



Banking on Health: A Global Assessment of DFS and Health Solutions for Low-Resource Settings

Executive Summary

Grameen Foundation USA (Grameen), in partnership with IntraHealth International (IntraHealth), proposes to conduct a global landscape assessment to understand the role of digital financial services (DFS) to both advance financial protection of households when seeking health care services and improve health system performance. Drawing on respective expertise in DFS, development of consumer health financing instruments, health systems strengthening and development of digital health innovations, Grameen and IntraHealth will co-create a research methodology, draw on country-level staff and partners to conduct in-depth interviews, capture local lessons, articulate informative case studies, and synthesize lessons and recommendations for both health and financial services actors.

Consortium Team

As the prime for the proposed landscape assessment approach, Grameen has over 15 years of experience designing, testing, and scaling health financing and digital financial services (DFS) as well as programmatic experience working at the intersection of health and microfinance. Grameen also has experience developing and integrating digital technologies for the health and financial sectors, such as the [MOTech](#) suite of services designed to address community health worker (CHW) training and support and the [Mifos](#) open-sourced platform for cloud-based core banking systems. Recently, Grameen completed research to outline the lessons learned [developing health financing products](#) with financial service providers (FSPs), some of which were digital in nature, but the majority representing traditional finance approaches, such as health savings, health loans, linkages to health insurance products and the necessary complementary services needed to ensure effective take-up and use of these financial products as well as the associated health services. The development of these health financing tools was the result of local collaborations with public and private health facilities, FSPs, and insurance providers to ensure the products responded to both household needs and the needs and processes of health facilities in accepting payments for health services. Similar to the landscape assessment being requested for health financing, Grameen recently conducted a [landscape assessment](#) to capture the state of practice related to the use of digital farm and farmer data to advance innovations in data use, sharing, and products/services. While unpublished, Grameen also conducted a desk review for Marie Stopes International (MSI) to inform MSI's strategy for assisting franchisees in gaining access to credit to support startup, operating, and/or expansion capital. Bobbi Gray, Research Director and Christian Loupeda, Senior Director of Financial Inclusion, who both co-authored Grameen's research on health financing, will lead efforts for the health financing landscape assessment on behalf of Grameen.

Supporting Grameen, IntraHealth builds on 40 years of experience in assisting countries to strengthen their capacity to plan, develop, manage, and support health workers. IntraHealth's key approaches in human resources for health and health systems strengthening include developing and supporting digital health solutions to help health sector leaders communicate more effectively with health workers, make better, more informed decisions about health workforce

policy, planning, training, regulation, and management, and lead successful change management processes to move from paper-based to digital management systems. IntraHealth developed global digital health goods to support continuous improvement of health system management and performance, such as [iHRIS](#), the leading human resources information system for health workforces, [mHero](#), a communication solution for governments to connect with health workers, and the [Global Open Facility Registry](#), for identifying, reconciling, and synthesizing duplicate or incomplete facility records across multiple data sets. All three global goods will be supported by members of the Digital Health team.

Project Description

Problem Statement: Health shocks are the most prominent idiosyncratic shocks and stresses that low-income households face, particularly when they affect primary income earners as health costs are compounded by loss of income. Despite the availability of national health insurance schemes, free primary health care, and attempts of developing universal health coverage in some low-income countries, out-of-pocket health expenses are still often catastrophic for low-income households. The impact of health shocks is not limited to low-income households. The health system itself suffers from low and slow funding, and an overall lack of resources that can exacerbate patient out-of-pocket health expenses and reduce utilization by those most in need. DFS, particularly in the form of health savings and insurance, are promised to assist households in anticipating, promptly responding to, and recovering from health events without sending households into further financial distress. DFS can also contribute to the development of a digital ecosystem whereby health providers benefit from efficiencies in digital payments, insurance reimbursements, and payments to community health volunteers, among others. Despite advances in capturing lessons from non-digital household-level health financing tools, little is known regarding how DFS can increase financial protection of households through access to and use of digital health financing tools or how DFS can improve health systems performance.

Approach: Grameen and Intrahealth propose to conduct a landscape assessment covering projects, products and services within the scope of DFS for health and health systems performance by leveraging its respective expertise and staff, as well as the expertise among other local DFS and health providers, in more than 20 countries, including Ecuador, El Salvador, Ghana, India, Kenya, Namibia, Philippines, Senegal, Tajikistan, Tanzania, Rwanda, and Uganda. The landscape assessment will include the following components:

- A rapid global scan, to build upon the research Grameen has already conducted, to identify stakeholders, resources, and experiences of designing DFS (as well as non-digital insights) for health and health systems performance. Interview guides and key informant interviews (in-person or virtual) will be designed to be used with FSPs, public and private health providers/health systems, beneficiaries, and other domain experts, such as, but not limited to those working in microinsurance, DFS, health systems, mobile network operators, private-sector innovators and would include specific organizations such as M-Tiba, Global Health Direct, BIMA, GSMA, MicroEnsure, the Microinsurance Network, UNCDF, ILO, Abt Associates, the SHOPS Plus Project, the Center for Health Market Innovations, USAID, M-PESA, IPA, JPAL, Busara Center, John Hopkins University, PATH, John Snow International, Pathfinder, and several financial service providers

known to provide health financing such as CARD MRI (Philippines), Bandhan Bank (India), CRECER (Bolivia), RCPB (Burkina Faso), Cooprogreso (Ecuador), and the various organizations identified in Grameen's latest [landscape assessment](#) of microfinance and health practitioners in India that provide health financing products.

- These initial interviews will be used to prioritize which efforts are highlighted in four in-depth case studies. Once the locations for the case studies are selected, additional interviews will be conducted to provide a 360-view of the select approaches and will include interviews with all relevant stakeholders, such as financial service providers, health providers, and beneficiary/patient perspectives.
- This landscaping assessment will include a review and analysis of adjacent health information systems that support healthcare delivery, such as digital patient medical records, communication platforms, electronic referral processes, decision support tools, and human resource management systems.
- A comprehensive paper capturing primary and secondary data used for the assessment, identifying common lessons, and providing practical steps and recommendations for furthering advances in both the health and financial sectors. The paper would aim to identify where key investments are needed, where expertise across the health and financial (inclusive of government's roles) sectors can be leveraged, and practical descriptions of design features that are critical for uptake and ongoing use of health financing products and transactions.
- The paper will also include at four stand-alone in-depth case studies that assess the product description (including the partnerships that make up the delivery mechanism), outreach, business case, sustainability issues, factors that contribute to success and challenges or potential failure, the enabling environment, and the degree of integration between health actors and DFS actors, beneficiary perspectives, among others.
- A series of webinars to both present the main findings of the assessment and gather input on those findings would be conducted post the grant period. Webinars, conference presentations and blogs would be used to promote key findings and lessons from the assessment.

Risk Mitigation: The primary risk to the success of conducting a comprehensive landscape assessment is the limited availability of information online regarding DFS innovations in this space, which will require more time of the research team to identify appropriate use cases. The key mitigation strategy is relying on the extended Grameen and IntraHealth teams located across the globe to help identify actors in their respective markets. Grameen and IntraHealth, given prior experiences, already understand some of this landscape which will also facilitate early engagement with key actors.