



Approach to Hospicash Design – Egypt Experience

IMC – Parallel Session 3

07.11.18 - Lusaka

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I Designing a Hospicash Product in Egypt | 07 November 2018

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Product Development Approach – Research Phase

Extensive Research has been conducted to analyze different terms related to supply of and demand for health insurance product

Supply

Understand the health insurance provision to low income segments

- Geographic Map of health providers in Egypt (proximity / quality indicators / network)
- Current health insurance products offered by insurance companies
- Assessment of the Universal Health Insurance offered by government

Demand

Understand the perception of value by customers

- Current pain points
- Perception of value
- Testing of new ideas (e.g. telemedicine)

Product Development Approach – Prototype Design

The most challenging phase where reality of findings conflicts with insurance principles



Cost

- Chronic Treatment
- Critical Diseases
- Surgeries



Cash Benefit



Quality

- Examination
- Customer-centricity



Consultation

Product Development Approach – Pilot Test

Pilot testing is the most critical and crucial step that needs to be well-designed collaboratively with engaged stakeholders



- ✓ Field staff
- ✓ System
- ✓ Finance
- ✓ UW
- ✓ Claim assessors
- ✓ Operations
- ✓ Quality team

Lessons Learned from Previous Experience

In a previous experience, the pilot testing phase was not conducted and resulted in product failure

- ➔ Donor-led
- ➔ Marketing and distribution plan
- ➔ Field staff's perception of product
- ➔ Operational setup



Thank you