

Health Financing and Delivery & Digital Solutions for UHC in Sub-Saharan Africa

Kwasi Boahene, PharmAccess

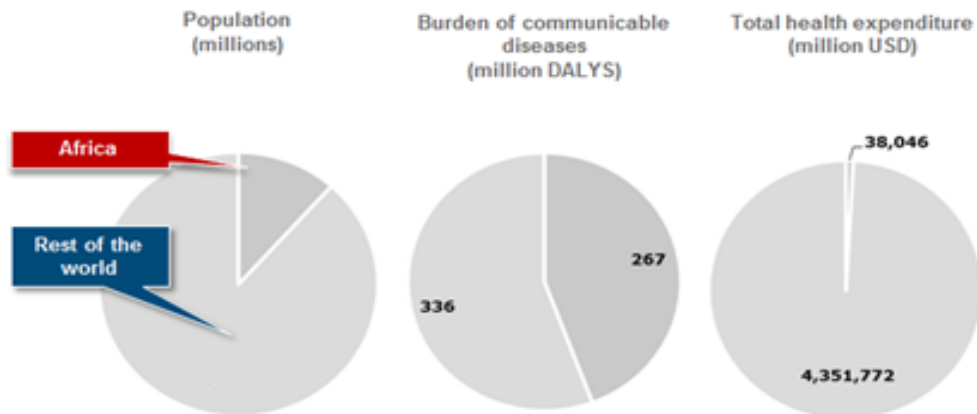


High burden of disease

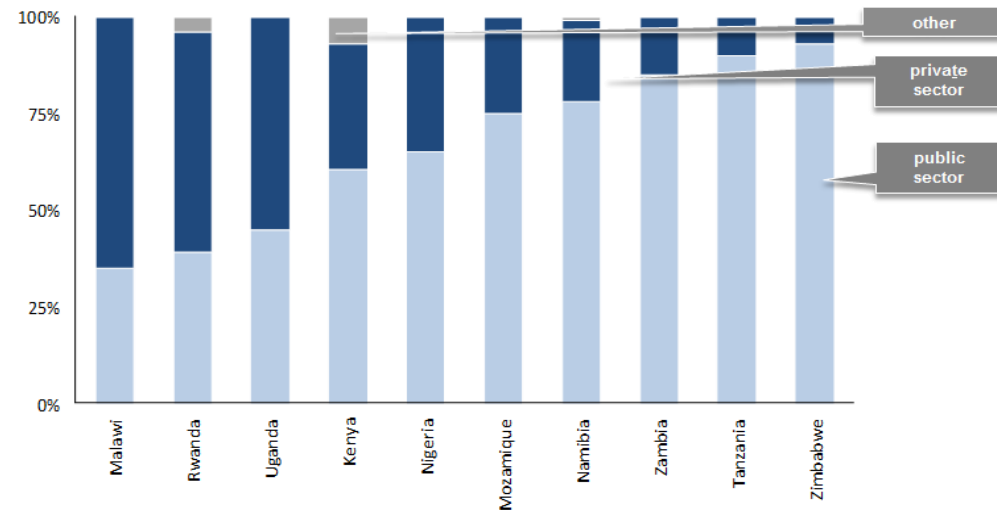
- More than 15% of the world's population
- 47% of the burden of communicable diseases, 25% of global health burden
- Less than 1% of global health expenditure

Public – Private Mismatch

- Donors focus mainly on the public sector
- 50% of care is provided by the private sector
- And: private investments often “Crowded Out”



