajan, CEO, People Mutuals Micro Insurance Initiative of DHAN Foundation, India
Challenges in improving healthcare outcomes

- Public healthcare services shrinking: 70% by private and 30% by public
- Public spending is inadequate 4.1% of GDP
- Lack of adequate skilled manpower to provide healthcare
- Poor quality of health services especially in tribal and remote rural areas
- Unequal access to health care: 80% of medical professionals in urban areas serving 28% of population
- High cost of health care services & medicines
Challenges in improving health insurance uptake

- About 80% of population uncovered most of it is in informal sector employment.
- Out of pocket expenditure contributes to 72%.
- Health insurance among the informal sector is dominated by government schemes.
- Health insurance penetration is 3.4% of GDP.
- Higher tariffs for insured patients does not serve the purpose of insurance.
- Delayed payment by Third Party Administrators to hospitals.
Health Care Goals of DHAN

Preventive Care
- Screening for health indicators
- Community health promotion

Curative Care
- Negotiate with Public & private health care facilities
- Community managed hospitals and clinics

Minimize health care Cost
- Health Insurance
- Agreements with hospitals
THANK YOU for your PARTICIPATION

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