



The World Health Report 2010 identifies three key barriers that are hindering country health systems from extending access to care and financial risk protection to greater numbers of people:

insufficient resources

inefficient and inequitable use of available resources,

and an overreliance on out-of-pocket payments

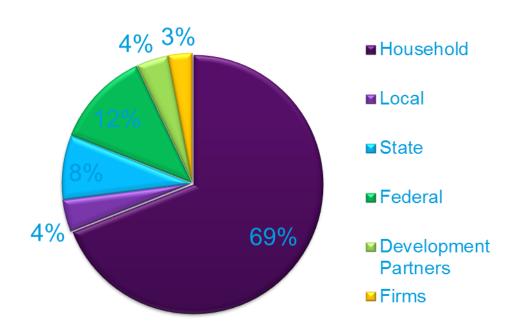
(WHO 2010)

A range of strategies and solutions has been suggested to address these interrelated problems. Principal among them is leveraging the private health sector in the financing and delivery of healthcare (Lagomarsino *et al.* 2009, CGD 2009, Nishtar 2004).





Nigeria Health Financing



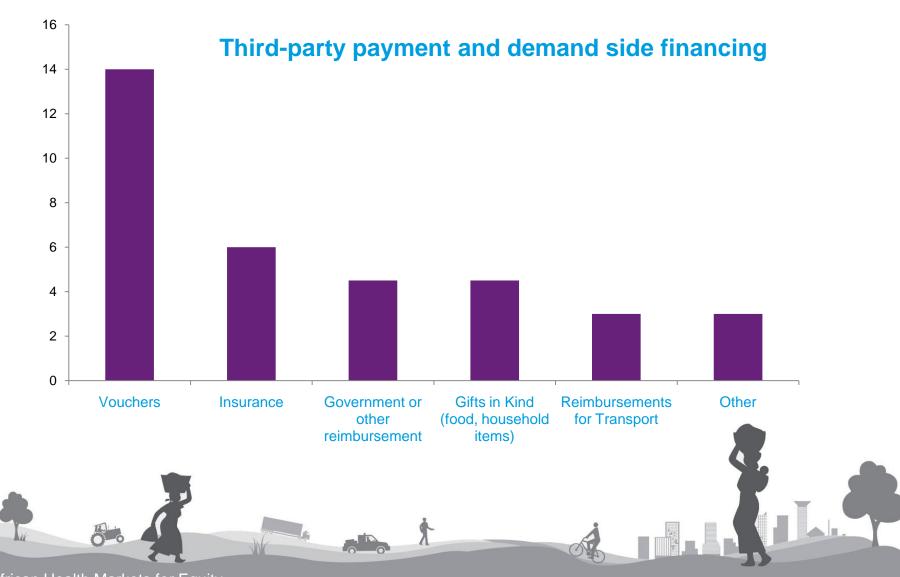
In **Kenya**: 16% of the sick do not seek care due to financial barriers, while 38% must dispose of their assets or borrow to pay for medical bills.

Government of Kenya, 2009, Kenya Household Health Expenditure and Utilization Survey 2007.



Franchises with a third party payment scheme: 25 of 52



















SOCIETY FOR FAMILY HEALTH







Increased use of relevant health technologies

Increase "value for money" in the health sector in Africa

Cost/ DALY

DALYs

Supply Side

- Scale and scope through franchising+ICT
- External Quality / accreditation
- Access to capital

Functioning Health Markets

Policy Context

Demand Side

- Increase demand for health services
- Remove financial barriers through demand side financing + ICT

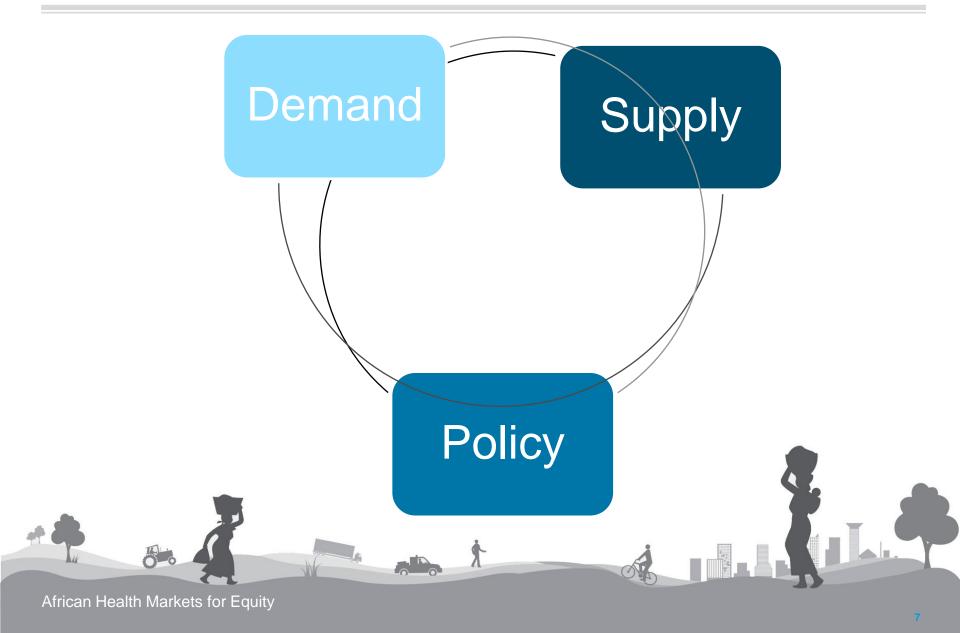
Engage policymakers

Improve evidence base

Improve regulatory capacity

Improve capacity to contract non-state sector







5 franchise networks











Equipment/
Commodities/
Supply chain

Quality improvement/ supervision

Consumer Marketing/ Branding, De mand Creation Business training/ Micro-credit loans Demand side Financing