Donor contribution to healthcare



Facts on health in Africa

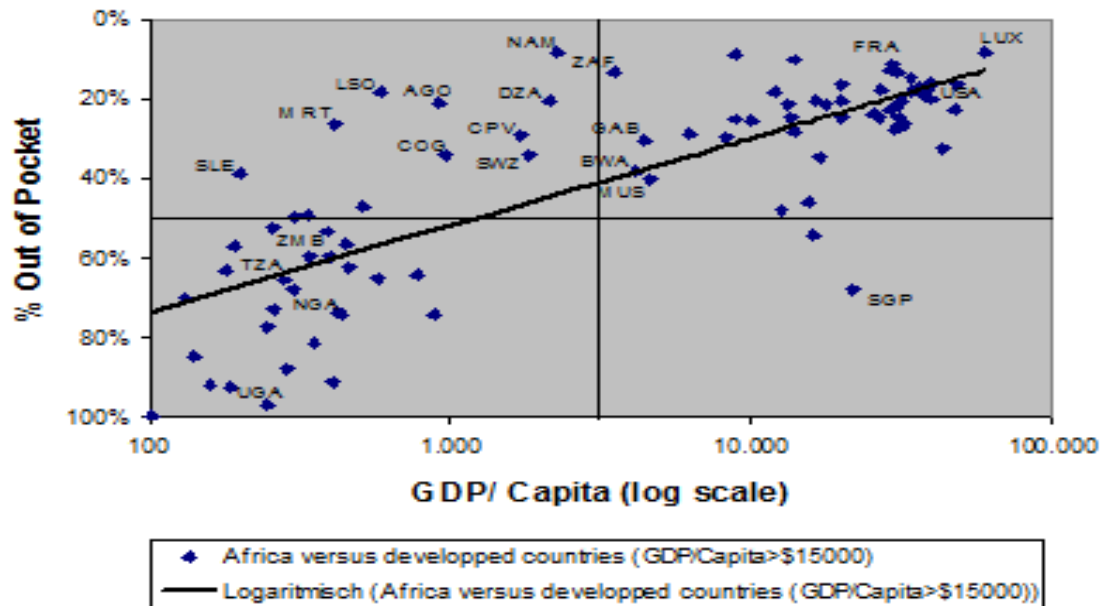
High out-of-pocket expenditure

- 50% of health expenses paid out of pocket
- Only 4% of population covered by insurance

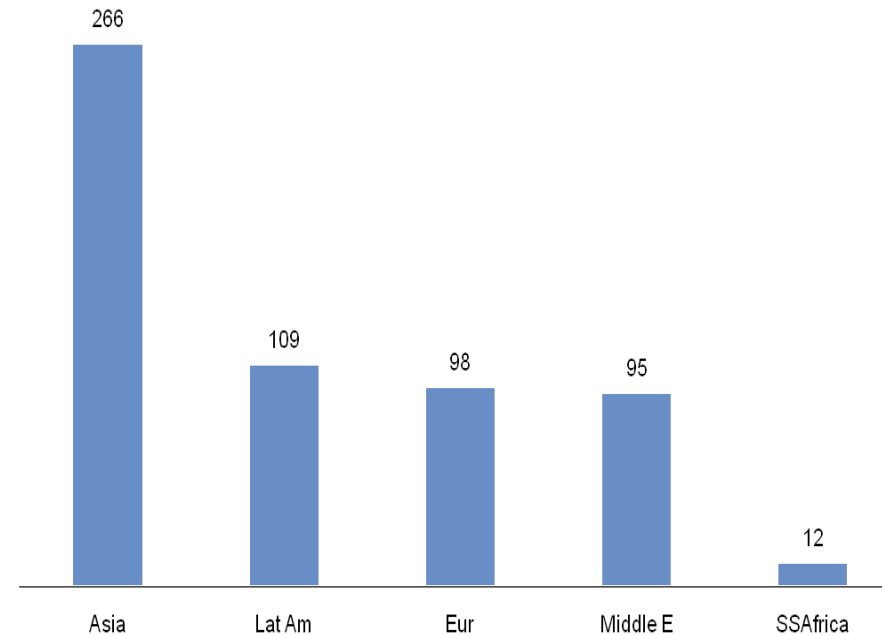
Lack of investments

From 1997-2007, IFC invested only USD 12M in Sub-Saharan Africa out of USD 12.8B World Bank Group spending on healthcare (0.01%)

