

For more information please contact us
CarePay P.O Box 52887 – 00100 Nairobi, Kenya
No. 41, Kabarsiran Avenue, Off James Gichuru Rd.
Tel: +254 726 473 002/ 732 473 002 Email: office@carepay.co.ke

PharmAccess
FOUNDATION



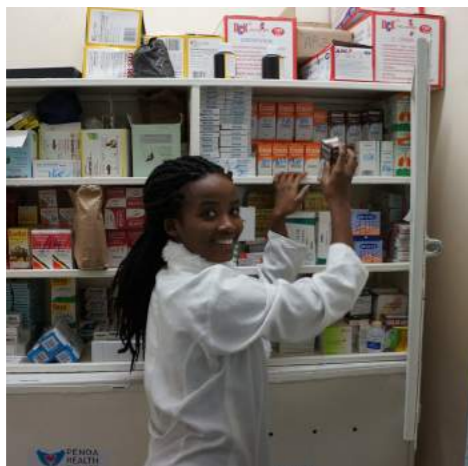
Safaricom



MOBILE HEALTH WALLET

Partnering to make healthcare inclusive to all in Africa

Powered by
mtiba Care Pay



Introduction and benefits

Most Kenyans do not have access to adequate basic healthcare for themselves and their families. They either rely on public services, which are often overstretched, or on private healthcare that they need to pay out of their pockets and which may not be affordable. Health insurance is generally out of their reach. Combined, these factors lead to very poor health outcomes, such as the highest maternal and child mortality in East Africa.

At the same time, the unprecedented rise in the use of mobile phones and mobile money brings about many opportunities to make healthcare more accessible. Safaricom, CarePay and

PharmAccess believe now is the time to use the potential of the mobile phone to make healthcare inclusive. The first initiative of the partners is to launch M-Tiba, a mobile wallet dedicated to healthcare payments.

Towards healthcare inclusion

M-Tiba allows people to save, borrow, and share money for healthcare at very low costs. Donors and insurers can offer healthcare financing products, such as vouchers, managed funds and low cost health insurance, to specific segments of the Kenyan population. Through intelligent segmentation of the Safaricom database, M-Tiba allows for direct targeting of specific groups, such as nomadic communities, slum



dwellers and smallholder farmers. The use of M-Tiba is restricted to conditional spending at selected healthcare providers across Kenya.

Transparency

M-Tiba brings transparency and accountability to healthcare financing (for donors, government, insurers and corporates) and thus increases trust throughout the system. For users benefits or vouchers in their M-Tiba wallet brings peace of mind and empowers them to take care of their health. Participating healthcare providers see more footfall and are paid for their services without undue delay. This improves their cash-flow and reduces transaction costs, giving them more opportunities to invest.

M-Tiba is powered by CarePay, a company operating a revolutionary mobile transaction and administration platform entirely dedicated to healthcare. The platform allows transactions between M-Tiba users and the designated healthcare providers to take place, and provides transparency and accountability of healthcare services.

The time is now

Trials of M-Tiba, conducted during the past year, have shown that people feel at ease with and trust the health wallet for their healthcare payments. Pfizer Foundation has decided to be the launching donor partner by funding an M-Tiba program for 100,000 people in informal settlements in Nairobi. More healthcare

financing solutions will need to be offered to various segments of the population through innovative public-private partnerships.

partners that make a change

M-Tiba is the result of bringing together three partners with their own unique expertise, but with a single shared goal: to make healthcare inclusive to all in Kenya.

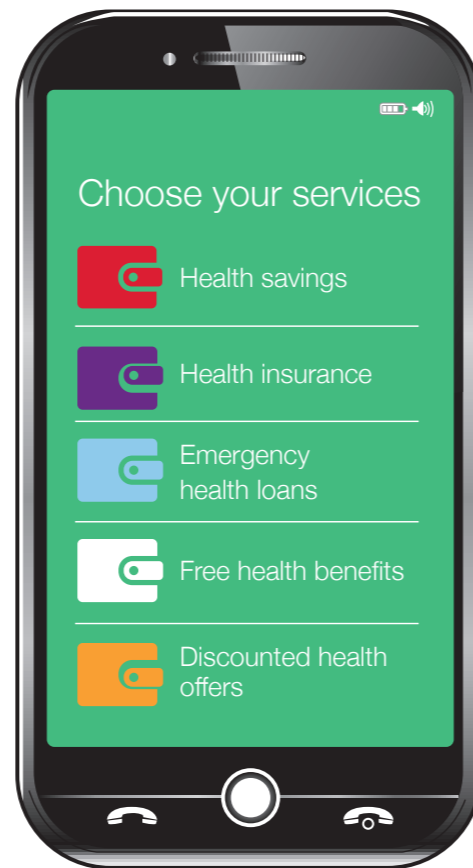
Safaricom is Kenya's largest mobile network provider with over 25.1 million subscribers, providing over 200,000 touch points for its customers. Its M-PESA mobile payment service is the world's largest with over 22 million subscribers. The objective of 'healthcare inclusion' is in line with Safaricom's mission of 'Transforming lives'.

PharmAccess is a thought leader in

healthcare innovations, providing solutions in quality, accessibility and affordability of healthcare in Africa. PharmAccess, together with donors, government and insurers aims to develop innovative products and programs for M-Tiba, targeting low and middle income groups in Kenya.

CarePay started as an initiative of PharmAccess and was established in 2015 as an independent Kenyan company. CarePay manages healthcare payments between funders, patients and healthcare providers. It is the developer and administrator of the open CarePool platform on which M-Tiba runs. CarePay has contracted more than 1,800 healthcare facilities across Kenya, with an ambition to connect them to millions of Kenyans to help drive 'healthcare inclusion.'

Filling the wallet



Showing the benefits for patients and providers.

Case: M-Tiba trial

M-Tiba was introduced to 5,000 mothers with children under 5 years of age (around 10,000 beneficiaries in total) living in informal settlements in Nairobi. Potential users were identified through SMS blasts sent out by Safaricom, and by field agents working with community health workers. Each eligible registered user received KES 1,000 (~US\$ 10) in their wallet. The money earmarked for treatment for children up to the age of 5 years only. A total of 44 selected healthcare providers, screened for quality of care, participated. More than 90% of the users and participating facilities responded positively to the health wallet. 63% used the wallet during the six month test period. In 14% of the cases they sought help

sooner. 77% of the women indicated that they were willing to save for health in their wallet. This trial shows at relatively small scale what kind of impact M-Tiba can have for these mothers and their children on accessibility and affordability of healthcare. For each health wallet transaction, valuable data was gathered on the services provided and the financial side of each transaction.

