Enabling Universal Health Coverage via a mobile platform

14th International Microinsurance Conference, Lusaka, Zambia, 6-8 November 2018

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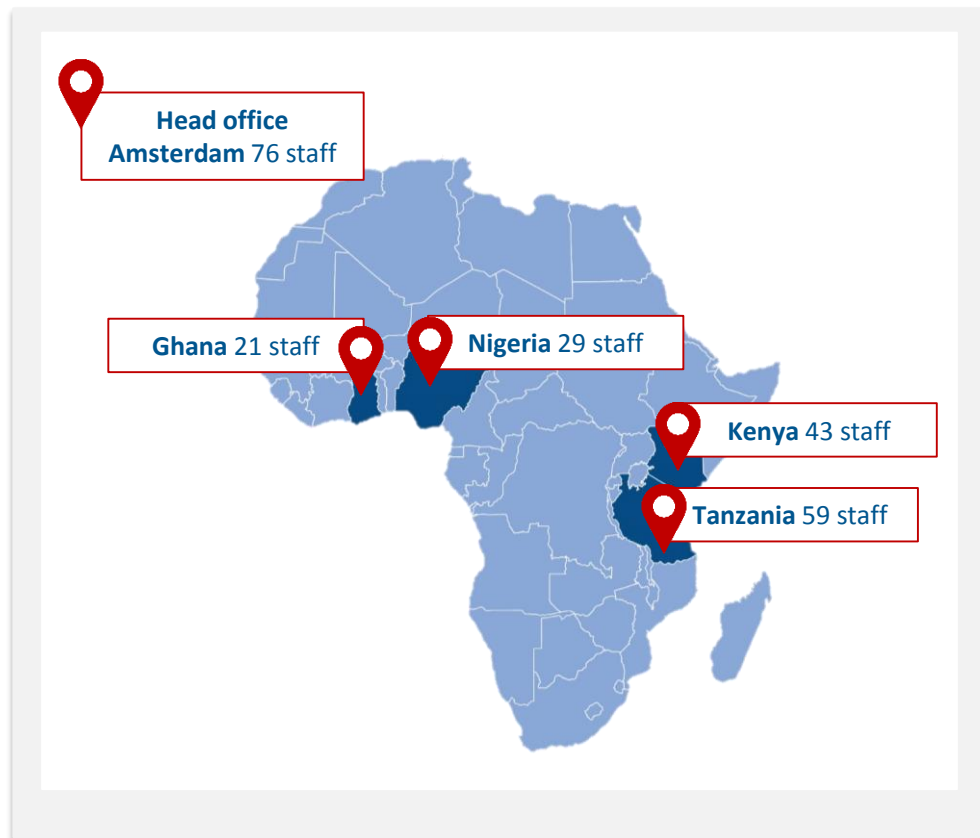
Isaiah Okoth
Country Director – PharmAccess Kenya

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PharmAccess is an entrepreneurial organization with a digital agenda dedicated to connecting more people to better healthcare in Africa