% Out of Pocket Expenses of Total Health Expenditure versus GDP per capita

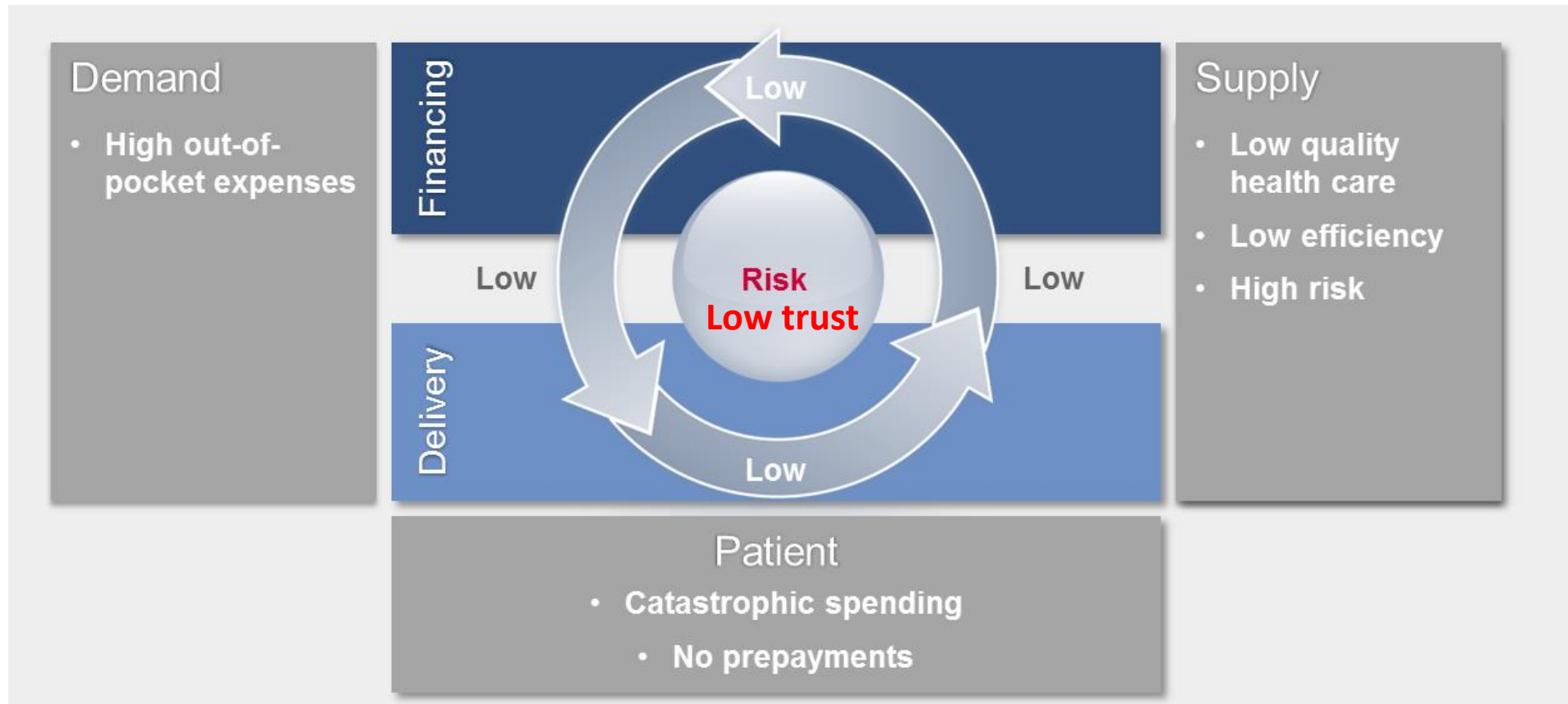


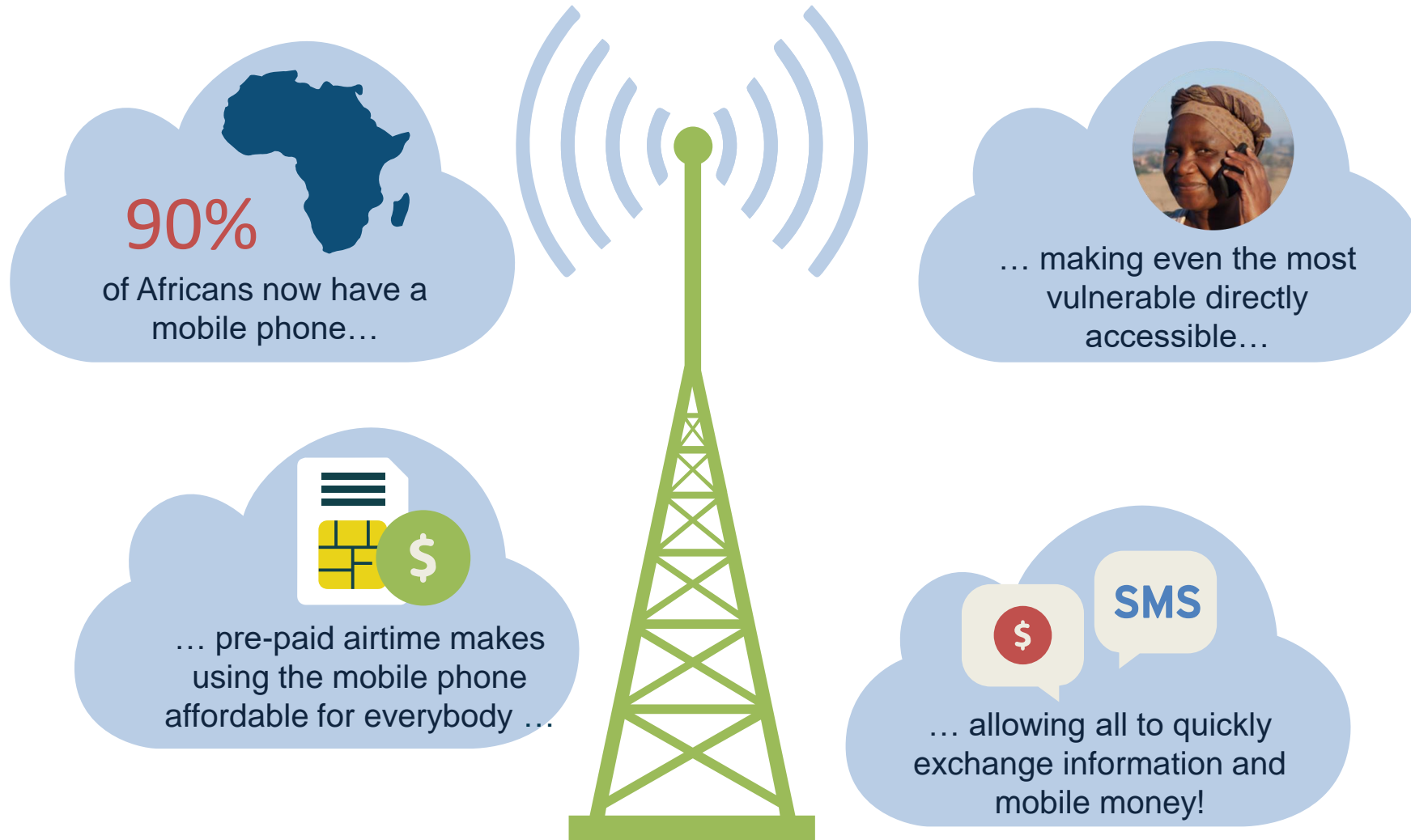
Size of IFC's investments in health by region (loans & equity)*



* Source: Improving effectiveness and outcomes for the poor in health, nutrition & population, World Bank 2009

Facts of health in Africa: how does this impact healthcare in SSA?





