



Value-Added Health Services: Expanding Access to Quality Primary Healthcare

A Pharmacy-first Discount Bundle Insurance Solution

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Numbers we cannot ignore

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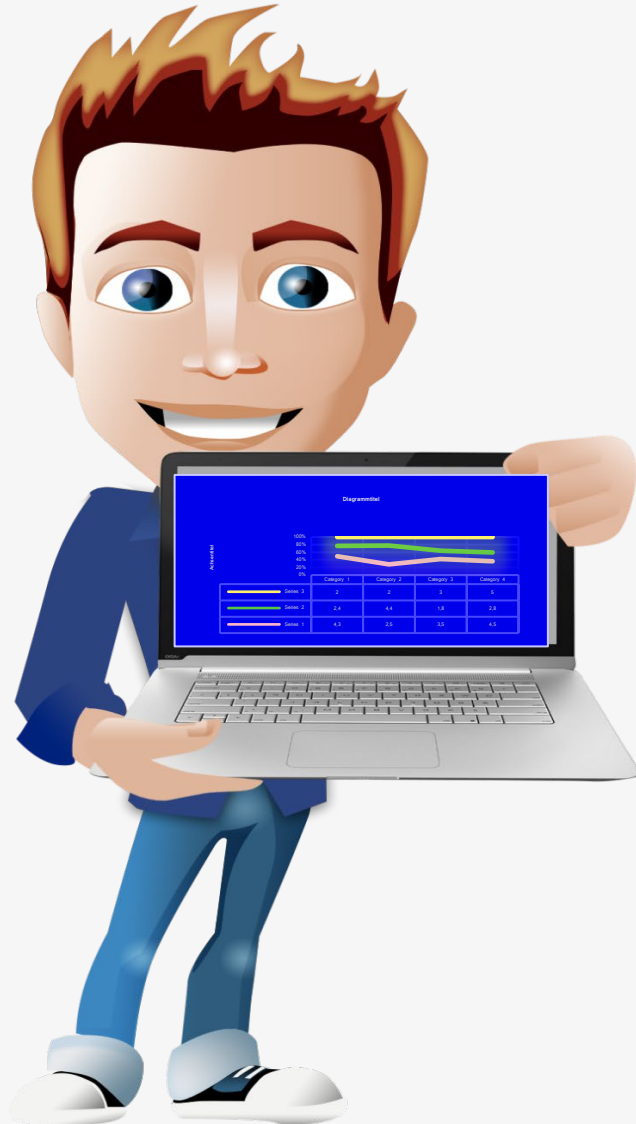
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A discount bundle insurance solution delivered through pharmacy networks.

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Impact for Inclusive Health Insurance

Healthcare Reality in Nigeria: Numbers we can't ignore



01

70%+

Healthcare spend is out of pocket (WHO)

02

39%

In 2025 medical inflation National Bureau of Statistics, (NBS)

