

# Plenary 5: Improving the impact of insurance through value added health services



27 mars 2026 — Jour 3  
9:00 — 10:30  
Lomé, Togo

#AfCII2026  
inclusveinsurance.org

Speakers



**Oluwatoyin Alao**

Operations & Project Mgmt,  
AXA Mansard, Nigeria



**Sosthenes K. Konutsey**

Executive Director,  
BIMA Ghana, Ghana



**Deborah Naliaka**

Head of Business Development  
Britam Micro Insurance, Kenya



**Yves Bagny**

Project Coordinator  
Ministry of Health, Togo



RÉPUBLIQUE TOGOLAISE

MINISTÈRE DE LA SANTÉ, DE L'HYGIÈNE PUBLIQUE,  
DE LA COUVERTURE SANITAIRE UNIVERSELLE  
ET DES ASSURANCES

**DIRECTION DES ASSURANCES**



FinProbit Solutions



Facilitator



**Lisa Morgan**

Technical Specialist  
ILO's Impact Insurance Facility, Switzerland



# Best Practice Group (BPG): Improving health outcomes

## Co-chairs



## Active members



# Value-added health services: Lessons from pioneering insurers

By Microinsurance Network's Health Best Practice Group

With the support of:

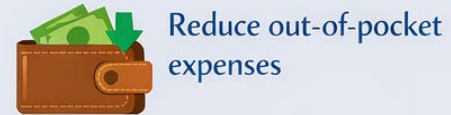


“Insurance products combined with non-financial services”

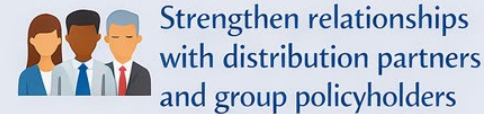
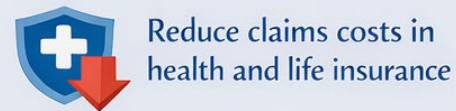
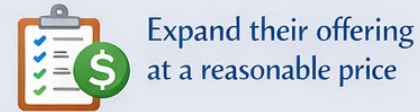
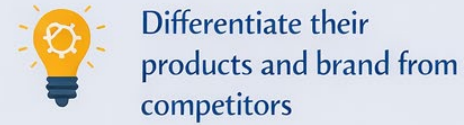
Cost	Types of VAHS
Low	Health education, reminders and tips
	Care navigation and support
	Pharmacy and diagnostic discounts
Medium	Remote medical advice (including telemedicine)
	Digital health tools and platforms
	Rewards and incentive schemes
	Health assessment and screening services
	Disease management support
	Complimentary items to support health
High	Counselling services
	In-person consultations
	Emergency transport

# Advantages of value-added health services

## For customers:



## For insurance providers:



## *“It’s all about client engagement”*

- Use platforms that customers already use
- Keep reminding customers of the service
- Combine use of digital tools with trusted intermediaries
- Ensure that digital services are accessible through feature phones
- Extend VAHS benefits to entire family

# Conclusions and recommendations

## For insurance providers

- Start simple, over time expand to more complex services
- Monitor impact
- Integrate services into known platforms
- Invest in engagement with users
- Design for vulnerable groups
- Emphasise prevention
- Establish dedicated VAHS teams

## For regulators

- Connect across regulatory bodies
- Provide guidance to providers overseen by more than one regulator
- Keep up to date with digital health

## For policymakers

- Promote public-private partnerships that integrate VAHS into public health programmes
- Use them to expand access to additional services
- Integrate VAHS promotion into financial inclusion

## For development actors

- Support pilots for VAHS
- Facilitate knowledge exchange
- Integrate VAHS promotion into financial inclusion
- Engage with providers over the long term