Approach: connecting people through a mobile health wallet



Mobile Telephony:
Store and exchanging
messages
(used by 85% of population)



Mobile Accounts:
Store and exchanging
entitlements
(no bank account needed!)

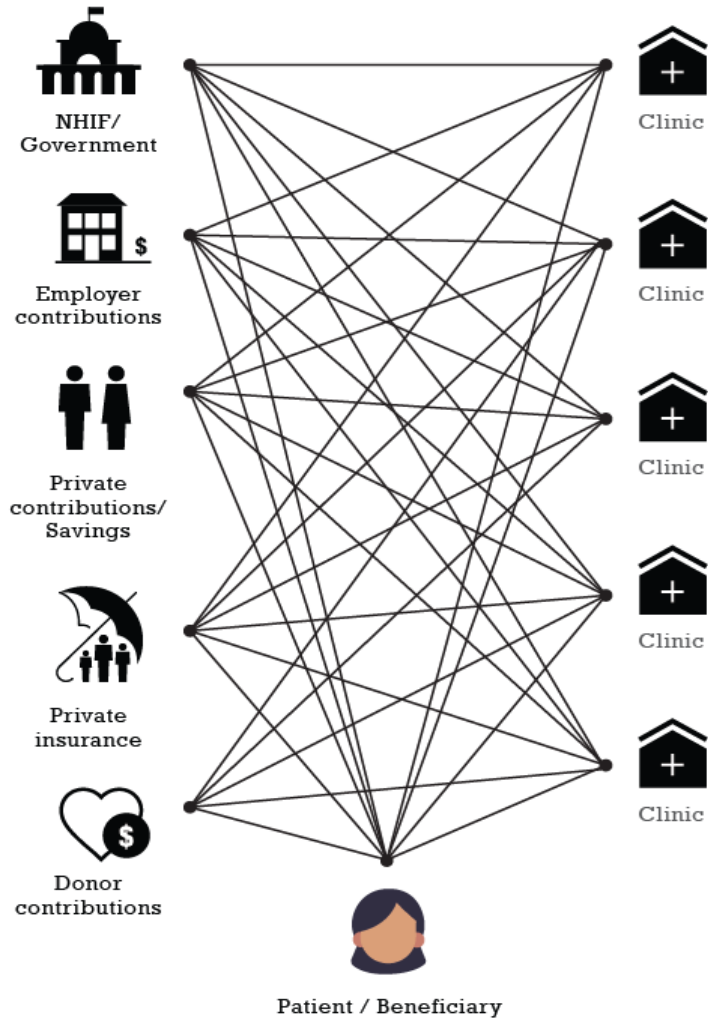


Mobile Health Wallets
Store and exchanging
entitlements for healthcare
(through a mobile health contract)

