



m-tiba

# Giving Everyone The Power To Care

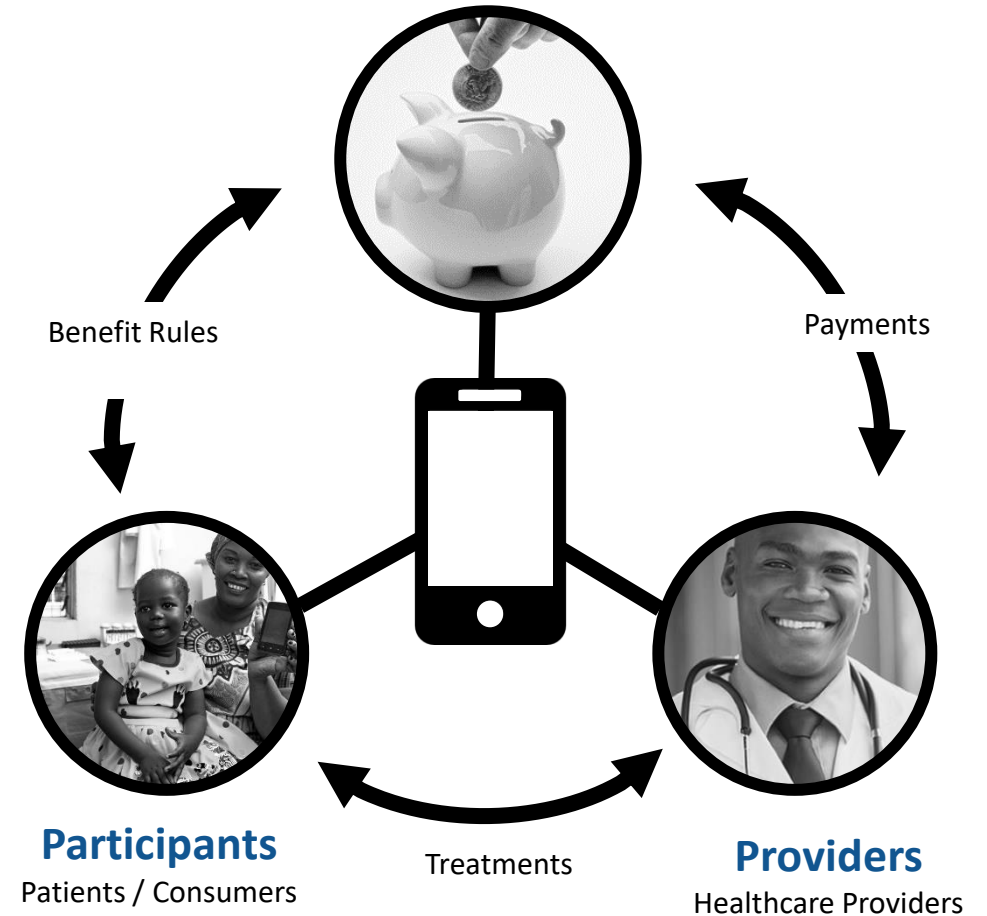
 carepay

14 May 2020

- CarePay was started in Kenya, in 2015 together with Safaricom’s MPESA Foundation and PharmAccess Foundation
- In 2018, CarePay International was established in Amsterdam for international expansion
- Today, CarePay has operations in Kenya, Nigeria, Tanzania and The Netherlands
- We have developed a mobile health platform that links *Payers* directly to *Participants* and *Providers* to manage payment distribution
- Managed on the CarePay Platform, M-TIBA, to date:
  - >4.5M Participants
  - >3,000 Providers
  - >20 Payers

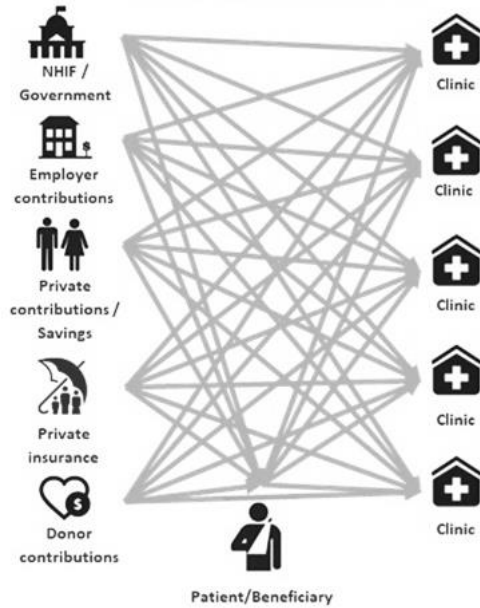
### Payers / Risk Takers

Risk Takers: Private Insurance Underwriters, Re-insurers, Government/Public Insurance, Donors, Employers, Diaspora Remitters, etc.



