**Annexure I**

**Scope of Work**

1. Scoping of health financing problem statements that can form the basis of Fintech for Health projects in Malaysia

The fundamental principle of the Malaysian healthcare system is that accessibility to healthcare not be related to ability to pay, particularly in the event of sickness, however an increase in healthcare expenditures in recent times with relatively fixed budgets for public hospitals has also driven low- and moderate-income patients to seek other private healthcare, producing a largely out-of-pocket market. So, where does that leave Fintech for Health? ***We require a landscape assessment of the current fintech for health opportunities that can address these high out-of-pocket payments, a mapping of potential partnerships for taking projects forward, and an active engagement plan in the field to start forming these partnerships****.*

**Expectations:**

* **Deliverable #1**: Support project launch minimum two with various stakeholders to address the identified affordability challenge:
  + Support for execution of MOU with identified partners
  + Provide technical and research expertise to design the project/identified solutions
  + Work with stakeholders to check on development of the product and if launched assist in outreach through various channels
  + Work with partners to keep a track of the project execution and closely track impact numbers
* **Deliverable #2**: Keep the engagement on going with healthcare service organizations and fintech start-ups, including private, NGOs, and public, to assess key financing challenges that can be defined as problem statements. Organize calls, along with ACCESS Health team, to introduce Fintech for Health and explore opportunities
* **Deliverable #3**: Organise two webinar with stakeholders to talk about the identified focus areas/solution
* **Deliverable #4**:
  + Write one industry report on Fintech for health status of Malaysia
  + Write two article/blog post for relating to current scenario of fintech in healthcare specific to Malaysia
  + Document two case studies, highlighting F4H models in Malaysia
* **Ongoing**: Update ACCESS Health team by phone and/or email weekly

1. As needed, provide high level guidance, introductions, and review on all matters related to fintech and health in Malaysia. We would find a local consultant to be immensely valuable to guide our thinking and engagement in Malaysia.
2. Support in desktop research across other countries for Fintech for Health, as required