Introducing PharmAccess

Head office Amsterdam 76 staff

Ghana 21 staff

Nigeria 29 staff

Kenya 43 staff

Tanzania 59 staff
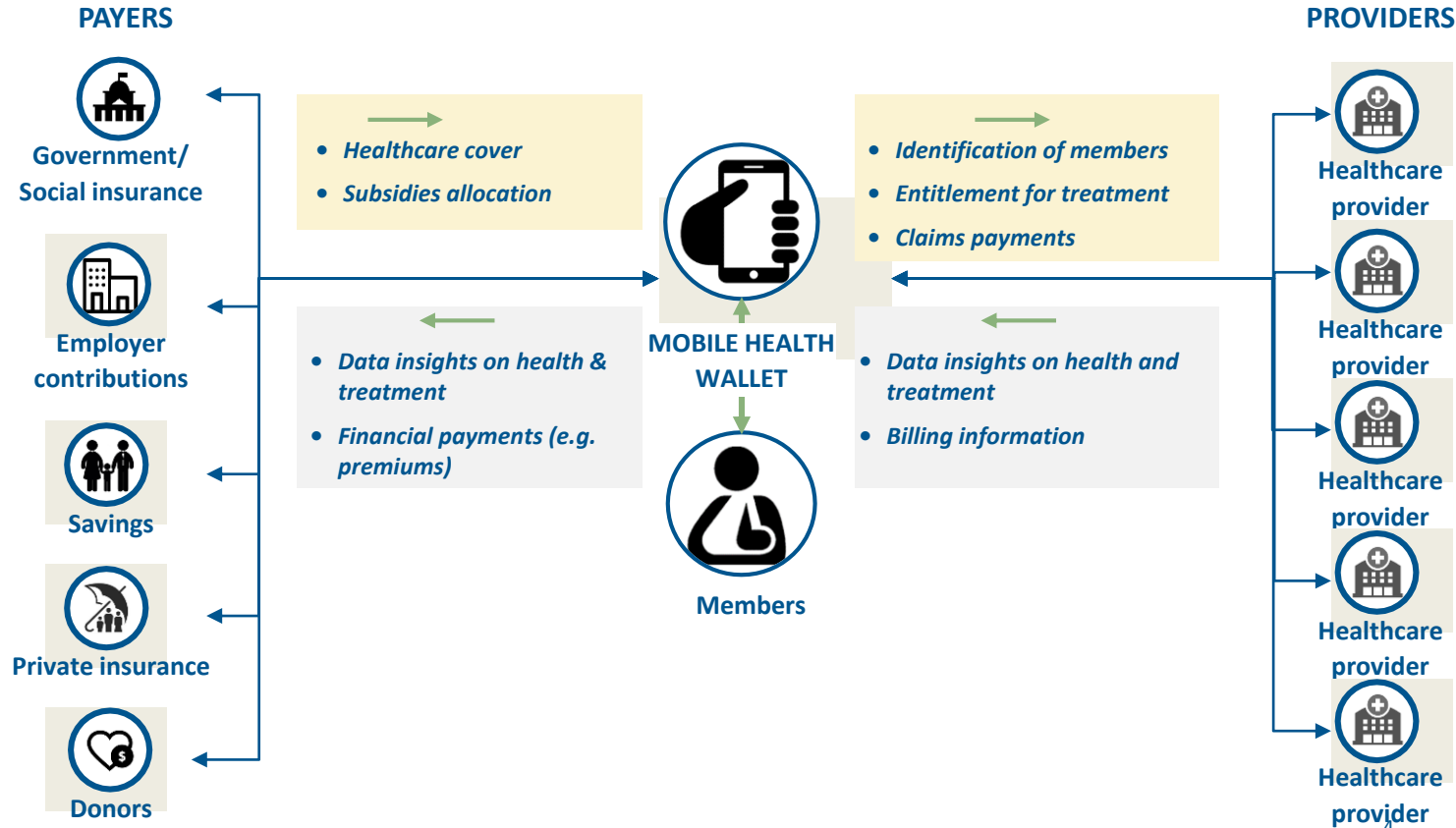