## Problem Statement

Paper-based, fragmented processes, siloed data, cumbersome experience



**> USD 20**

per year of managing health insurance life

### Real problems

#### Payers

- Run massive inefficiencies
- Struggle with fraud
- Lack insights on their risk pool
- Can't reach the larger market and the most vulnerable

#### Participants

- Can't easily access care
- Can't afford or pay for care
- Lack view of their benefits
- Don't trust payers or providers

#### Providers

- Struggle to get paid early
- Run massive inefficiencies
- Are burdened by paperwork
- Lack insights on patient needs

## M-tiba Solution

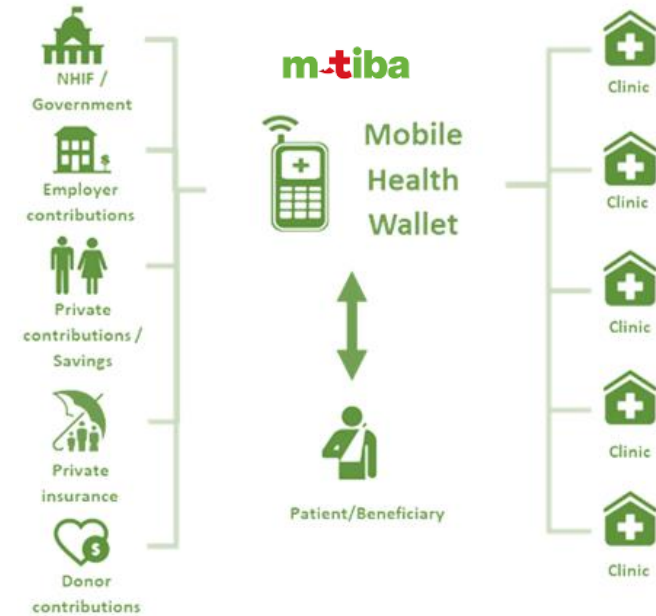
INCLUSIVE

DIGITAL

RELIABLE

TRANSPARENT

AUTOMATED



**USD 5**

COST EFFICIENT

per year with Carepay managing health insurance life

## 1 Intro: MTIBA connects healthcare



- MTIBA is a **mobile health payment platform** powered by CarePay
- to manage **digitally** and **end-to-end** all healthcare benefits and claims
- with a **mobile connection** to users and healthcare providers