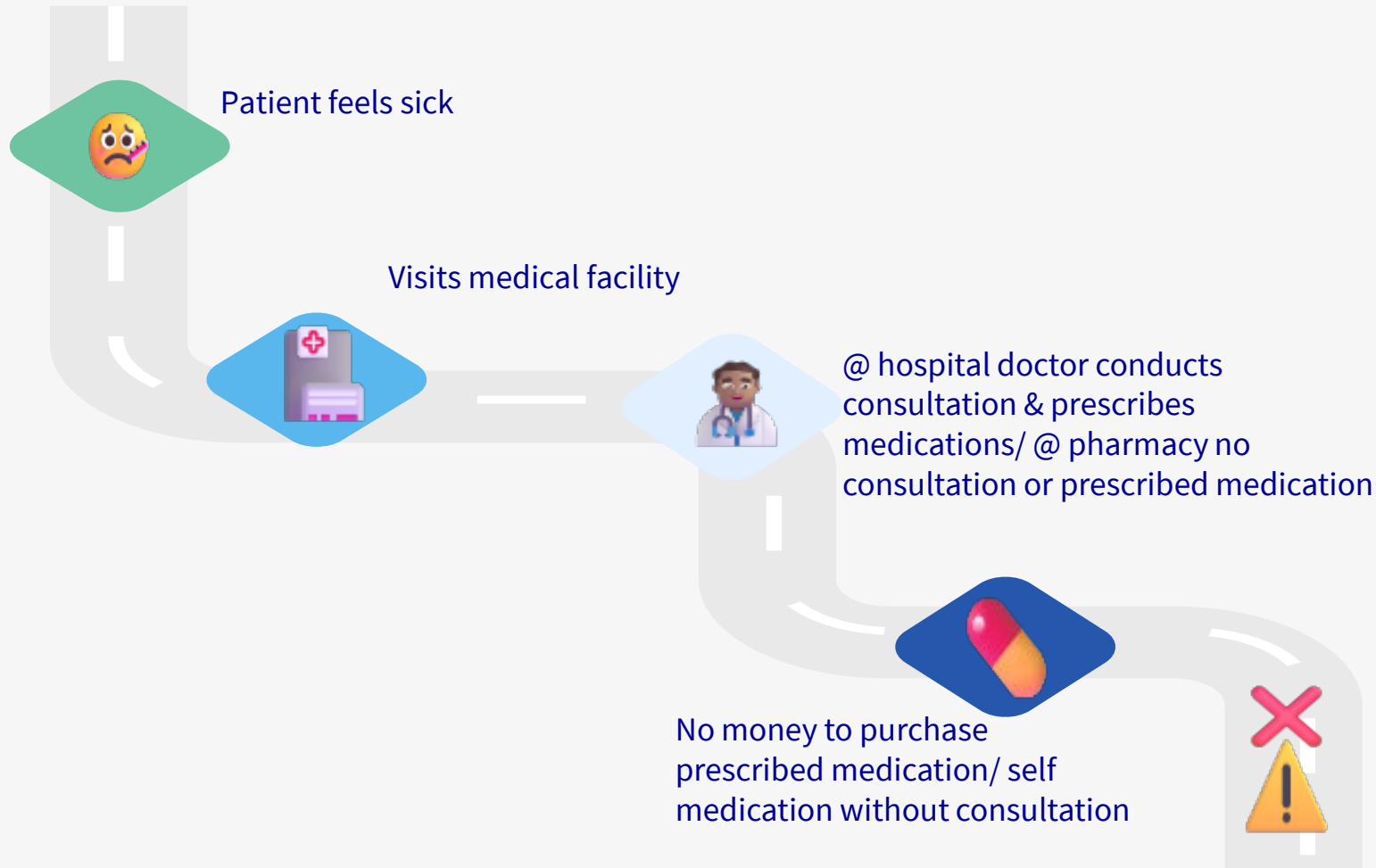
03

55%

Inflation impact on cost of medication (AXA)

Customer Insights

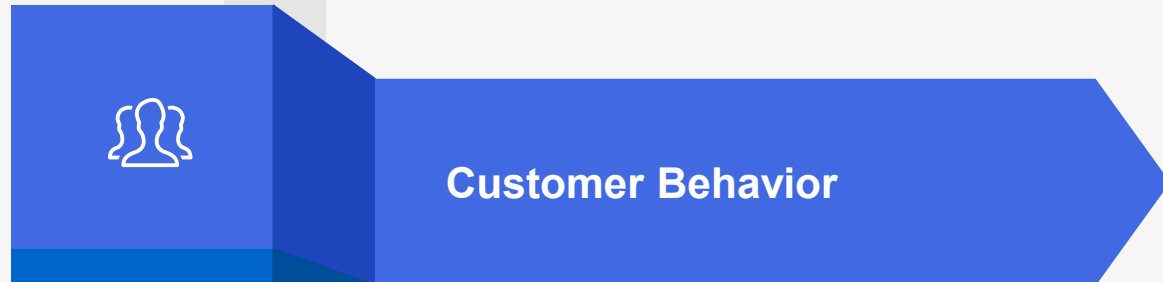
Journey



Reality

- Most health expense occur outside the hospital
- Millions of Nigerians face financial hardship from medical expenses
- Medicines account for a large share of household health spending
- Many patients cannot afford prescribed medications

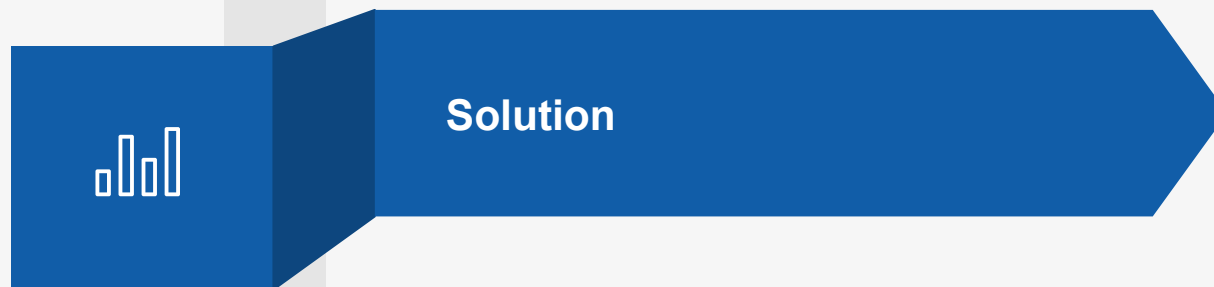
Why Value-Added Health Service



- Daily health needs
- Access to quality health care (medicines & tests)
- Need for affordability