Annual Budget €26 Million
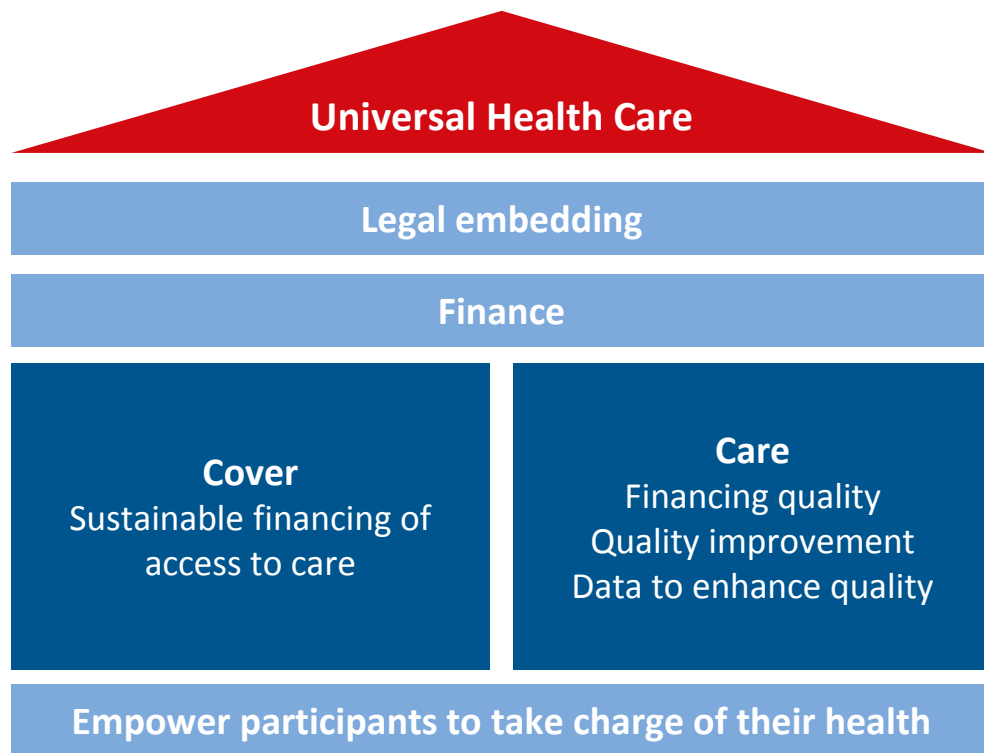
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PharmAccess FOUNDATION

