



**FINANCIAL PROTECTION AND IMPROVED ACCESS TO HEALTH CARE:
PEER-TO-PEER LEARNING WORKSHOP
FINDING SOLUTIONS TO COMMON CHALLENGES**

FEBRUARY 15-19, 2016

ACCRA, GHANA

Day IV, Session V.





TAKE CARE OF FAMILY WITH AIRTEL INSURANCE

Now you can protect what's most important to you;
Just pay GHC1 to double your insurance or GHC 3 to
Provide cover for you and a family member

Dial *580# to register



Mobile Insurance: Implication on Health Insurance

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Regional Director – West Africa

18th February, 2016

insurance for everyone!!!!
only from Airtel



A large, solid red oval shape. Inside the oval, the word "Outline" is written in a white, bold, sans-serif font, centered horizontally and vertically.

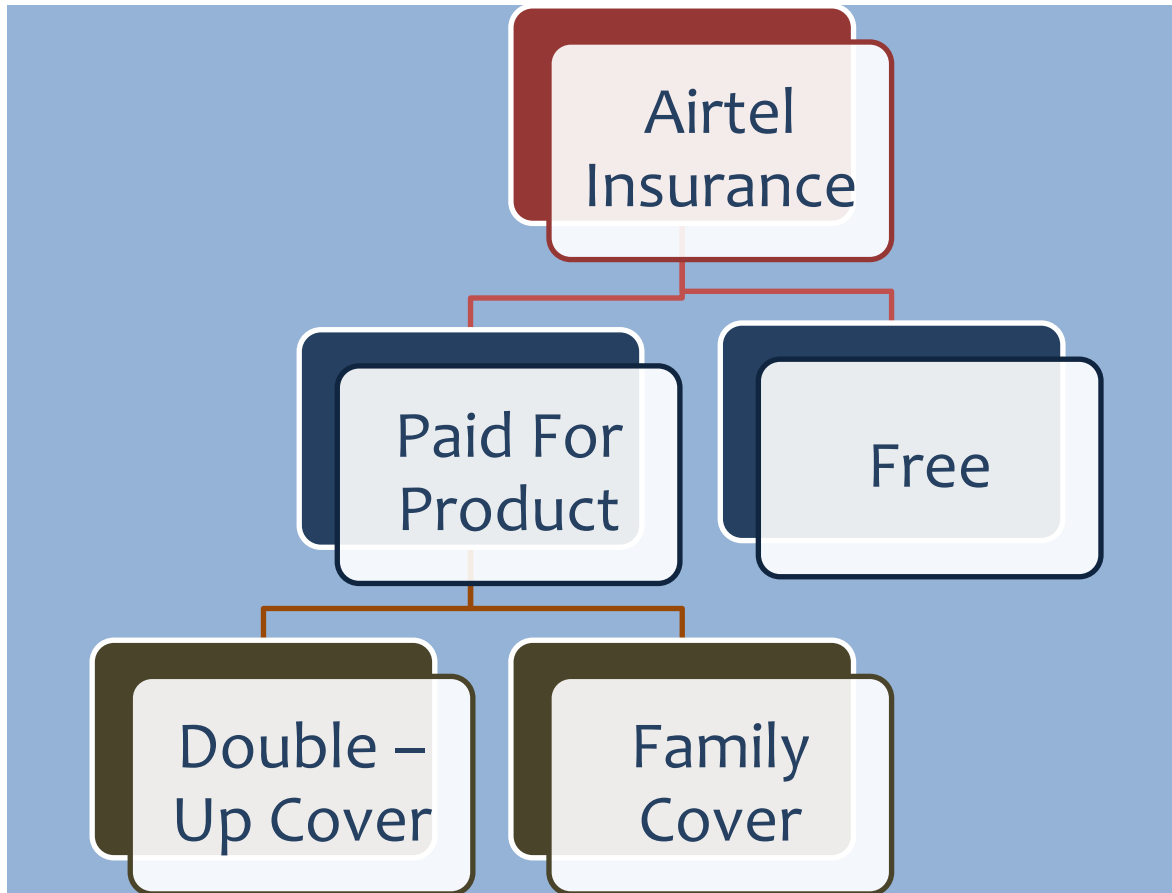
Outline

- ❑ MicroEnsure
 - Who We Are & Global Footprint
- ❑ Airtel Insurance
 - Product Description
- ❑ Demand for Hospicash
- ❑ Impact I & II - Hospicash
- ❑ Best Practices

