



# Bridging Protection & Prevention: VAHS in Inclusive Insurance





7 Emerging Markets  
across Africa and Asia



Mobile-first insurance: USSD,  
and Voice channels for low-  
literacy / low bandwidth users



2M+ tele-doctor consultations  
delivered to date

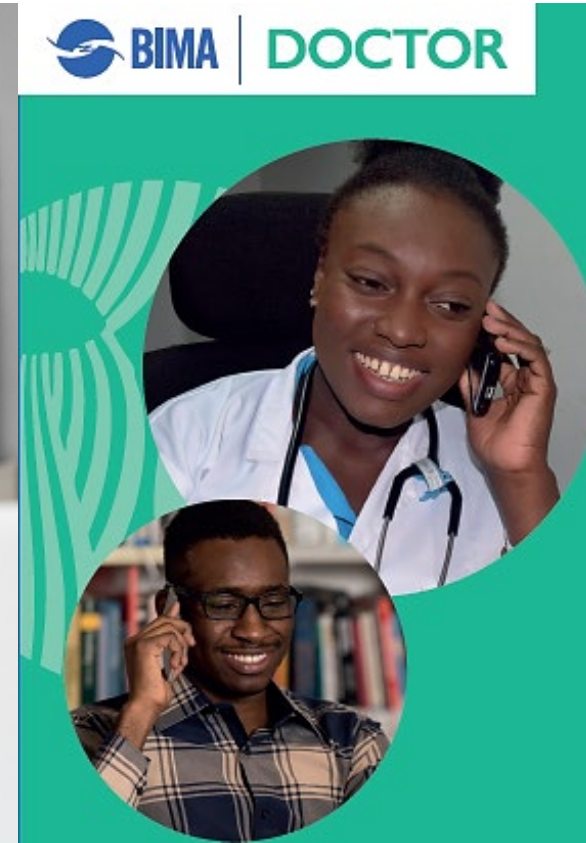
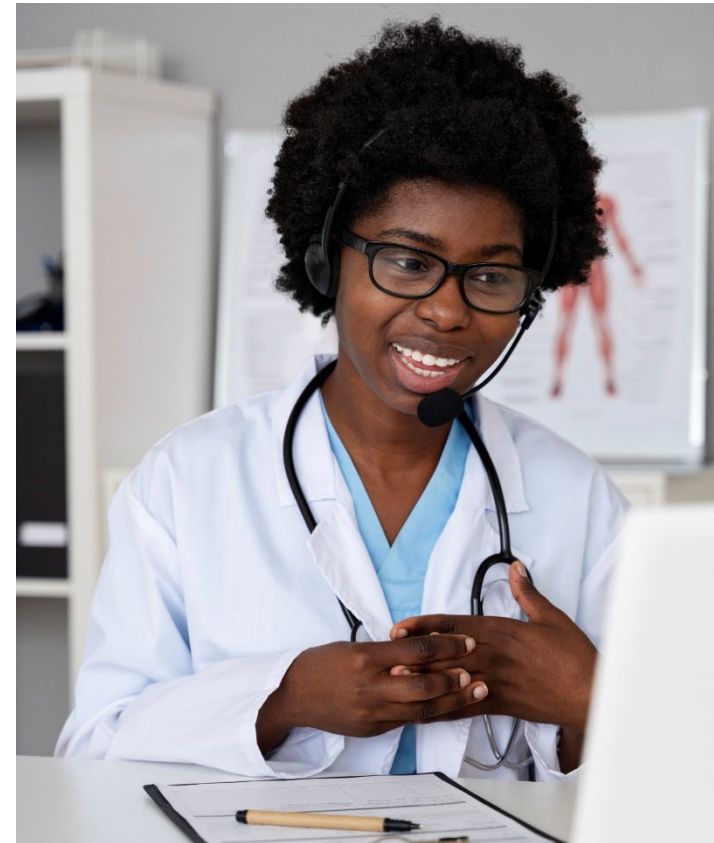
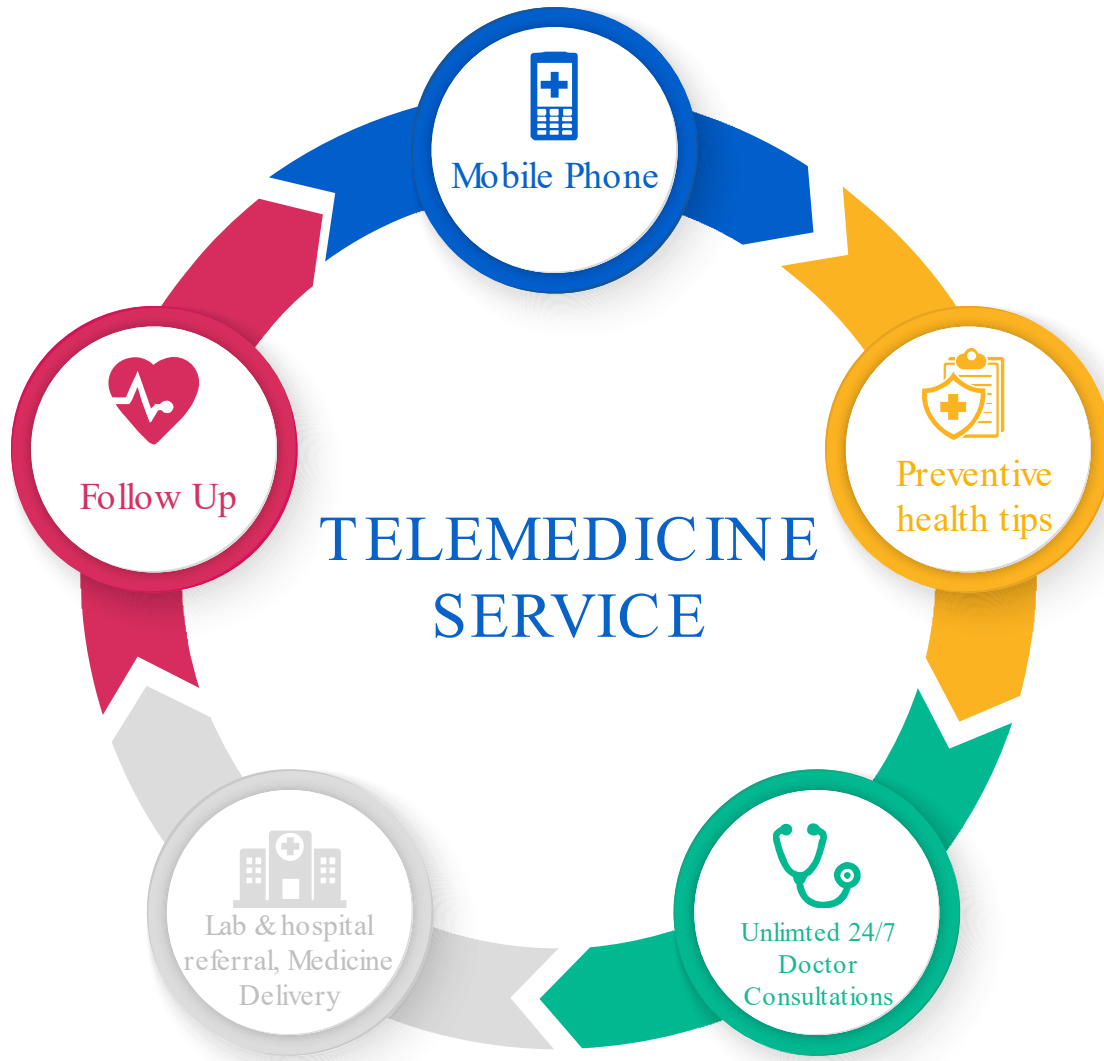