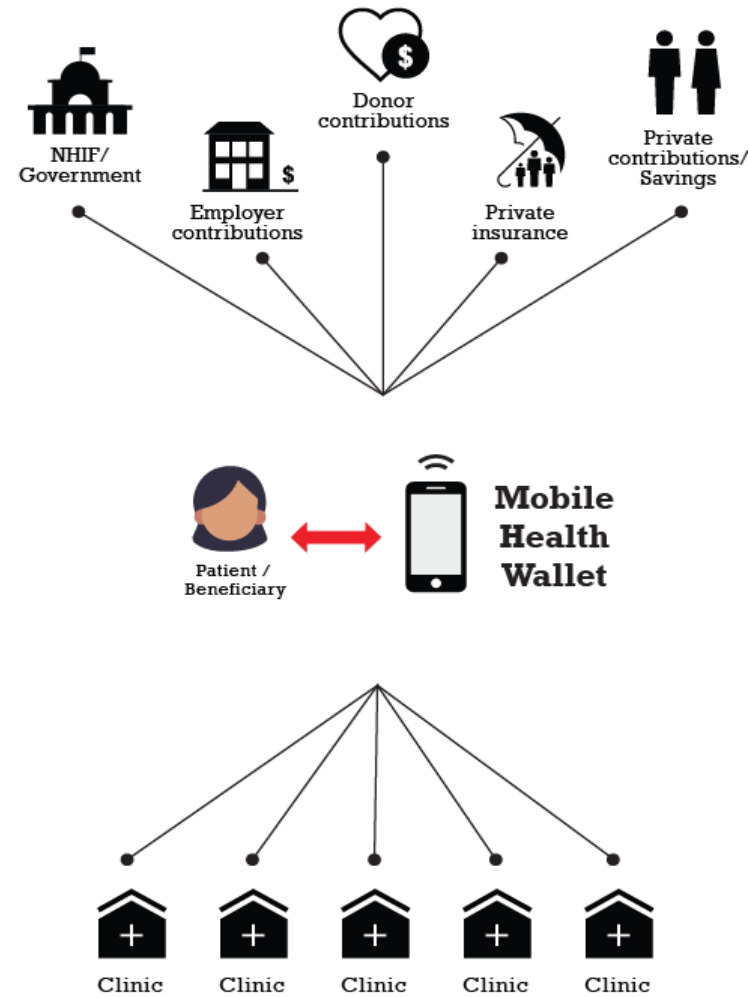


Approach: pooling all different types of funding together for access to better care

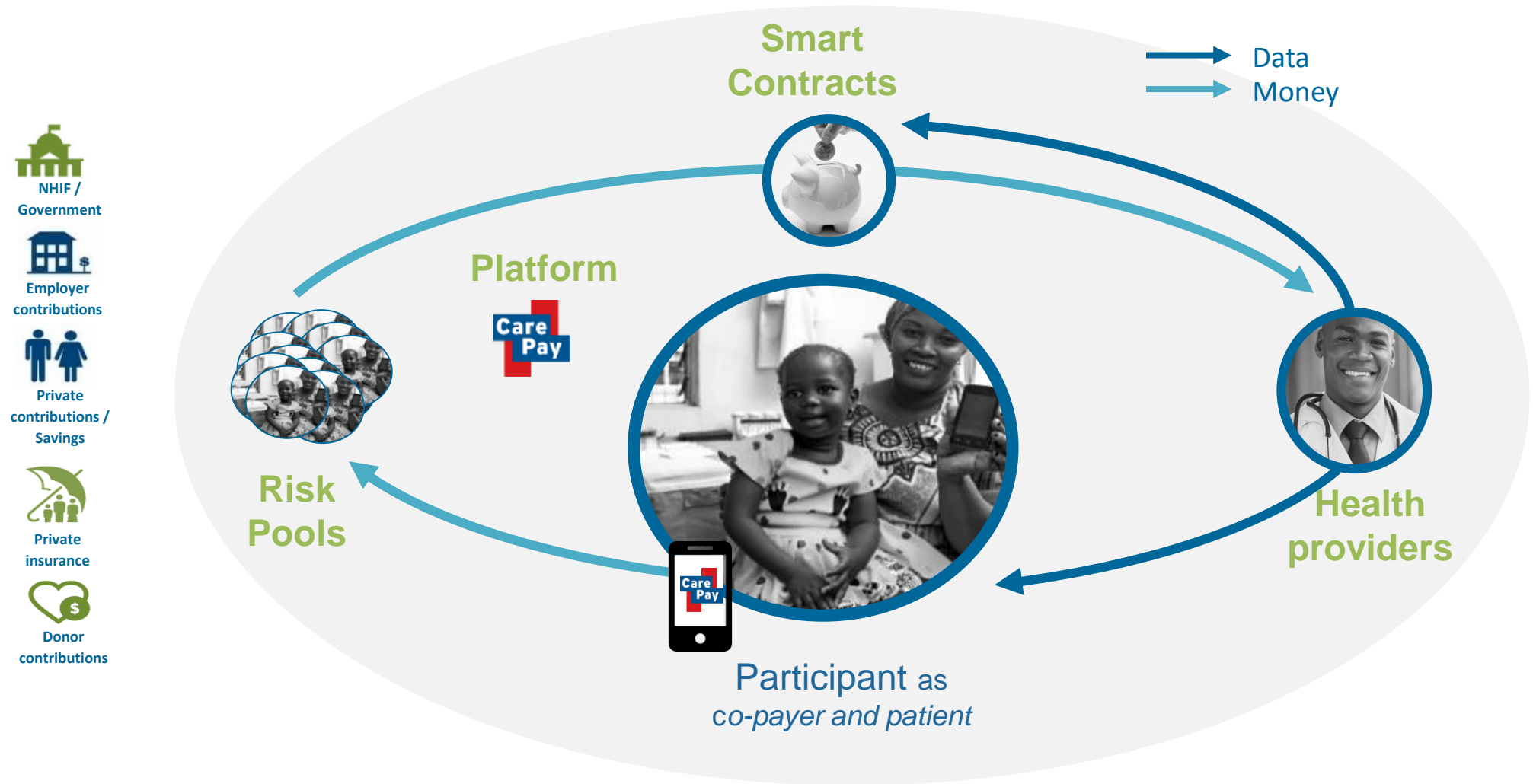
From this situation...