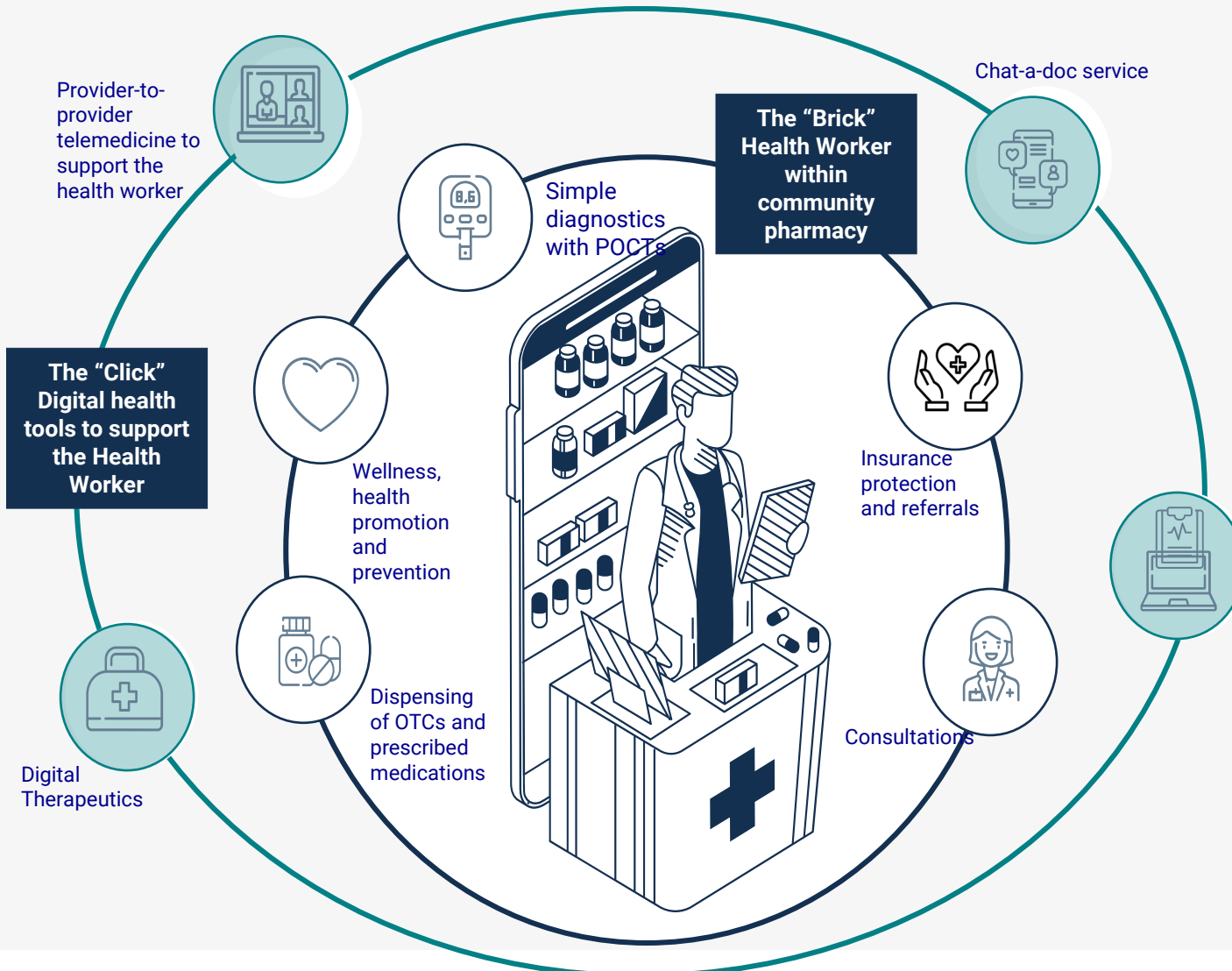
- Traditional low-ticket or micro health insurance focus largely centered on hospitalization benefits.
- Claims driven Value
- Limited access to healthcare



Customers need value beyond claims and insurance must provide immediate, visible value, even when no claims occur.
This led us to design a discount bundle insurance solution delivered through pharmacy networks.

The Solution: Brick & Click Model

This brick-and-click model combines in-person care with digital services to strengthen local primary health ecosystems.



How it Works

The Brick: Community pharmacies serve as accessible care points where customers can:

- Receive consultations
- Access simple diagnostics
- Purchase medicines

The Click: Digital tools support:

- Teleconsultations
- Electronic medical records
- Clinical support for pharmacists
- Care referrals

Through this model, customers receive discounts on medicines prescribed through the program, improving affordability and adherence.

Why It Matters

Impact for Inclusive Health Insurance

💰 Lower out-of-pocket costs

→ Reduced financial burden

❤️ Better treatment adherence

→ Patients complete treatment

💊 Access to medicines

→ Customers obtain prescribed drugs more easily

🛡️ Stronger value of insurance

→ Customers experience benefits beyond claims.

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Thank you

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