Health Insurance Fund

MEDICAL CREDIT FUND

SafeCare BASIC HEALTHCARE STANDARDS

M-TIBA aims to create a single and transparent market place for health care financing and delivery

PAYERS

PROVIDERS

Government/Social insurance

- *Healthcare cover*
- *Subsidies allocation*

MOBILE HEALTH WALLET

- *Identification of members*
- *Entitlement for treatment*
- *Claims payments*

Healthcare provider

Employer contributions

- *Data insights on health & treatment*
- *Financial payments (e.g. premiums)*

- *Data insights on health and treatment*
- *Billing information*

Healthcare provider

Savings

Members

Healthcare provider

Private insurance

Healthcare provider

Donors

Healthcare provider

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Universal Health Care

Legal embedding

Finance

Cover
Sustainable financing of access to care

Care
Financing quality
Quality improvement
Data to enhance quality

Empower participants to take charge of their health

- Ringfence funds for care

- Design financial models for non-donor dependent sustainability

- Integration into the local private and public care system
- Horizontal focus on UHC
- Vertical Program Strengthening MNCH, NCD

- Participants' engagement in the continuum of care and demand for affordable, high quality health services.
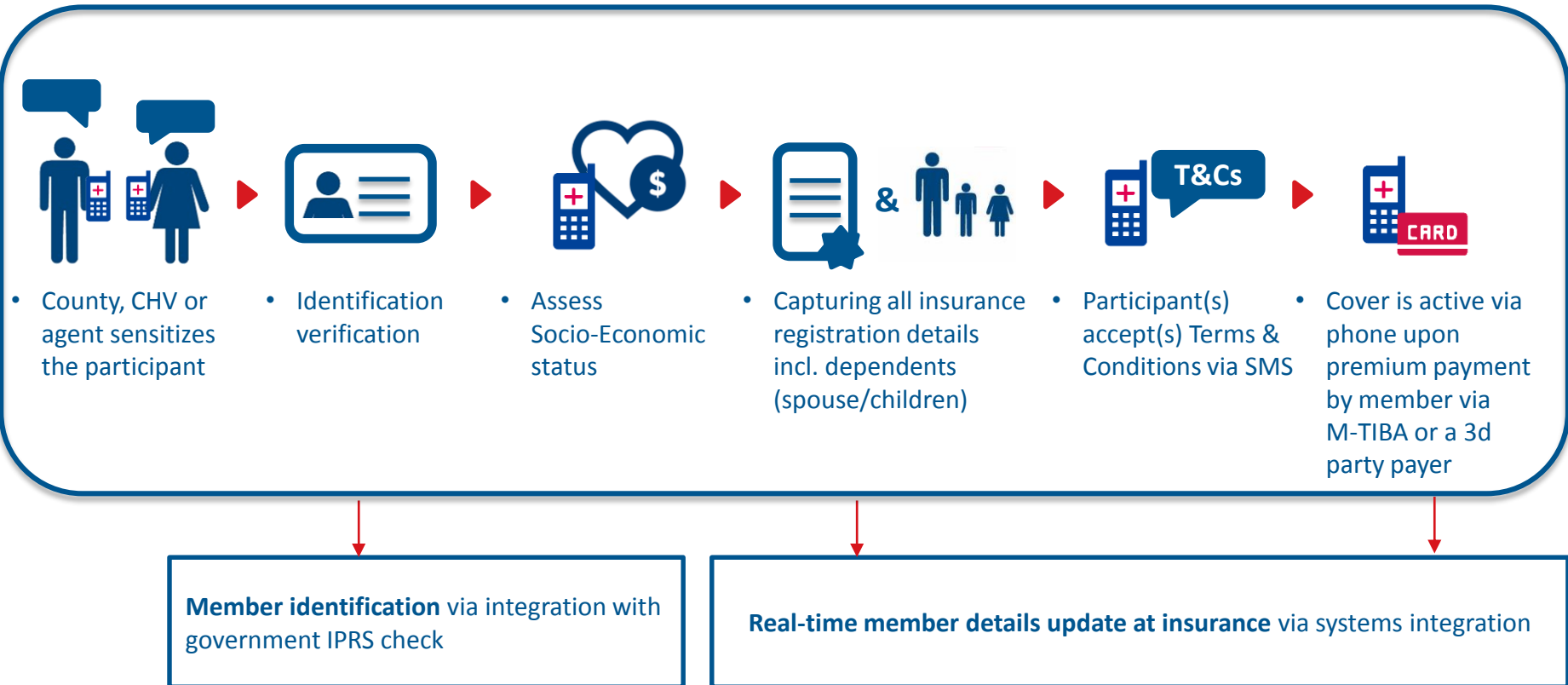
Activities

Mobile enrollment, poverty mapping

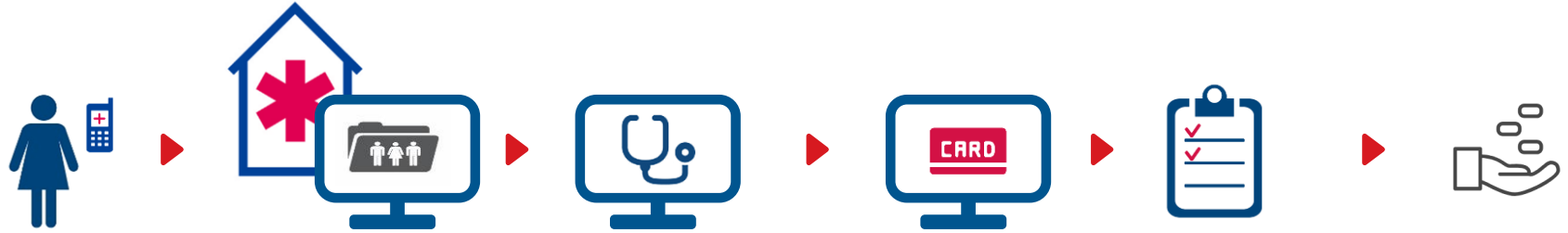**Access to care, can be tracked and monitored**

