



Mobile Platforms for Enabling Health Insurance and UHC

12-15 May, 2015 - Lilongwe, Malawi

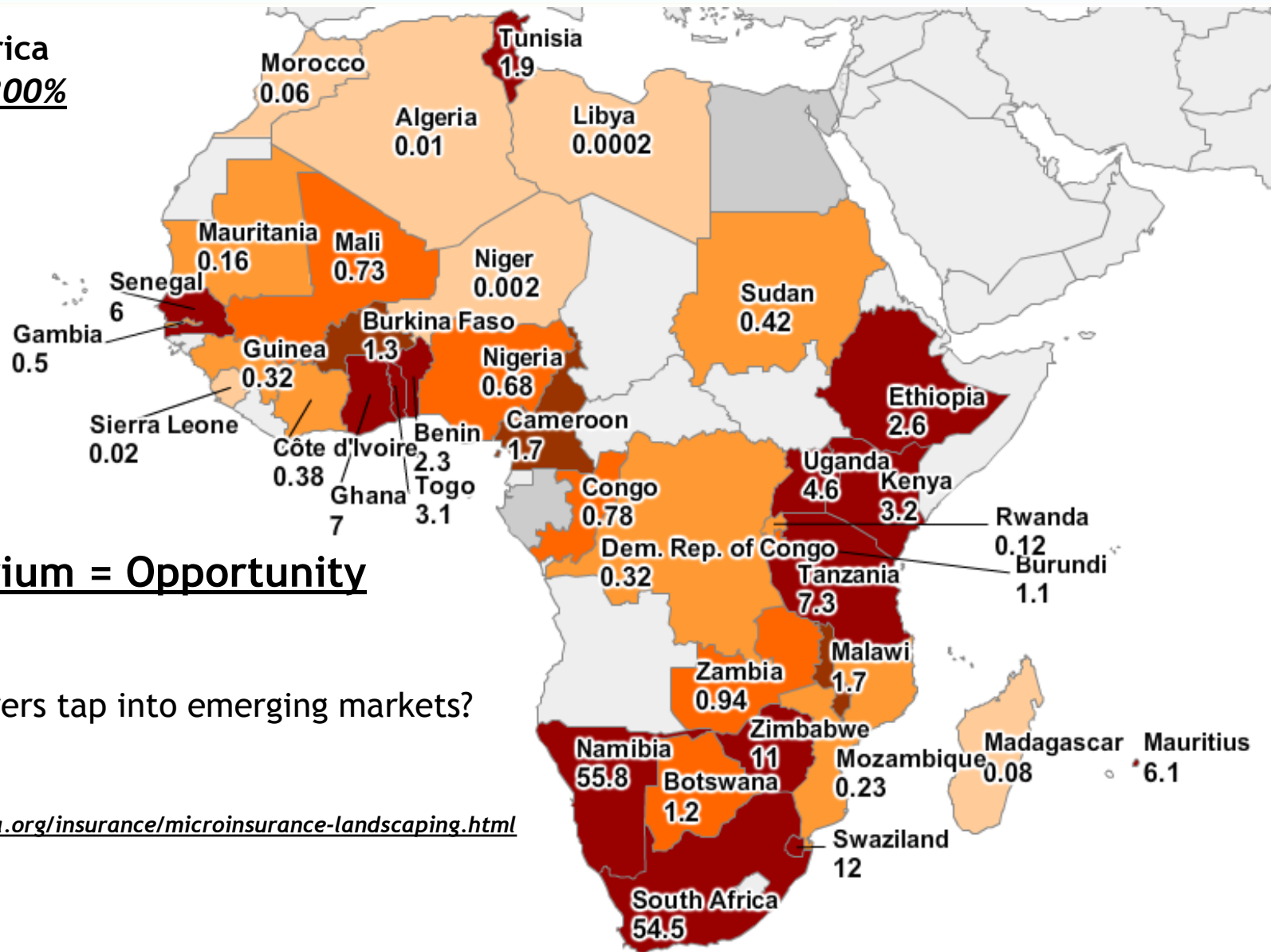
Gift Livata
Country Manager
MicroEnsure Malawi

Microinsurance

- Microinsurance is a **mechanism to protect poor** people against **risk** (e.g. **accidents, illness, death** in the family, and **natural disasters**) in exchange for payments tailored to their needs, income, and level of risk.

