

# THE IMPACT OF DIGITAL FINANCIAL SERVICES ON HEALTH OUTCOMES AND HEALTH SYSTEMS

## EXECUTIVE SUMMARY

Accenture is pleased to submit this concept note to express our interest in supporting Digital Square to build on USAID's encouraging early research which has deepened the global understanding around benefits, challenges, and impact of digital financial services ("DFS"). DFS have the power to address longstanding issues in health around access to care, care seeking behavior, and the multifaceted bottlenecks of cashflow across the healthcare value chain. Improved applications of DFS have the potential to "provide sustained, equitable access to essential, high-quality health services responsive to people's needs without financial hardship, thereby protecting poor and underserved people from illness, death, and extreme poverty."<sup>1</sup> This concept note highlights the global expertise that Accenture would bring to this engagement, in addition to the approach we would take in producing this landscape assessment report. We look forward to exploring the extent to which DFS in low-resource settings have contributed to increased financial protection, increased demand and use of health services, and ultimately improved health systems performance.

## CONSORTIUM TEAM

Accenture is a leading global professional services company, providing an extensive range of services and solutions in strategy, consulting, digital, technology and operations, with more than 460,000 employees in more than 200 cities working in 120 countries. As a business unit within Accenture, Accenture Development Partnerships ("ADP") collaborates with international development organizations to deliver innovative solutions that truly change the way people work and live around the world. Accenture leverages a unique award-winning cost-sharing model which allows us to apply the full breadth of our global assets, capabilities, and resources to the international development sector and provide our clients with leading insights and winning strategies.

Accenture is well-positioned to support the proposed landscape assessment report based on our experience in the DFS space, our digital health expertise, and partnerships we've made in global health. Across the international development sector, Accenture has delivered more than 1,500 projects that have helped donors, foundations, corporates, and INGOs assess and expand initiatives in developing countries around the world. In consideration of the current scope, Accenture has carried out numerous technology and digital landscape assessments for development sector clients to inform and implement digital strategies. In the financial inclusion arena, we worked with **FSD Africa** on a refresh of their digital finance strategy to position the organization to deepen their impact across Africa's changing financial sector. We have also been engaging closely with the **Better than Cash Alliance** to provide landscape research and define action-oriented recommendations on scaling payment digitization and adoption of digital financial services for small merchants in the supply chain of fast-moving consumer goods companies in Mexico. In health, we worked with **Amref Health Africa** on an mHealth innovation market landscape and developed the strategy, design and implementation of their mHealth training platform that has allowed for the training of over 35,000 Community Health Workers. We delivered an mHealth technology strategy for **Living Goods**, where we developed a global mHealth technology landscape assessment for Sub Saharan Africa, Asia, and Latin America, and provided recommendations for partnership based on their level of technology maturity and potential partner capabilities. Lastly, we have helped **Philips** to assess the economic and social potential for

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<sup>1</sup> [USAID's Vision for Health Systems Strengthening](#)

a new infant resuscitation technology across Africa, first through a wide secondary research effort, followed by deep-dive assessments in two priority markets.

To deliver on the scope of work, Accenture's project team would leverage relationships with subject matter advisors from across Accenture, bringing a wealth of experience across financial services, global health, international development, communications, and technology. Our financial services practice engages with 90 percent of the insurance companies in the Fortune Global 500, while our digital health practice engages with 21 of the top 25 firms in life sciences, the top 10 in med tech, and the top 5 in medical diagnostics. As Accenture is ranked the No. 1 largest healthcare management consulting firm, our ADP practice has drawn heavily upon this relationship to deliver 300+ global health initiatives with leading INGOs, donors, foundations, corporates, multilaterals and governments to create sustainable impact.

## PROJECT DESCRIPTION

### Problem Statement

The burden of sudden and unexpected healthcare expenses, most often still explicitly paid out-of-pocket, can have a catastrophic impact on households in low-resource settings. Roughly 100 million people are pushed into extreme poverty by healthcare expenditures and therefore still experience this lack of financial protection. DFS have the potential to dramatically improve outcomes across several dimensions: (1) Increasing financial protection, especially among the most vulnerable health clients; (2) Increasing demand for and usage of health services; (3) Improving the performance of health systems overall, defined by both quality and responsiveness. By understanding the applications from a global landscape and lessons from a local context, Digital Square has the potential to coordinate their strategy and better allocate resources to solutions that would drive meaningful impact across both goals. We agree that strategic implementation on a global scale could advance the dual goals of strengthening financial protection for households and individuals living on or beyond the economic margins, while supporting health sector strengthening and performance.