Full **transparency via data** for payers and key stakeholders

M-TIBA digital insurance registration

- County, CHV or agent sensitizes the participant
- Identification verification
- Assess Socio-Economic status
- Capturing all insurance registration details incl. dependents (spouse/children)
- Participant(s) accept(s) Terms & Conditions via SMS
- Cover is active via phone upon premium payment by member via M-TIBA or a 3d party payer

Member identification via integration with government IPRS check

Real-time member details update at insurance via systems integration

M-TIBA billing and data collection system

- Dial *253#
- Open treatment

- Claim with patient details opens at provider

- Treatment is inputted:
  - Consultation
  - Tests
  - Diagnosis
  - Drugs

- Proof is attached & Claim is registered under NHIF insurance

- Treatment closed
- Claim sent to NHIF claims management

- Upon NHIF claim approval;
- NHIF provider payment
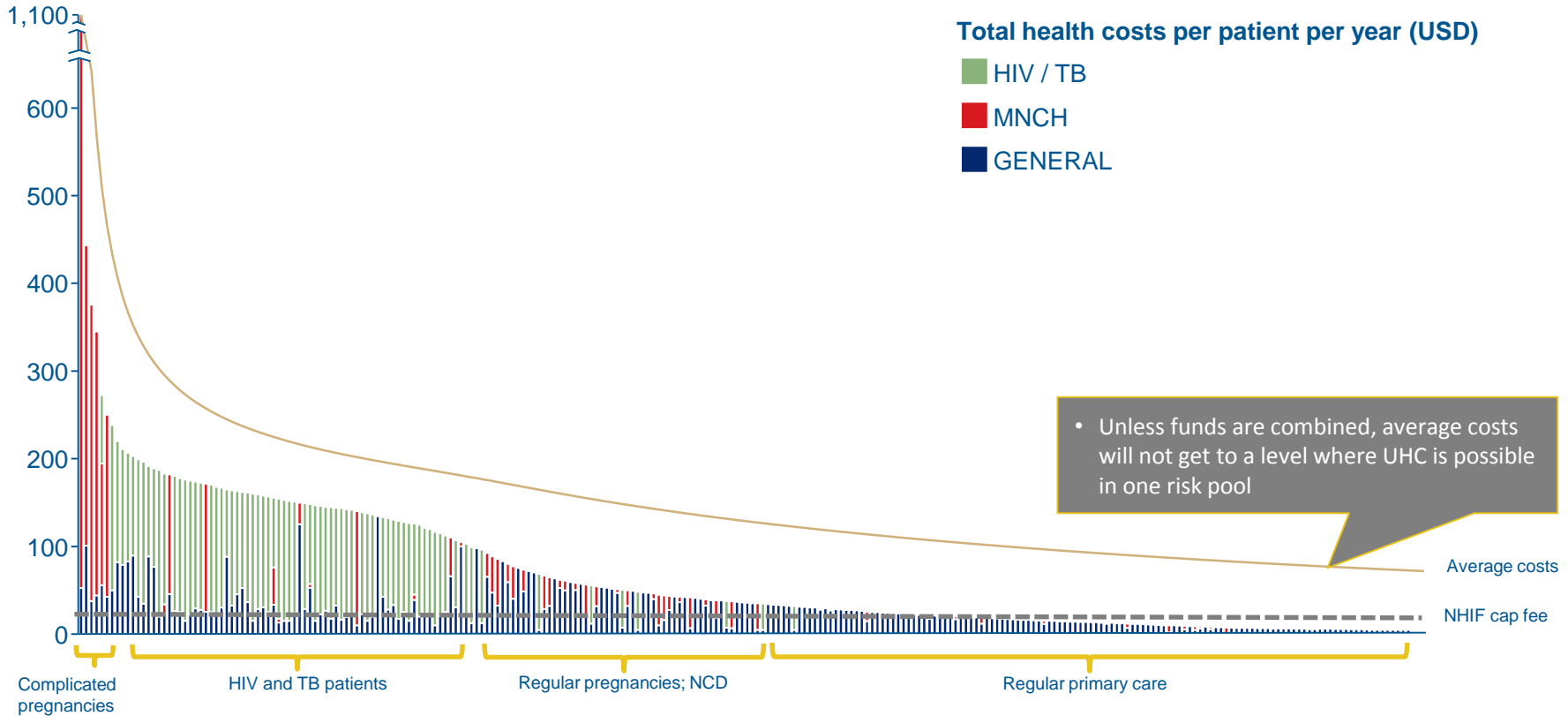
Pricelist can be locked or open to adjustments

