



Financial Protection and Access to Health Care Workshop

Rwanda experiences

Mobile applications



Mobile Facilitate Products and Solutions

- Main domains of mHealth
- Selected mHealth Insurance applications from East Africa
- Intelligent Health Systems – information system tools for managing CBHI programs

12 domains of mHealth usage

- Client education & BCC
- Sensors & point-of-care diagnostics
- Registries/vital events tracking
- Data collection & reporting
- Electronic health records
- Electronic decision support
- Provider to provider communication
- Provider work planning & scheduling
- Provider training & education
- Human resource management
- Supply chain management
- Financial transactions and incentives

Ref: Labrique AB, Vasudevan L, Kochi E, Fabricant R, Mehl G. mHealth innovations As health System strengthening tools: 12 Common applications And a visual framework. Global Health: Science and Practice. 2013 Aug 15;1(2):160–71.

East Africa UHC mHealth examples

- Rwanda CBHI membership system:
 - Mobile phone gateway to pay annual CBHI contributions using mobile money
 - SMS platform to check status of individual membership by phone
- Rwanda Mganga.net:
 - Uses special cellular Point-of-Sale devices to record health services provided to individuals in health posts – data is available for patient history, logistics management and system can automatically bill insurance provider
- Airtel (multiple countries)
 - Insurance with Micro Ensure: Free health insurance accounts set up by mobile providers to reward their customer base – with option to purchase additional benefit packages.
 - Health savings accounts targeting motorcycle taxi drivers that automatically transfer funds monthly to an a personal health care savings account – facilitates payment for care using mobile money if they have an accident.

HMIS



Intelligent Health Systems

- **Monitoring system for National CBHI program:** Rwanda adapted the DHIS-2 platform to implement a monthly reporting and M&E system to monitor key indicators from over 450 CBHI offices across the country. It tracks:
 - Coverage of membership by income category
 - Revenues
 - Expenditures
 - Stocks of essential supplies
- **CBHI Financial Modeling Tool:** Linked to this is an Excel based tool that projects the financial health of individual CBHI sections based on historical expenditure trends and projected revenues from membership over different time horizons
- **OpenMRS billing module:** Rwanda's Ministry of Health has adapted this electronic medical records system to automatically generate bills to different insurers from services recorded in the EMR.