The Micro Insurance Boom in Africa

Growth in Africa
2010-2012: 200%



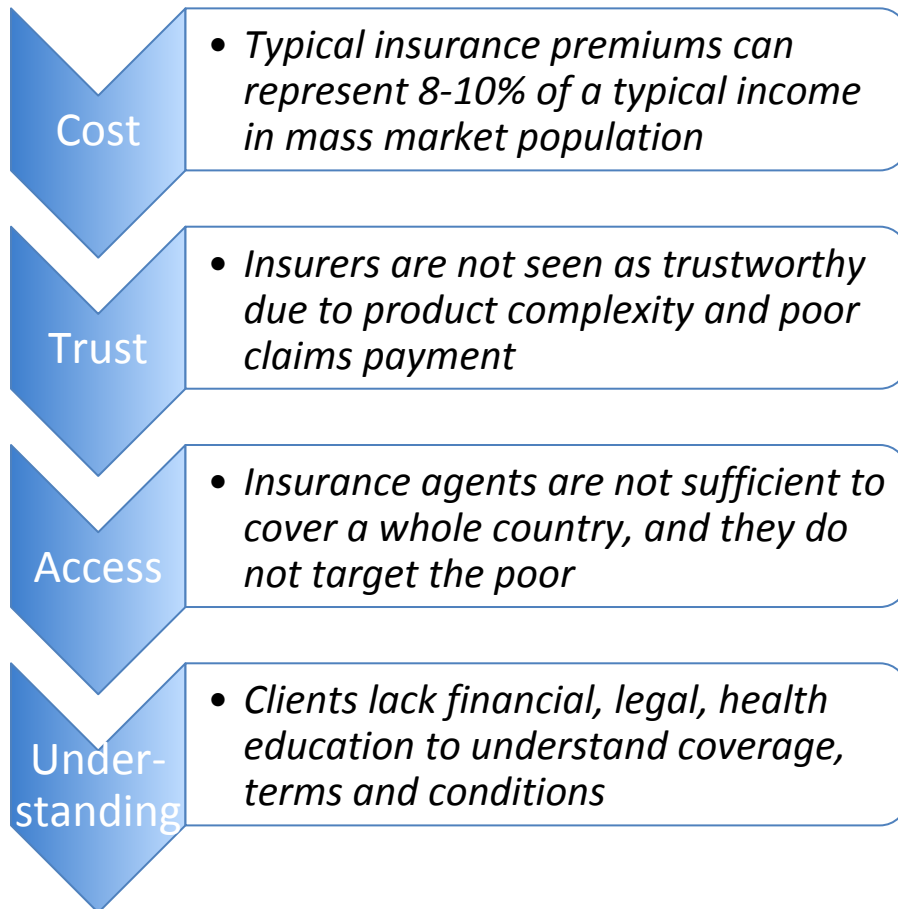
Disequilibrium = Opportunity

How can insurers tap into emerging markets?

