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CASE BRIEF: **M-TIBA DIGITAL HEALTH PLATFORM**

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M-TIBA DIGITAL HEALTH PLATFORM

Description: PharmAccess is an international non-profit organization dedicated to improving access to healthcare in Africa through technology and mobile innovations. PharmAccess collaborated with Safaricom and CarePay to jointly develop M-TIBA, a digital platform that leverages mobile technology and mobile money to facilitate inclusive healthcare in Kenya.

Services and products: PharmAccess offers a range of financial and health products including savings, insurance, telemedicine services and symptom assessment tools. Through its digital health platform, it offers a health savings wallet and access to Kenya's National Health Insurance Fund (NHIF).

People reached: 4 million people are connected to M-TIBA

In less than four years, PharmAccess has connected over 4 million Kenyans, 1,400 healthcare clinics, payers, and a telecommunication and mobile money operator (Safaricom) via its digital health platform, M-TIBA. It is now setting up similar platforms in Nigeria and Tanzania. Behind this success is the platform's ability to reach patients at scale and bring concrete benefits and valuable data to all stakeholders. In this Case Brief we describe how M-TIBA works.

M-TIBA: A DIGITAL TOOL TO SUPPORT UNIVERSAL HEALTH COVERAGE (UHC)

PharmAccess collaborated with Safaricom and CarePay to jointly develop M-TIBA, a digital platform that leverages mobile technology to facilitate inclusive healthcare in Kenya. Launched in July 2016, M-TIBA is a three-way platform connecting patients, healthcare providers and healthcare payers (governments, insurers, donors and solidarity payers). The platform exchanges money and data between these three groups, allowing for the financing of both users and providers of healthcare.

M-TIBA also provides a mobile health wallet which is free for users and allows them to save, borrow and share money for non-catastrophic healthcare costs using a basic mobile phone. Users can save in their own wallets, as well as receive money from relatives, employers, or individuals in other countries willing to donate directly for healthcare costs. This new digital solidarity mechanism allows those sending money to be sure that it will be used for health expenses. Money stored in M-TIBA can only be used to pay for treatment and medication at partner clinics and hospitals, or to pay for contributions to the National Health Insurance Fund (NHIF).

"For the first time in history, mobile technology can help us reach and empower people who until now have been invisible to the system, building trust and new solidarity mechanisms."

Onno Schellekens, CEO of CarePay, previously CEO of PharmAccess Group

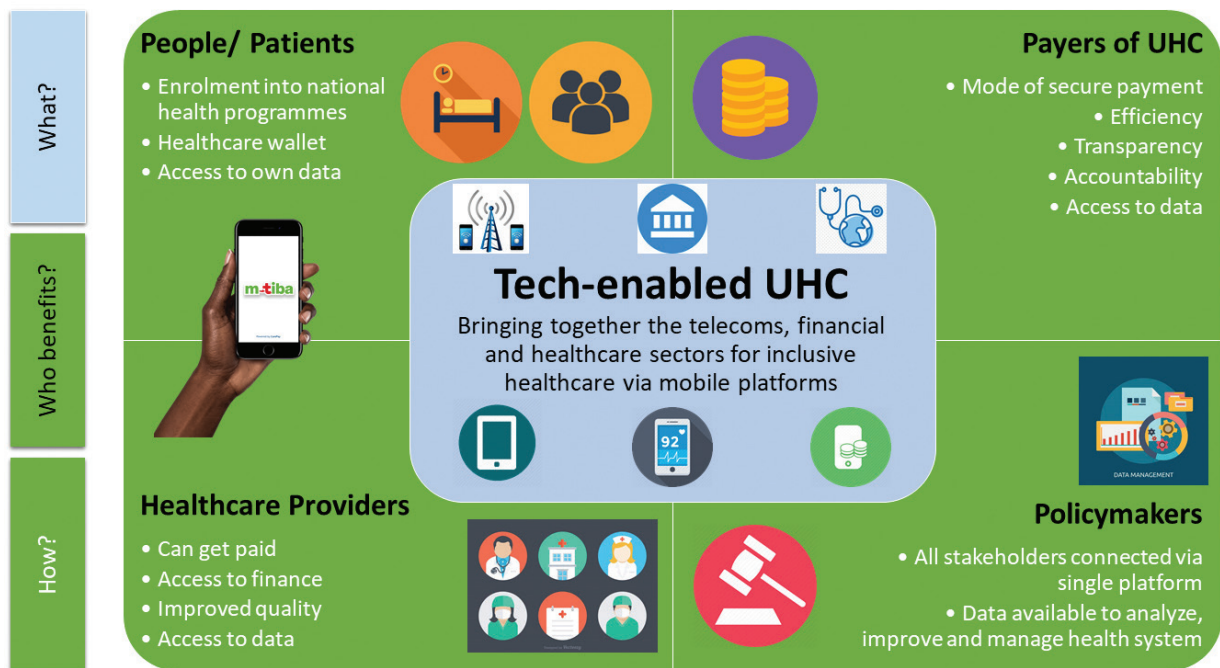
THE BENEFITS OF MOBILE TECHNOLOGY FOR HEALTHCARE ADMINISTRATION

The digital platform makes it possible to connect patients, payers and healthcare providers at close-to-zero transaction costs, benefiting all stakeholders. Other benefits of the platform, such as efficiency, transparency and access to digitally generated data are summarised on the next page.