... to this situation

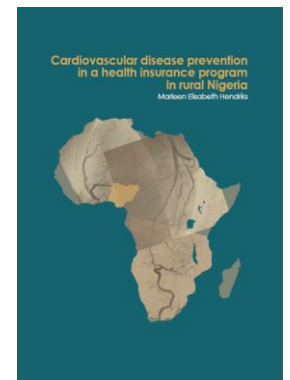
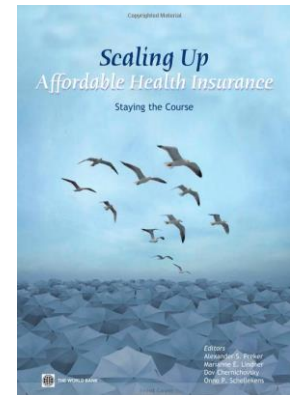
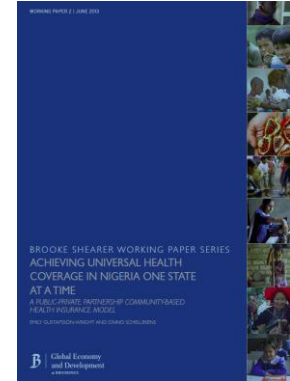


Approach: enabled by a standard mobile payment platform





- Health is a (semi) public good which requires large government intervention.
- But in many countries, the state has limited capabilities and health care is characterized by high out of pocket expenditures.
- In these countries, the private sector is by default the main actor but it is nevertheless often neglected.
- Especially at the Base of the Pyramid, health care services suffer from distrust issues. Therefore the supply side needs to function before we can address demand side issues like prepayments, risk and solidarity mechanisms.
- Our focus is to structurally increase the total amount of money in the health system. This requires higher quality of care, more skills, access to private capital for healthcare providers, better policies and regulatory frameworks.
- We do this through making use of new technology, quality standards, risk reduction (through risk pooling and risk transfer) and the establishment of investment funds and operational research.