Source: www.mfw4a.org/insurance/microinsurance-landscaping.html

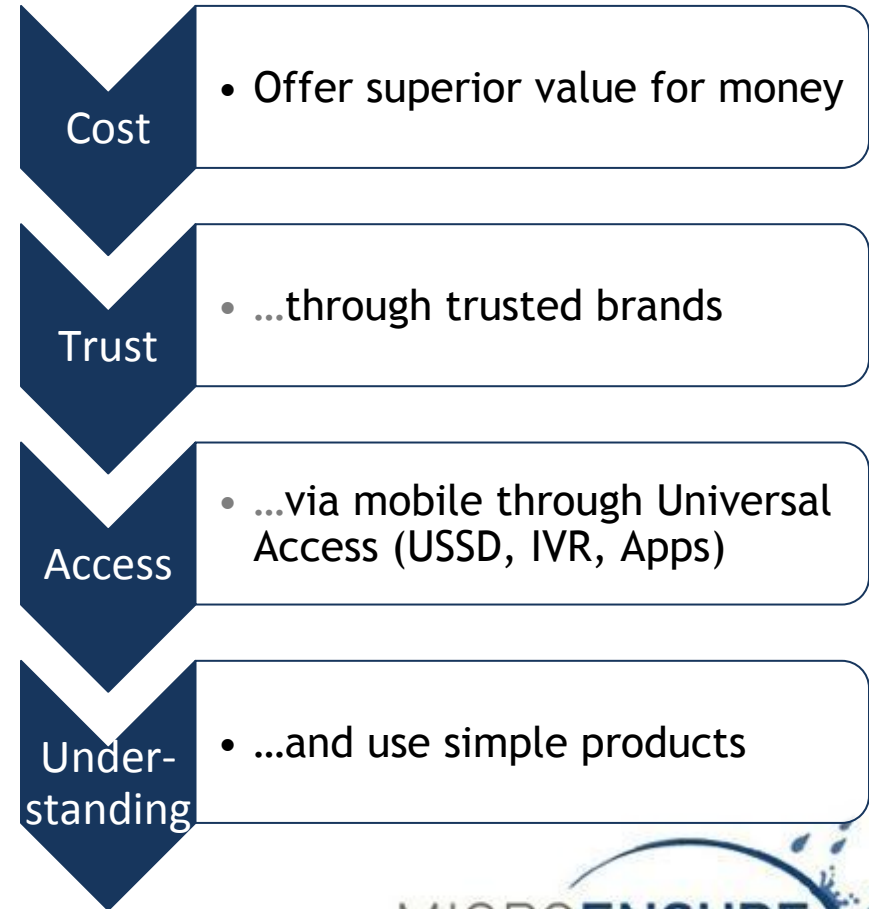
Barriers to health insurance uptake in Africa:

Traditional Health Insurance:



Our Value Proposition in m-Health:

m-



MicroEnsure Health Experience

2008-2011: India

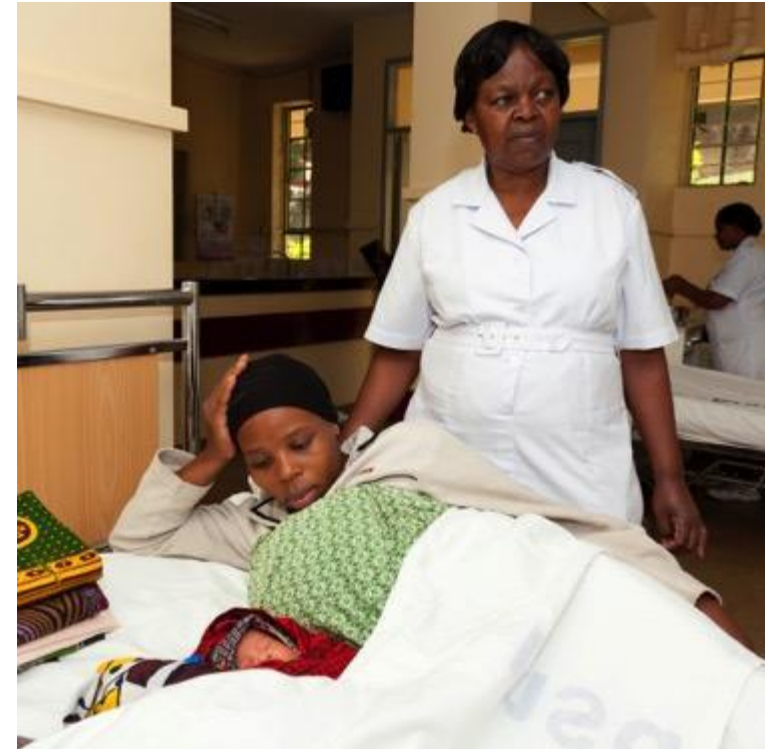
- Cashless inpatient scheme: 500,000 members
- Weak business case for private players