Serving informal  
workers who lack paid  
sick leave and face high  
out-of-pocket costs

"Through digital solutions, and a human touch, we've been able to serve hard-to-reach communities with tools and services that bring them a sense of security."

— Gustav Agartson, BIMA CEO

# MOST EXCITING VAHS AT BIMA?





## Inclusive Insurance Industry

- Virtual triaging
- 24/7 Access + Health tips (deeper relationship beyond claims events)
- Key Product Differentiator
- Data-Driven Product Innovation (Consultation patterns inform risk pricing, product design and targeted Wellness interventions)

## Health System

- Extended Geographic reach
- Decongest Primary Care Facilities
- Prevention & Chronic Disease Management
- Accelerated Pathway to achieving UHC goals
- Health system resilience (Maintain continuity of care during disruptions like pandemics etc..)

# TELEMEDICINE LIMITATIONS (AND HOW WE ADDRESS THEM)



- Access to Doctors via a toll-free line
- Call triaging

Digital Divide

- Licensed Clinicians
- Proprietary Medical Protocols and clear Escalation Pathways
- Client Feedback loops
- Enhanced and integrated Tech Platform
- Data Privacy
- Appropriate Referrals

Quality & Trust

- Multi-Language Platform
- Simple IVR Menus
- Agent-assisted onboarding
- Nurse-assisted health journey navigation

Health Literacy

- Early engagement with regulators.
- Alignment with national digital health strategies
- Adherence to NHIA, MoH and GHS Health standards

Regulatory Fragmentation



## What Insurers Can Do

1. Embed VAHS at product design as core value drivers
2. Invest in Hybrid delivery: Combine Digital tools with trusted human touchpoints

## The Governments' Role

1. Create enabling regulations for telemedicine licensing, data privacy and reimbursement.
2. Public-Private Partnerships with inclusive insurers to cost effectively extend public health reach

## For the BPG Community

1. Leverage the findings of the new study to identify scalable, client-proven VAHS models.
2. Accelerate collective learning by Sharing failures and successes.

*The future of inclusive insurance isn't just about paying for illness, it's about preventing it, managing it earlier, and empowering clients to stay healthy. Telemedicine, thoughtfully integrated, makes that vision achievable at scale.*

THANK YOU!

