**Fintech for healthcare in Brazil – an analysis of the ecosystem and opportunities**

**Scope of Work**

**Context:**

This is a consultancy proposal for ACCESS Health International to generate systematic and clear knowledge of the fintech for healthcare ecosystem in Brazil, with the aim to create an opportunities pipeline for the expansion of this sector in the country.

**Objective:**

To create policy and market knowledge that will support the public discussion on the increase of financial technology solutions for the healthcare sector in Brazil and identify challenges and opportunities for implementation of those solutions. The ultimate goal is to identify ways to provide the low and middle-income population with high quality and affordable access through fintech health services, collaborating with the current system, and without causing financial hardships for this targeted group.

The analysis will also identify stakeholders and gather groups of like-minded professionals of the sector that may create and expand opportunities through future partnerships.

**Deliverables:**

The work will be divided in three phases:

**Phase 1: Analysis of the current *fintech for health* ecosystem (3 months - 125 hours)**

This phase is focused on research and will map the current context policy and market scenarios of the healthcare system in Brazil, focusing on present challenges and opportunities for *fintech for health*.

* Research with analysis of the current state of financial protection, system, and gaps for access to healthcare in Brazil, including identification of where fintech for health can help.
* Creation of a database with existing models and sources of digital financial services and health and current public and private expenditure with potential scaling up within the country.
* Stakeholder mapping including organizations and partners that can improve access and affordability of healthcare in Brazil.

**Phase 2: Engagement with actors in the sector (1 month - 50 hours)**

This phase is focused on the creation of discussion groups to engage key stakeholders in the subject and validate findings from Phase 1.

* 2 rounds of discussions with key groups, organizations, and actors to share knowledge, early findings and gather recommendations on how to explore *healthtech*in Brazil.
* Creation of opportunities pipeline and identification of key partnerships to open opportunities for *healthtechs.*

**Phase 3: Generation of public interest and dissemination (1 month - 75 hours)**

This phase is focused on the dissemination of knowledge gathered and presentation of strategic next steps for the fintech for health’s expansion in

Brazil.

* Production systematic white paper, including knowledge accumulated in previous phases and opportunities pipeline, focused on the most pressing challenges that the low and middle-income population face in Brazil in accessing high quality, affordable healthcare, and how *healthtech*can help.

**Methodology:**

The methodology for delivery of the work will be composed of 4 approaches:

* Desk-research with evaluation of public policies, publication from market stakeholders, consultants’ background, public databases and other online publications.
* Formal and information consultation with market, government and think tank agents, to be defined and prioritized according to stakeholder mapping.
* Working group meetings with interested parties to generate interest and outline future partnerships.
* Creation of written technical paper that will be done first in draft and then validated with ACCESS Health International for final version. The paper will be made available in electronic format and in English.

**Proposed Timeframe:**

|  |  |
| --- | --- |
| Period | Activity |
| July 2022 | Contract signing |
| July 2022 | Phase 1: Kick off meeting with the whole team/align expectations, structure, methodology and timeframe. |
| August 2022 | Phase 1: Initiate research and produce draft research report |
| September 2022 | Phase 1 / Phase 2: deliver research report and initiative stakeholder mapping/database |
| October 2022 | Phase 2: Deliver 2 rounds of groups discussions and capture key findings and opportunities from stakeholders |
| November 2022 | Phase 3: Deliver final white paper gathering all project findings. |

**Compensation**

The total fee of USD 20,000 will be paid to the consultant. The payment shall be made from the parent Entity ACCESS Health International, INC from the dedicated account kept for ACCESS Health International Southeast Asia Ltd JP Morgan Bank USA.

**Proposed payment schedule:**

Monthly payments according to schedule below, which is proportionate to the timeframe above, and to cover regular team’s expenses during delivery of the work, also allowing greater flexibility in delivery to respond rapidly to ACCESS Health International needs and opportunities that may arise from interactions with stakeholders. Payment will be made upon submission of an invoice to [rajvi.mehta@accessh.org](mailto:rajvi.mehta@accessh.org)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | **Payment Schedule** | |  |
| July/22 | August/22 | September/22 | October/22 | November/22 |
| USD2,000 | USD4,500 | USD4,500 | USD4,500 | USD4,500 |

**Term**

This engagement shall commence upon execution of this Agreement. The Agreement shall continue in full force and is effect from **July 11, 2022** to **November 11, 2022**.