ICT/ Data collection tools

Addressing Perceptions/ nedical detailing

Addressing provider knowledge and skills thru training

Health Impact/ Provider Productivity Monitoring:

Exit interviews/ mystery client/ feedback loops

Adverse
Event/complication
management/ referral
systems

















DSF Options

Vouchers mechanisms in context of planned sustainability

National Health insurance

Capitation models

"Hybrid" interventions promoting country NHI schemes

CBHIs and MHIs

Health Wallets/ mobile savings accounts

DSF Criteria

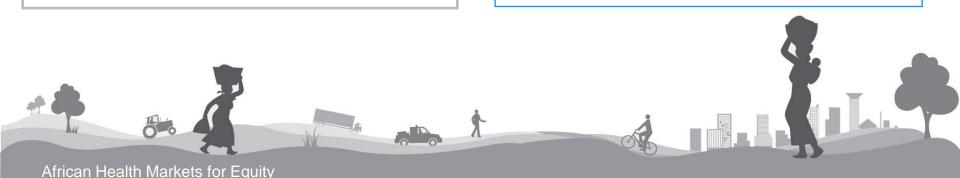
Most Benefits Accrue to Q1-Q2?

Leverages government or other funding likely to continue beyond year 5?

Could benefit many people by year?

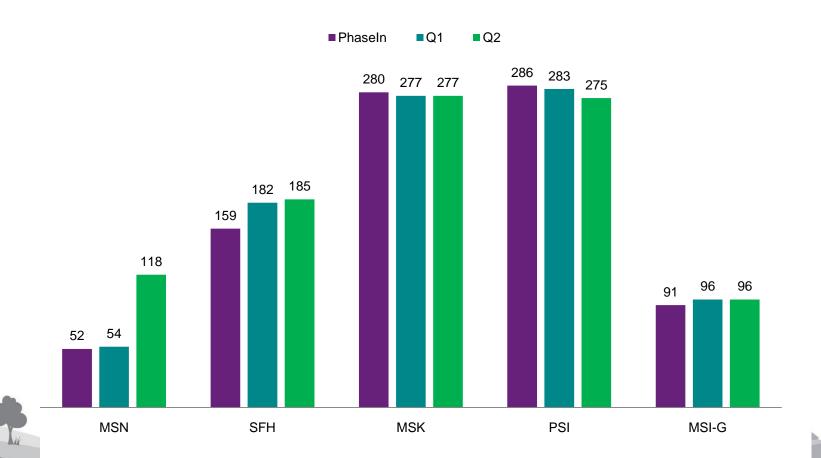
Covers high-priority health services?

Low implementation





Franchise Providers in the AHME Network (Nov 2012-Sept 2013)

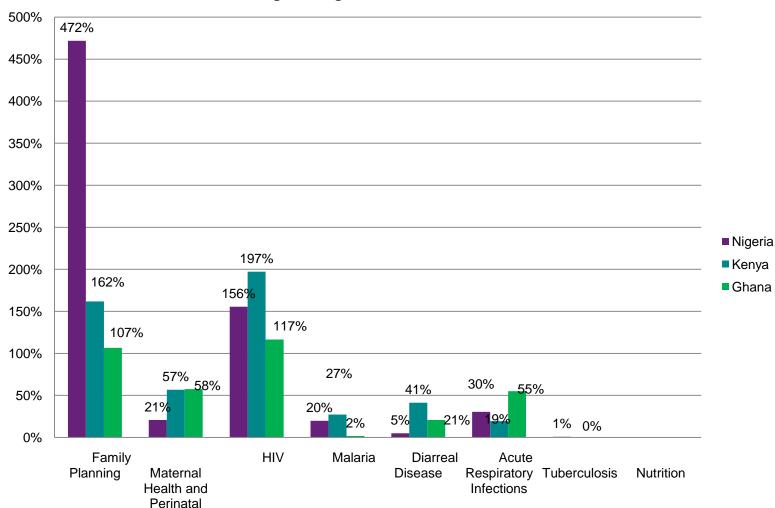




Early Results - Scope



Percentage of Target Achieved in Each Health Area







Demand Side Financing Progress



DSF Design Phase will close in December; but interventions are likely to be;

Kenya

AHME will;

- Link SFOs to National Hospital Insurance Fund (NHIF) and work to improve quality of service to NHIF members
- Support National Health Insurance Fund to enrol the poorest for free through the Health Insurance Subsidy Program
- Support NHIF to enrol informal workers through trade associations



Demand Side Financing Progress



Ghana

- Link SFOs to National Health Insurance Agency (NHIA) and work to improve quality of service to NHIF members and build local accountability
- Support ICT solutions to facilitate enrolment and retention of clients, and to facilitate payment of premiums and service reimbursements in NHIA
- Apply marketing approaches to support NHIA in the enrolment of the poor

Nigeria

 Support the Government of Ogun State to develop and roll out a Community Based Health Insurance mechanism

Summary



- **Innovative Design and Governance**
- **Game Changing Potential**
- **Strong Early Results**
- Complex but productive negotiations on DSF

Evaluation – generating evidence for policy and practice





DONORS



BILL & MELINDA GATES foundation

PARTNERS







GRAMEEN FOUNDATION

Empowering people. Changing lives. Innovating for the world's poor.

SOCIETY FOR FAMILY HEALTH





For more information contact;

African Health Markets for Equity Kindaruma Road, Nairobi P.O. Box 59 328 00200, Nairobi, Kenya

Tel: +254 (0)20 201 3546