Pre-authorization possible via quality manager check on a bill or line item

Patient referral can be made via the system

Placeholder for authorize & claim videos

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Indicative

Total health costs per patient per year (USD)

- HIV / TB
- MNCH
- GENERAL

- Unless funds are combined, average costs will not get to a level where UHC is possible in one risk pool

Average costs

NHIF cap fee

Complicated pregnancies

HIV and TB patients

Regular pregnancies; NCD

Regular primary care

Source: M-TIBA data, random sample of patients

Members of SMILES, sorted by total health costs per year (high to low)

Insurance through mobile health wallet I support enrollment, entitlements and premium collection while generating real time insights in transparency and accountability of care

REAL TIME INSURACE ENROLLMENT AND UTILIZATION DASHBOARD HAS BEEN DEVELOPED

- A first version of a real-time insurance enrollment and utilization dashboard suitable for desktop and the mobile phone has been developed and is currently being iterated for further development

- Customised dashboards can be delivered for the county government and any other stakeholders/bodies

SCREENSHOTS OF NHIF ENROLLMENT AND UTILIZATION - ACCESSIBLE VIA DESKTOP AND A MOBILE APPLICATION
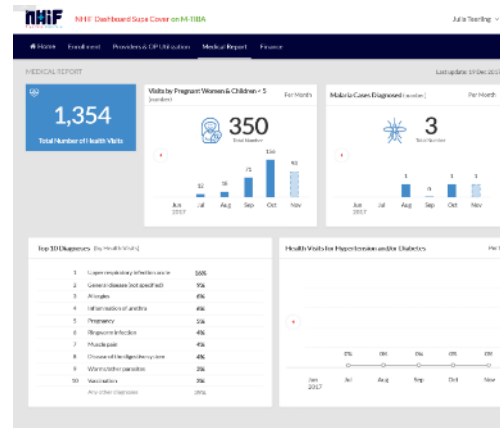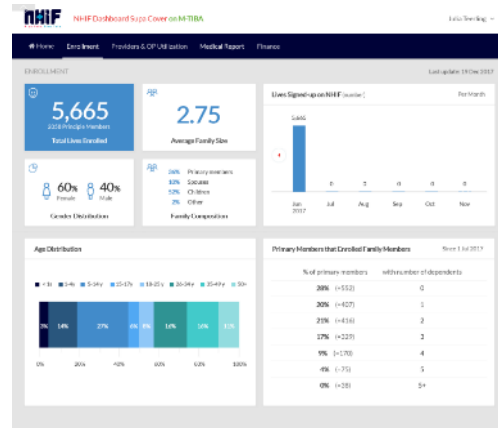
Placeholder for patient journey tracker video

Access to care| with M-TIBA platform

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Access and financing of health via the M-TIBA digital platform