Response to COVID-19

PharmAccess is providing support in Ghana, Kenya, Nigeria and Tanzania in response to the COVID-19 global health crisis in the following ways:

- Supporting providers with information and online training for healthcare workers on topics such as the use of personal protective equipment and the prevention of infection
- Supporting government health messaging by carrying out mass health communications, such as SMS blasts to M-TIBA members
- Providing digital loans to providers to purchase personal protective equipment
- Introducing COVID-19 digital self-assessment tools for health facilities to evaluate their preparedness for COVID-19, alongside additional call centre support
- Working with laboratories to ramp up testing capacity for COVID-19



FINANCING CARE AND MORE ON LINKING TO UHC INITIATIVES

The M-TIBA platform allows users to enrol in the NHIF, the national health scheme in Kenya. Governments and donors can also use M-TIBA to top up individuals' health savings accounts. Therefore, if vulnerable groups (such as pregnant women living with HIV/AIDS in deprived areas) can be identified, M-TIBA allows payers to allocate money or entitlements for treatment directly to their mobile phones. In countries like Kenya, where out-of-pocket payments for healthcare are common, a reliable tool to save for and access health cover could mean the difference between receiving care and going without.

Donors, employers and insurers can also use M-TIBA to offer healthcare financing products, such as vouchers, managed funds and low-cost hospital cash insurance, directly to specific segments of the Kenyan population.

Finally, short-term loans can also be provided to healthcare providers [based on their M-TIBA and M-PESA transactions](#), allowing for increased liquidity and continuity of operations – important in the context of Kenya's healthcare environment where, for example, government payments may be slow to arrive and salaries still need to be paid.

THE VALUE OF DATA

The platform collects vital information about costs, quality of care, and patients' ability to pay. This data, which is collected transparently and on almost a real-time basis, is useful for everyone. It enables providers to improve healthcare delivery. For payers and policymakers, data is valuable to analyse how funds are used, enabling data-driven strategies and financial management.

LOOKING FORWARD

M-TIBA has won several awards (such as the Financial Times/IFC Transformational Business Award in 2017, the World Economic Forum Technology Pioneer in 2018, and Swiss Re Entrepreneurs for Resilience Award in 2019) and is a powerful example of how digital tools can support health financing. Through its digital health wallet and the assistance it provides for enrolment into the NHIF, M-TIBA has helped millions of Kenyans access healthcare.

With only four years of operation in Kenya, this is just the beginning for M-TIBA. PharmAccess is rolling out similar platforms in Nigeria, for the Lagos State Health Scheme, and in Tanzania and the company continues to innovate in using digital technologies to improve access to finance for healthcare.

Kenya's journey towards UHC

In 2017, the Government of Kenya committed to implementing UHC, with the following objectives:

- Progressively increase population coverage for essential health services
- Increase the percentage covered under prepaid health financing mechanisms
- Progressively expand the scope of the health benefit package
- Improve the quality of health services
- Protect the population, especially the poor and the vulnerable, from catastrophic health expenditures
- Provide and retain health resources appropriate for the delivery of health services
- Strengthen leadership and governance within the health sector

Phased UHC implementation was launched in December 2018, initially focusing on four pilot counties to learn before scaling up. At the same time, the country continues to implement existing programmes toward UHC, like its free maternity services program (Linda Mama); removing user fees at primary care facilities; the Health Insurance Subsidy Programme; the Medical Scheme for the Elderly and People with Severe Disabilities; and the Managed Equipment Service Programme, in which 98 hospitals have been provided with modern equipment.

The National Hospital Insurance Fund (NHIF) is the country's main health insurance provider, covering both formal and informal workers, who pay a contribution in order to join the scheme. According to the Household Utilisation and Expenditure Survey conducted in 2017, approximately 19.1% of Kenyans have some form of health insurance and about 1 million Kenyans fall into poverty annually due to catastrophic health expenditures – a fact which has driven Kenya to embark on its current UHC program.

Source: Joint Learning Network for UHC



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The ILO's Social Finance Programme works with the financial sector to enable it to contribute to the ILO's Decent Work Agenda. In this context, we engage with banks, microfinance institutions, credit unions, insurers, investors and others to test new financial products, approaches and processes. The Impact Insurance Facility contributes to the Social Finance agenda by collaborating with the insurance industry, governments and partners to realize the potential of insurance for social and economic development.

We would like to thank our partner AFD for supporting the release of this brief.



Activities undertaken by the ILO's Social Finance Programme on financial risk management associated with health-related risks are intended to complement the ILO's position on social health protection and universal health coverage, which are the responsibility of the public sector. These innovation projects are aimed at testing new financial products and processes to extend health cover to unserved population groups and/or provide complementary benefits. The basis for such financial risk management innovation is captured in ILO Recommendation 189, which states the freedom "of Members to determine whether there is a need for supplementary measures as regards social protection, such as voluntary schemes, cooperative initiatives and others".