2011-2013: Tanzania

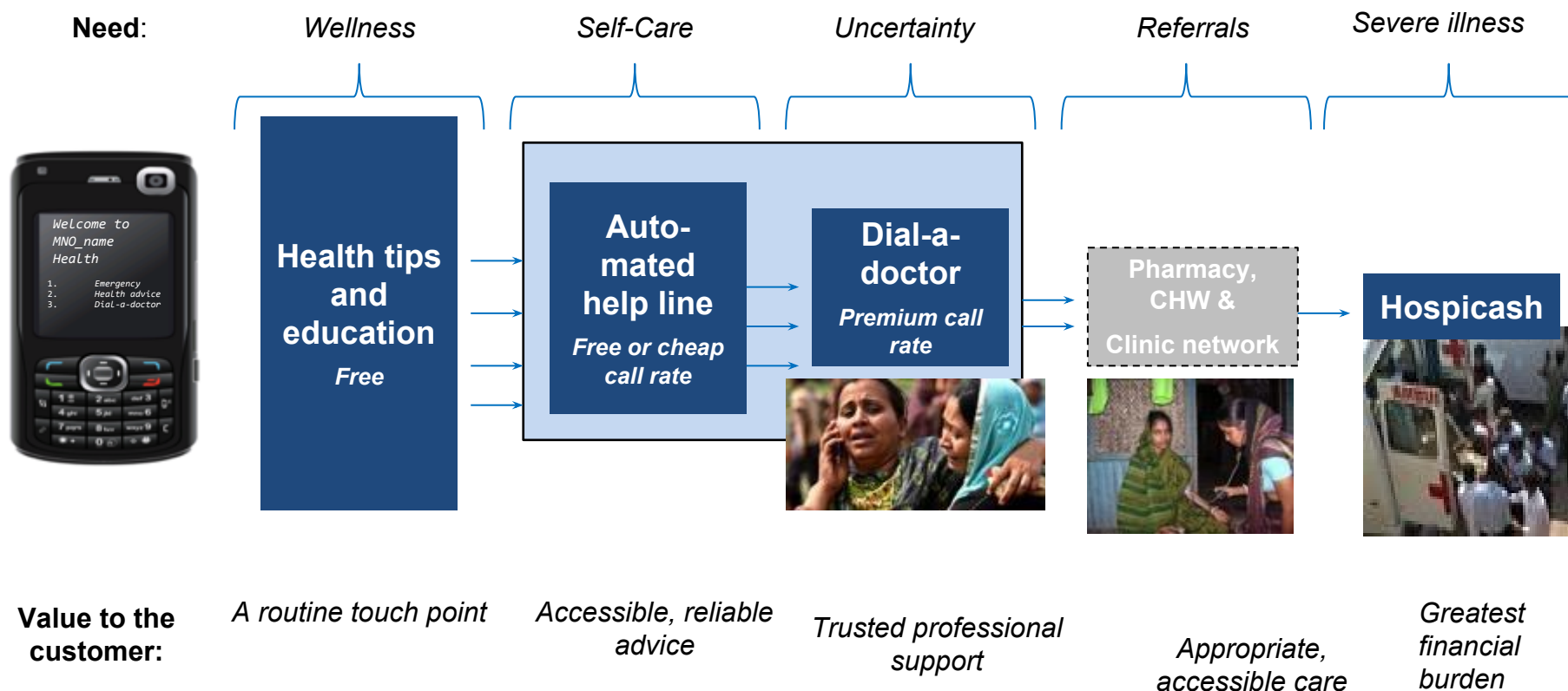
- Rural primary care: 30,000 members
- Cost of sales prohibitive, unfulfilled local partner obligations

2014: Airtel Partnership

- 17 African Countries to benefit for m-health insurance



Providing Value through the Healthcare Journey



The Goal Is Health - Not Health Insurance...