Accenture recognizes the potential that DFS and digital health solutions can have in transforming the global health sectors in last-mile and low-resource communities, while also understanding that, like any intervention, it is no panacea. As outlined in our [recent report on Digital Health](#), several independent building blocks must be considered and appropriately shaped in order to ensure the right enabling environment to realize impact.<sup>2</sup>

### Taking a Human-Centered Design Approach

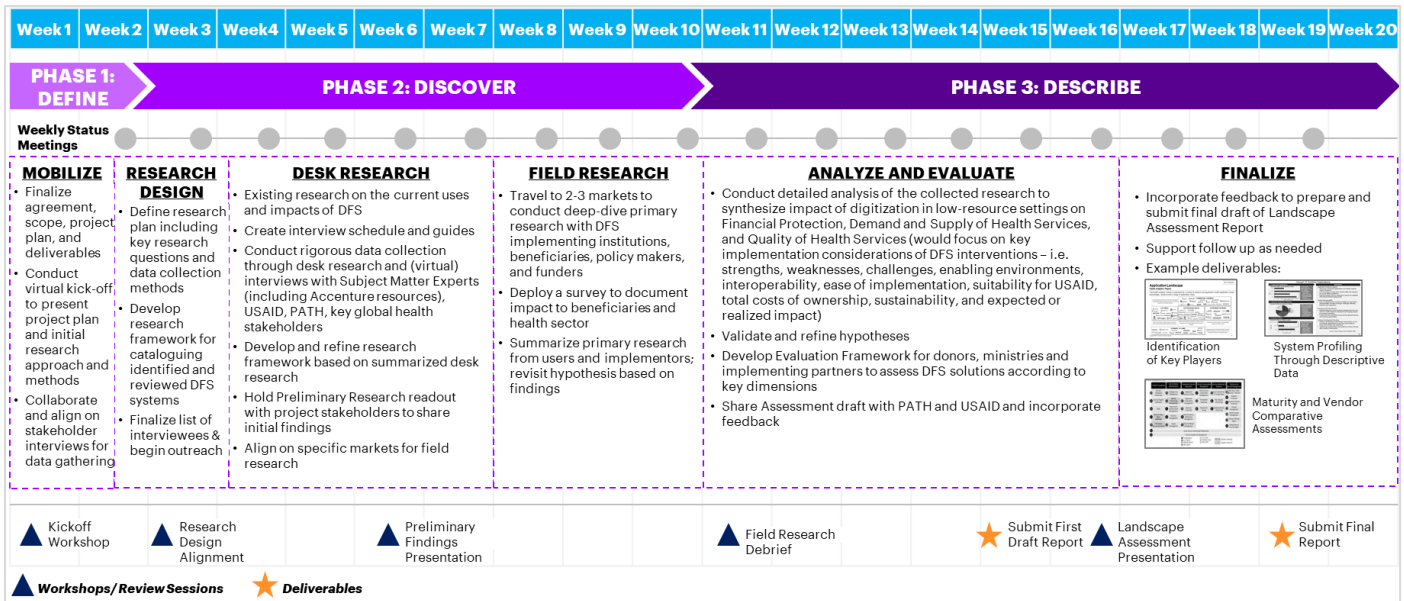
Accenture would deliver on the desired scope of work across three phases, which would cumulatively comprise a 20-week duration:

- ❖ **Define** → During this phase, we would mobilize the project and agree on project scope and expected deliverables.
- ❖ **Discover** → During this phase, we would execute on the research plan to conduct both secondary (desk-based) research as well as primary (field-based) research.
- ❖ **Describe** → During this phase, we would conduct a detailed analysis of the research to pull together a working hypothesis on the impact of DFS on health outcomes and health systems.

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<sup>2</sup> [Broadband Commission Working Group on Digital Health](#)

The following figure provides a more detailed breakdown of anticipated activities across these three phases:



As a result of this process, Accenture would ensure that we embed a human-centered design approach to this landscaping exercise. Through interviews with subject matter advisors, Accenture would develop a thorough framework for evaluating the success and efficacy of existing DFS implementations. Pairing this knowledge with field research (with implementing institutions as well as beneficiary surveys) would help to further refine our initial hypotheses and provide a holistic view of contributions that DFS have made to financial protection and the strengthening of health systems.

Key elements to the final, detailed landscape assessment report would capture several components to consider for future implementation or support, including:

- ❖ DFS case studies detailing where DFS has increased financial protection, increased demand, and improved health system performance
- ❖ Barriers and/or challenges during implementation of DFS and how these were overcome
- ❖ Critical implementation environmental considerations, including political, technological, economic, cultural, and regulatory elements
- ❖ Success factors and enablers (e.g. change management, revenue models) that contributed to appropriate levels of adoption and desired outcomes of digital enablement
- ❖ Risks and mitigations, including tradeoff and opportunity considerations between the dual-pronged goals

Through the process, a full-time ADP project team would be supported by a dedicated engagement lead and support from Accenture leadership to ensure appropriate alignment with Digital Square and USAID goals. Accenture welcomes the opportunity to work with Digital Square and key stakeholders to further refine the scope and approach for this landscaping exercise so that we appropriately meet the needs of underserved communities.

### Risk Mitigation

We do not anticipate any significant roadblocks in the delivery of the final landscape assessment report but would stand up a detailed data-driven risk management framework comprised of four overarching categories: Strategic Risk (market, political, and competitive factors), Operational Risk (systemic or people-related factors), Financial Risk (revenue, cost, and liability factors), and Compliance Risk (regulatory, procedural, and contractual factors). These risks and underlying factors would be carefully tracked and managed during our weekly stakeholder meetings.