



# Approach to Hospicash Design – Egypt Experience

IMC – Parallel Session 3

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## I Designing a Hospicash Product in Egypt | 07 November 2018

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# Product Development Approach – Research Phase

Extensive Research has been conducted to analyze different terms related to supply of and demand for health insurance product

## Supply

Understand the health insurance provision to low income segments

- Geographic Map of health providers in Egypt (proximity / quality indicators / network)
- Current health insurance products offered by insurance companies
- Assessment of the Universal Health Insurance offered by government

## Demand

Understand the perception of value by customers

- Current pain points
- Perception of value
- Testing of new ideas (e.g. telemedicine)

# Product Development Approach – Prototype Design

The most challenging phase where reality of findings conflicts with insurance principles



## Cost

- Chronic Treatment
- Critical Diseases
- Surgeries



Cash Benefit



## Quality

- Examination
- Customer-centricity



Consultation

# Product Development Approach – Pilot Test

Pilot testing is the most critical and crucial step that needs to be well-designed collaboratively with engaged stakeholders



- ✓ Field staff
- ✓ System
- ✓ Finance
- ✓ UW
- ✓ Claim assessors
- ✓ Operations
- ✓ Quality team

# Lessons Learned from Previous Experience

In a previous experience, the pilot testing phase was not conducted and resulted in product failure

- ➔ Donor-led
- ➔ Marketing and distribution plan
- ➔ Field staff's perception of product
- ➔ Operational setup



Thank you