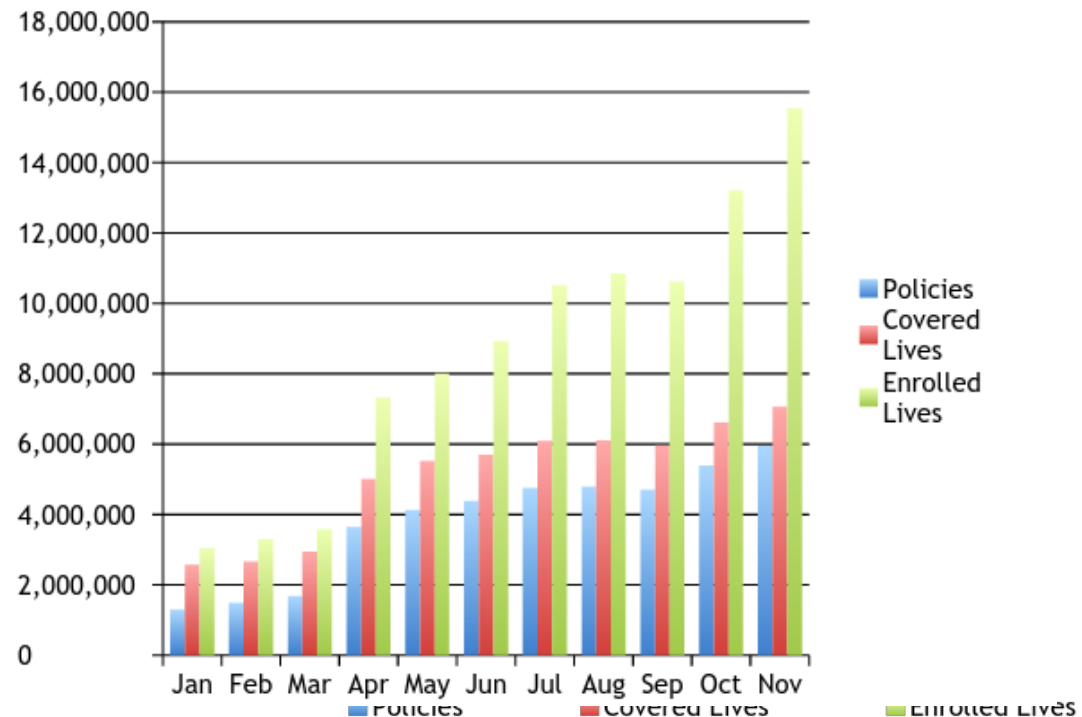
MicroEnsure' m-Health Experience



Airtel

Ghana
Zambia
Burkina Faso
Nigeria
Niger
Madagascar
Malawi

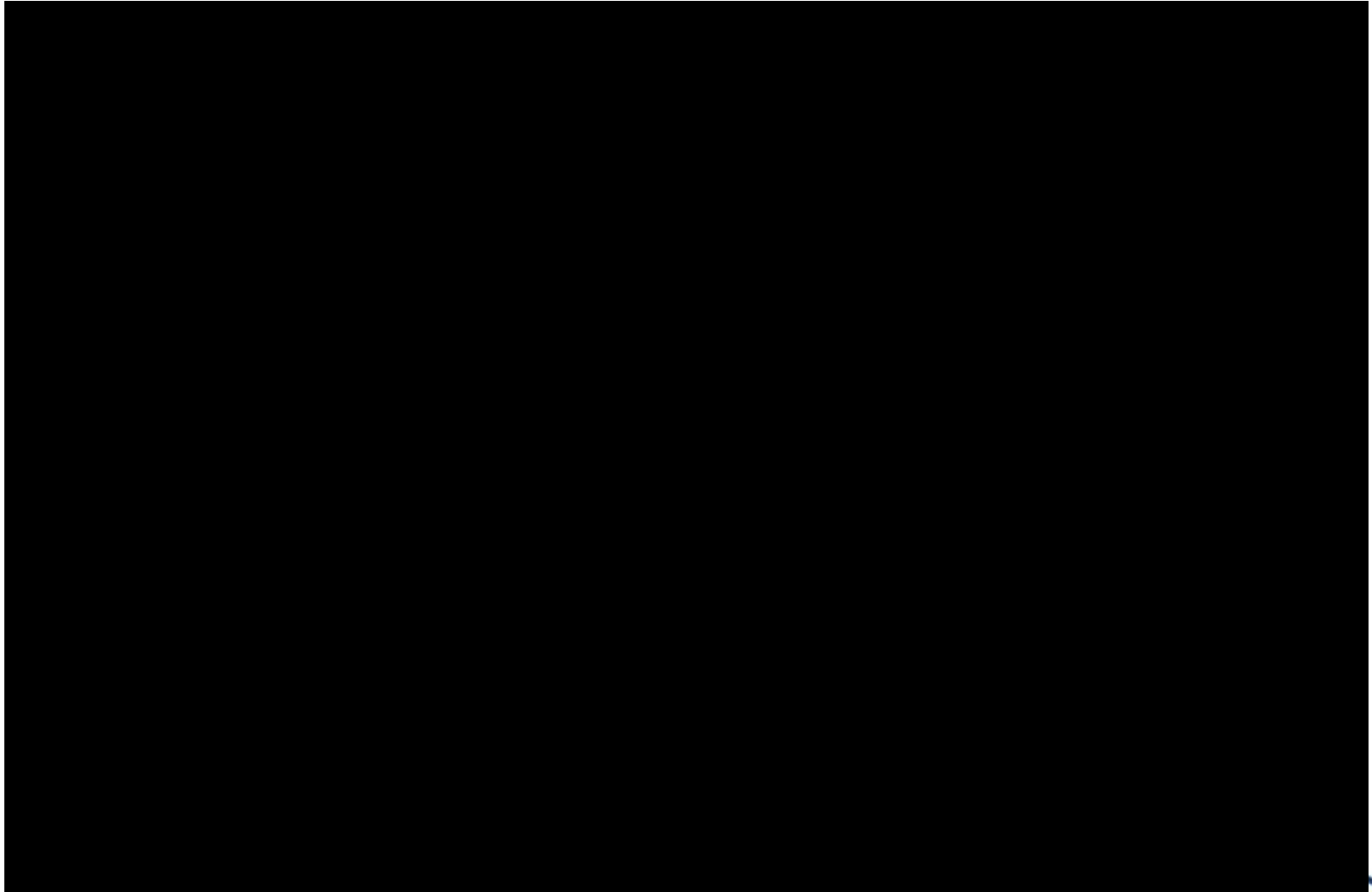
2014 mHealth Policy Growth



85% are new to insurance



One of the Airtel m-Health Products



Health Product Roadmap

Healthier Patient Population

Experience and Trust

Hospital Cash
- Simple
Benefit
FREE

Family
Hospital Cash
+ Health Ed +
Telemedicine
\$1.50/month

Expanded
Inpatient
Cover
\$4/month

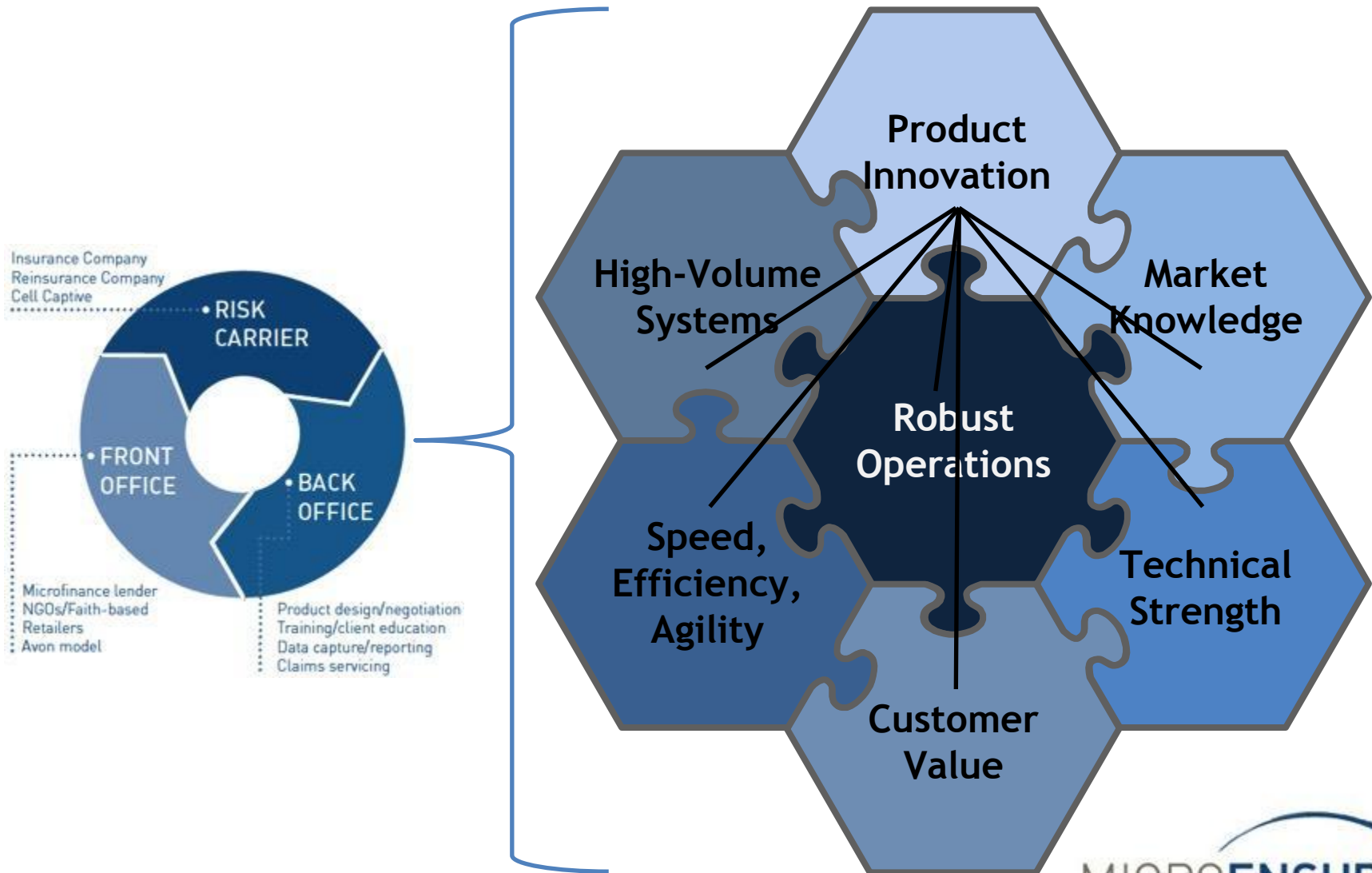
Family
Inpatient
Cover
\$8/month

Family
Outpatient +
Inpatient
Cover
\$10/month

Most health cover
starts here...

Willingness to Pay

MicroEnsure m-Health Business Model



Any Involvement on UHC?

Our products do not conflict with any gov't-sponsored products

- A. Hospital cash is paid directly to customers and is on top of any insurance or other benefit.
- B. Should any government approach us for our products we would be happy to use our:
 - i. mobile experience
 - ii. product approach
 - iii. administrative systems
 - iv. efficient back office to support any public programmes.

Who is MicroEnsure?

- MicroEnsure is the world's first and largest company dedicated to serving the mass market with insurance.
- **Fastest-growing insurance organisation in Africa:**
 - 16 million worldwide, 6 million in Africa
 - 85% of our clients were never before insured
 - Growing by 50,000 clients per day
- **Track record of innovation:**
 - ❑ Winner of three FT/IFC Sustainable Finance Awards
 - ❑ “One of Africa’s 20 Most Innovative Companies - 2012” Financial Technology Africa Magazine
 - ❑ “One of Five Development Innovations to Watch in 2013” US Council on Foreign Relations
 - ❑ Named a “GameChanger 500” Business - 2014
- ❑ **Investors:** IFC, Omidyar Foundation, Telenor, Opportunity International, Sanlam, AXA



Thank You

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