Overview of activities



Research & analysis



Clinical and business standards



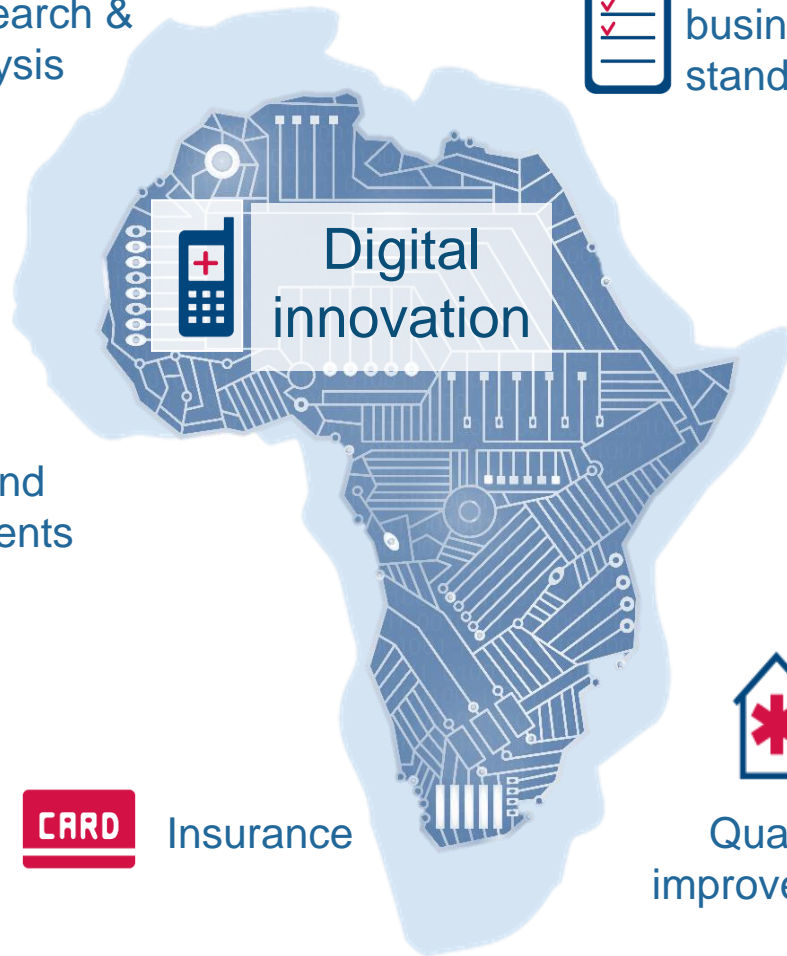
Loans and investments



Insurance



Quality improvement



Goal by 2025

Enabling health insurance and other forms of risk pools that give access to basic care for 100 million people in Africa

Data and Technology

- First digital platform (M-TIBA) for pooling and managing funding for health care in Africa; >1 million people and 450 clinics are connected.
- Digital income mapping based on mobile phone usage

Health Insurance

- Support states/countries by designing and improving insurance: Ghana, Nigeria, Kenya & Tanzania

Quality Improvement (SafeCare)

- First accredited quality system for health providers in resource-constrained settings
- Standards for quality improvement institutionalized in 3 countries; > 3,500 clinics assessed

Medical Credit Fund

- First loans fund for health SMEs delivered through local banks
- Loans and business support to >2,000 healthcare providers

Research

- Model for impact evaluation into access to health care (based on health insurance) developed

Some international awards & recognitions

- G20 SME Finance Challenge, received from President Obama (2010)
- ImpactAssets 50 (2013, 2014)
- US Government OPIC Impact Award for Access to Finance (2014)
- SME Finance Innovation Award (2014, 2nd place)
- A Grand Challenge for Development, Saving Lives at Birth People's Choice Award (2014)
- World Economic Forum- Model for Leapfrogging Health Systems (2014)
- OECD Prize for Taking Development Innovation to Scale, Finalist (2014 & 2015)
- Financial Times/IFC Transformational Business Award in Health (2016 & 2017)
- World Economic Forum Technology Partner – CarePay/M-TIBA Digital Platform (2018)