People with an M-TIBA health wallet
1.2 million

Clinics connected to M-TIBA
>400

Mothers registered to NHIF Supa Cover donor scheme via M-TIBA
>19.500

People registered to NHIF Supa Cover via M-TIBA in counties as part of their UHC approach
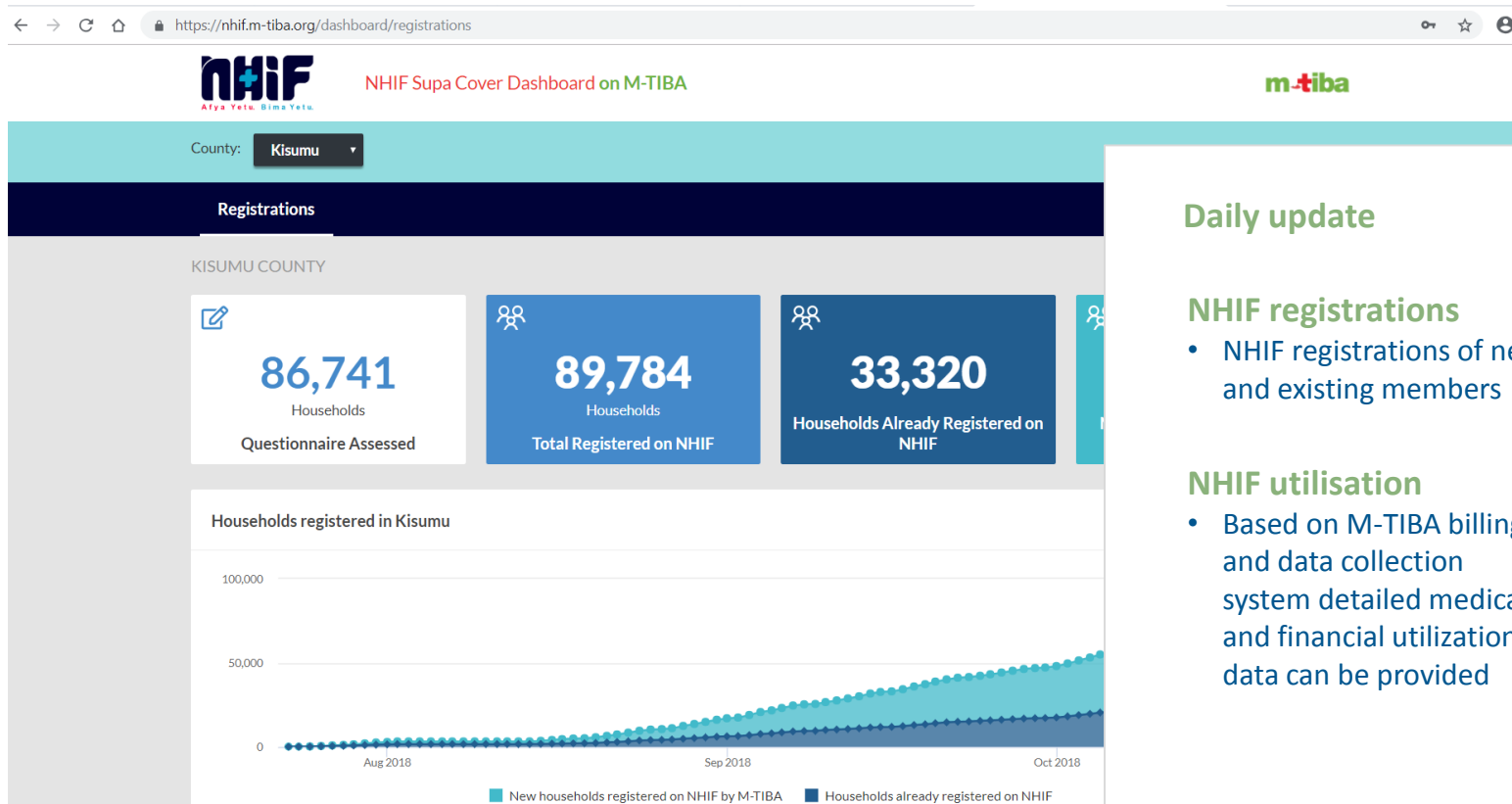**>145.000**

Currently moving to Nigeria and Tanzania

Thank you

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M-TIBA data dashboard

Daily update

NHIF registrations
- NHIF registrations of new and existing members

NHIF utilisation
- Based on M-TIBA billing and data collection system detailed medical and financial utilization data can be provided