Reaching Underserved and Unserved Market Segments
Introducing PharmAccess Group

PAG work to support UHC in Tanzania

Role of (micro)insurers to support UHC
Introducing PharmAccess │ A holistic approach

Access to finance with Medical Credit Fund
Providing loans to health SMEs in partnership with local banks

Insurance
Support states in realizing Universal health Coverage ambitions using (mobile) technology

Research & analysis
Measure the impact of our work to build proof of concept and advocate scale up

Quality improvement with SafeCare
Independent standards measuring quality of care and enabling benchmarking

Digital innovations
Technological innovation is at the heart of what we do - offering a new model to make healthcare affordable and accessible
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Role of (micro)insurers to support UHC
• Pilot for improved CHF (ICHF) were established in Kilimanjaro.
• First scheme to have pooling of risk and financing at regional level while keeping enrolment at household level
• First community scheme to use private facilities from dispensary to hospital level

2010
• Health Insurance Scheme (KNCU Health Plan) for coffee growers were established in Kilimanjaro
• More than 40% of targeted farmers were covered

2015
• iCHF rolled out in Manyara

2016
• More than 1,000,000 ever enrolled into the scheme
• iCHF model accepted as a blue print for development of National improved Community Health insurance Scheme.

2018

People are willing to pre-pay if they are assured to get what they have paid for
Providing the opportunity to directly connect patients with doctors and healthcare funders
And providing near real time medical and financial insights

Money in

Health financing products create money flow into the system

E.g.: savings, insurance, remittance, donor

Universal care process

1. Patient falls ill
2. Diagnostics of illness
3. Treatment of illness
4. Claim for diagnostics and treatment

Data out

Data collected along the patient pathway

Socio-economic classification patient

Diagnostics, procedure, test

Treatment, medicines, adherence

Claim data, financial
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Role of (micro)insurers to support UHC
Consumer healthcare journey

Healthy

Sick

Recovery & management

Seeking treatment
Digital health services solutions

- **Healthy**
  - Online health portal
    - Info on health, healthcare & financing
    - Free offer to public

- **Seeking treatment**
  - (Tele)consultation
    - anamnesis, testing, treatment & referral
    - Tiered pricing offer (starting as low as Ksh 50 pm)

- **Sick**
  - Triage tool
    - Chatbot for symptoms to guide consumer decisions
    - Free offer to public

- **Recovery & management**
  - Self-management tools
    - adherence & management of NCDs
    - TBD
Thank you