



Inclusive Health Insurance for Emerging Consumers

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- Esther is a 38 year old micro-retailer who sells fresh product in a local market in Kenya.
- Her husband works as a security guard. They have 4 children with 2 currently in school.





OUTREACH: TECH LED GO-TO-MARKET

Item	Targetted SMS	Telesales	Web	On ground
Leads	2,728	14,303	131,700	12,593
Conversio n rate	19%	6%	<1%	2%

SMS 1:

Dear customer, you can access all our products online. Click here to access our website.

SMS 2:

Dear [Name], you can access all our products online. Click here to access our website.

In the first round, each of the above SMSs are sent to 1000 different customers (randomized). SMS 1 is our baseline and SMS 2 tests whether personalization increases

uptake. We measure whether SMS 1 or SMS 2 have a higher click rate. This version then becomes our new baseline SMS for the next stage.

SMS 2:

Dear [Name], you can access all our products online. Click here to access our website.

SMS 3:

Dear [Name], we haven't forgotten about you! You can access all our products online. Click here to access our website

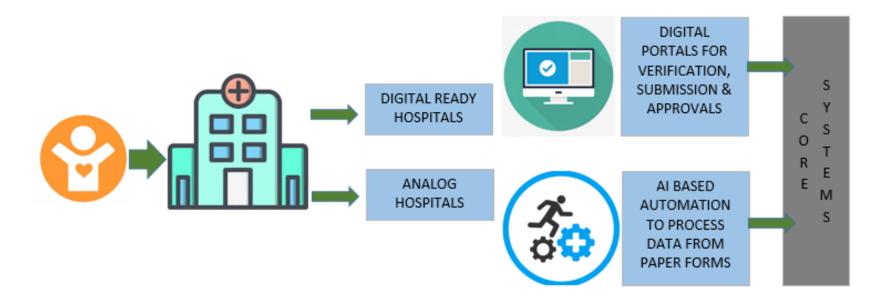
In this round, we keep the most effective SMS from the first stage and make one more change. We send both SMSs out to 1000 customers each again and, again, measure which has the highest clickthrough rate. SMS 3 is testing whether affect influences uptake.



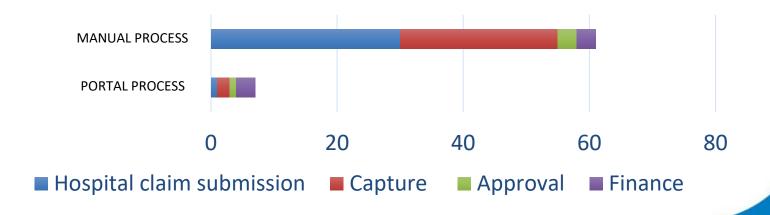




ACCESS: NETWORK OF 450 HOSPITALS CONNECTED BY TECH







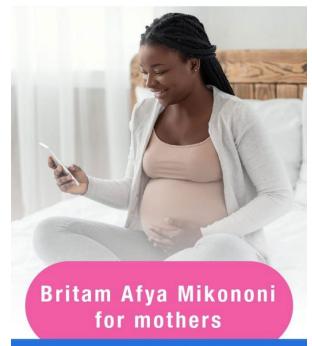


VALUE: DIGITAL HEALTH INITIATIVES









Britam and Penda Health present a new phone-based medical service for soon-to-be mums.

The services include:-





Medication



Nutrition and Dieting



How to access the service

Pigia Penda Health on +254 20 7909045



KEY TAKEAWAYS

Don't ignore operations



Robust operations are key to customer satisfaction and cost efficiency

Group products for scale



Group products have lower acquisition costs and are easier to manage

Invest in health expertise



Hire health professionals who understand health eco-system, it will pay off