MicroEnsure - Who We Are & Global Footprint



- ❑ Formed in 2002, based in UK
- ❑ Investors: AXA, IFC, Omidyar Network, Sanlam, Opportunity, Telenor
- ❑ 90 banking and microfinance partners in 12 countries
- ❑ 70 insurance partners , 12 telecom partners
- ❑ 3-Time Winner of Financial Times/IFC Awards
- ❑ Best Micro Insurance Provider, Africa” - Mobile Money Africa Awards 2014
- ❑ "Best Low Income Group Product, Africa" Mobile Money Africa Awards 2015



Process

- ❑ Simple USSD Menu registration
- ❑ Customer Engagement
- ❑ Quick and Easy Claims Process

Multiple Insurance Policies (All-in-one):

- ❑ Life
- ❑ Accident
- ❑ Hospicash

Airtel Insurance – Product Description

Three for Free

Free life, accident and hospital cash cover

Use \$1.3 or more airtime in a month & earn free cover. Use more Airtel, earn more insurance!

Double Up

\$0.013 /day =

Double the free cover you earn for just \$0.013 per day; enjoy up to \$1,316 in life and accident cover and up to \$79 in hospital cover!

Family Cover

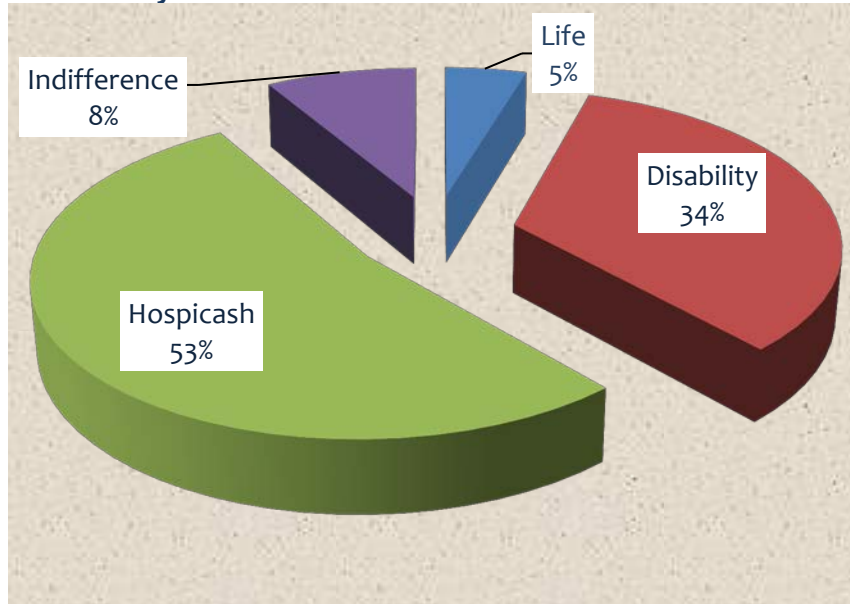
\$0.03 /day = Give your “Double Up” cover to a loved one

\$0.05 /day = Cover 2 family members and enjoy maximum hospital cash benefits

Demand for Hospicash

Country A:

Primary Insurance Benefit

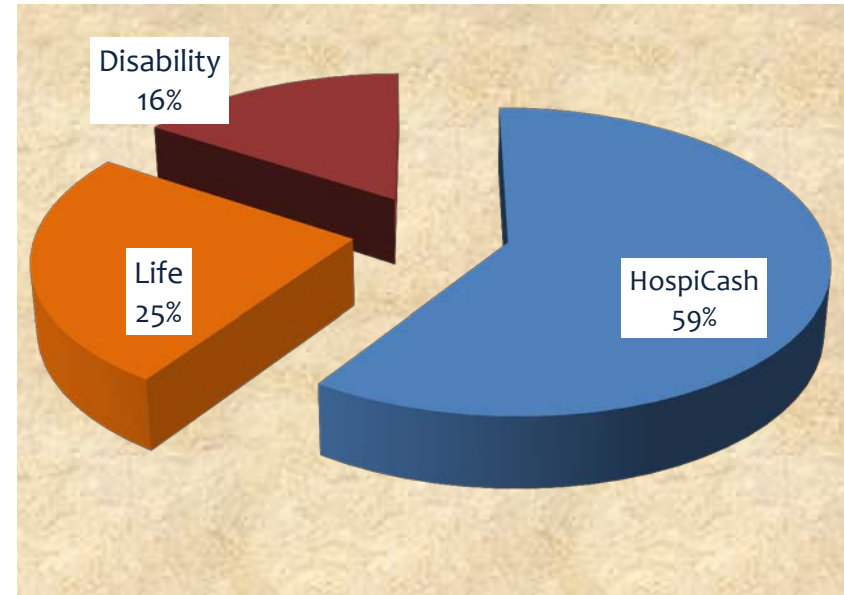


Sample Size = 2,479

Hospital Cash is the preferred benefit

Country B:

Primary Insurance Benefit



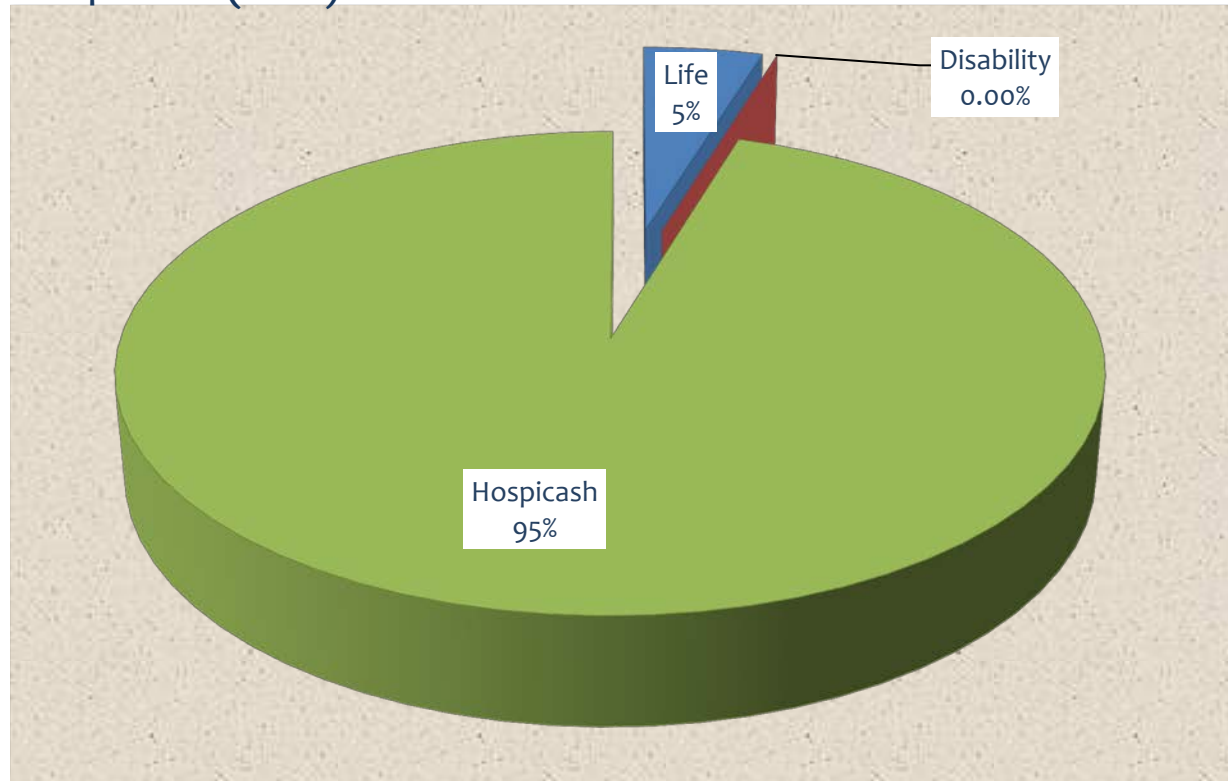
Sample Size = 2,260

Hospital Cash is the preferred benefit

Impact I - Hospicash

Claim Status

2014 -2016 (YTD)



- ❑ Total claims request since product inception = 3,543

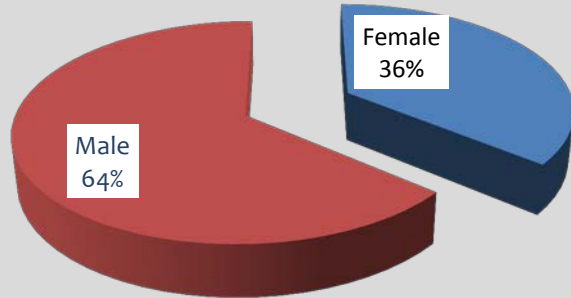
- 95% being Hospicash claims
 - 5% being Life claims

- ❑ Life is the most common product type, but health is the most demanded (*ILO - MicroEnsure ,Impact Insurance, 2014*)

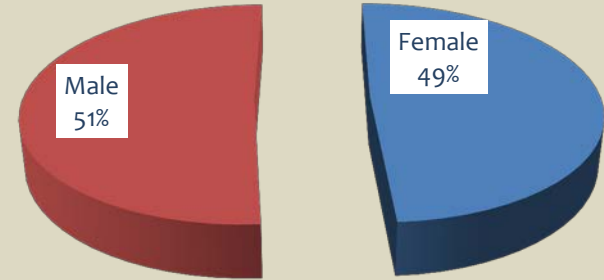
Impact II – Hospicash

Demographics(Claims)

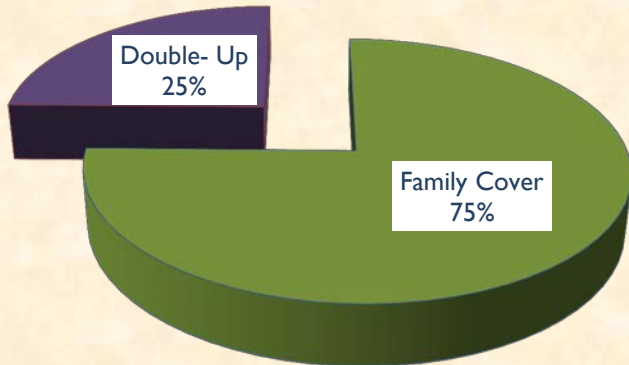
Double -Up Cover
Demographics - Gender



Family Cover
Demographics - Gender



Claims per Cover



Double –up Cover (Subscriber Profile)

Average Age: Female = 30years; Male = 42years

Family Cover (Subscriber Profile)

Average Age: Female = 32years ; Male = 33 years

Family Member Profile

Gender Ratio: Female= 36%, Male = 64%

Average Age: Female = 33years, Male = 27years

Best Practices

PAYMENT TERMS

Flexible payment terms e.g. monthly, weekly and daily

CLAIMS vs. PRICE

Claims turnaround time drives greater demand than price

BENEFITS

Customers want product they believe they will use often

EDUCATION

Customer Education is important

MARKETING

Use a combination of Above-the-Line & Below-the-line Marketing

STAFF KNOWLEDGE

Staff knowledge on product offerings & component is essential

Thank You

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