MTIBA founding partners

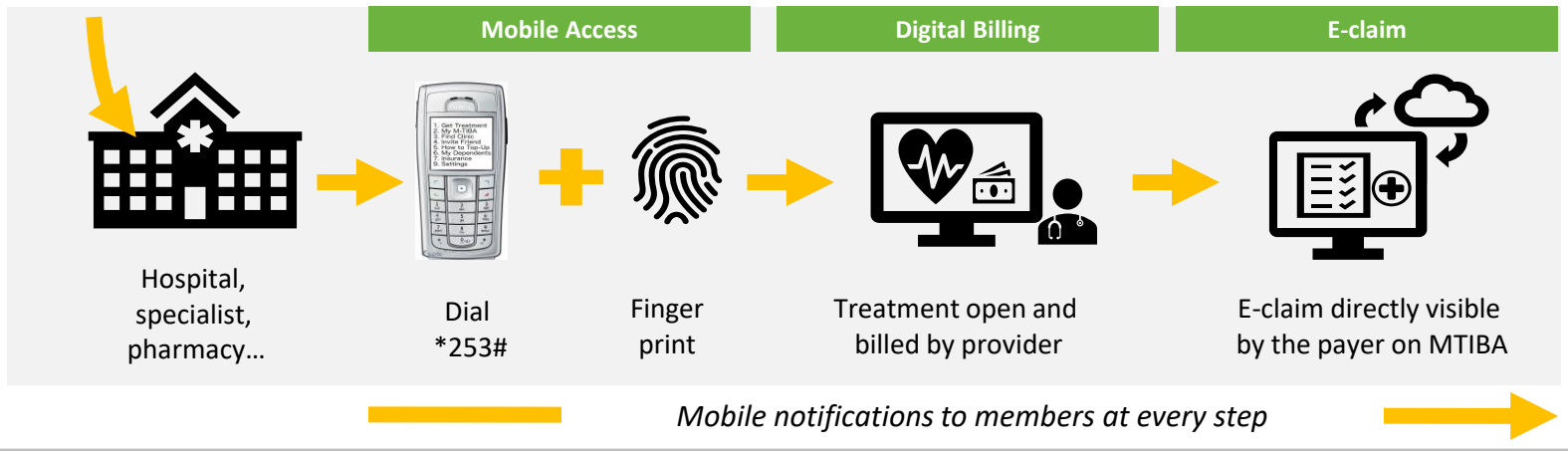


## 2 How MTIBA works

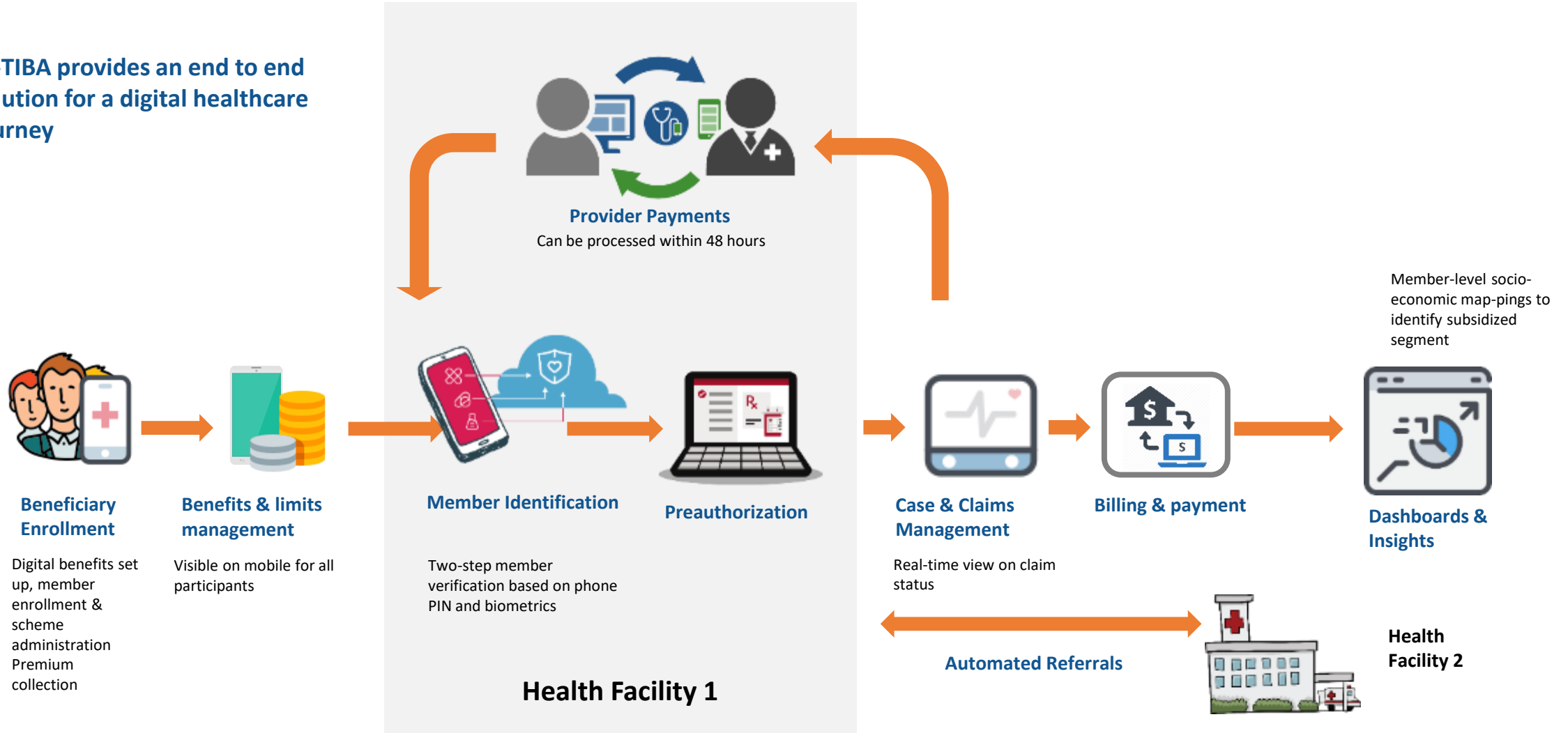
A member visit a healthcare provider:

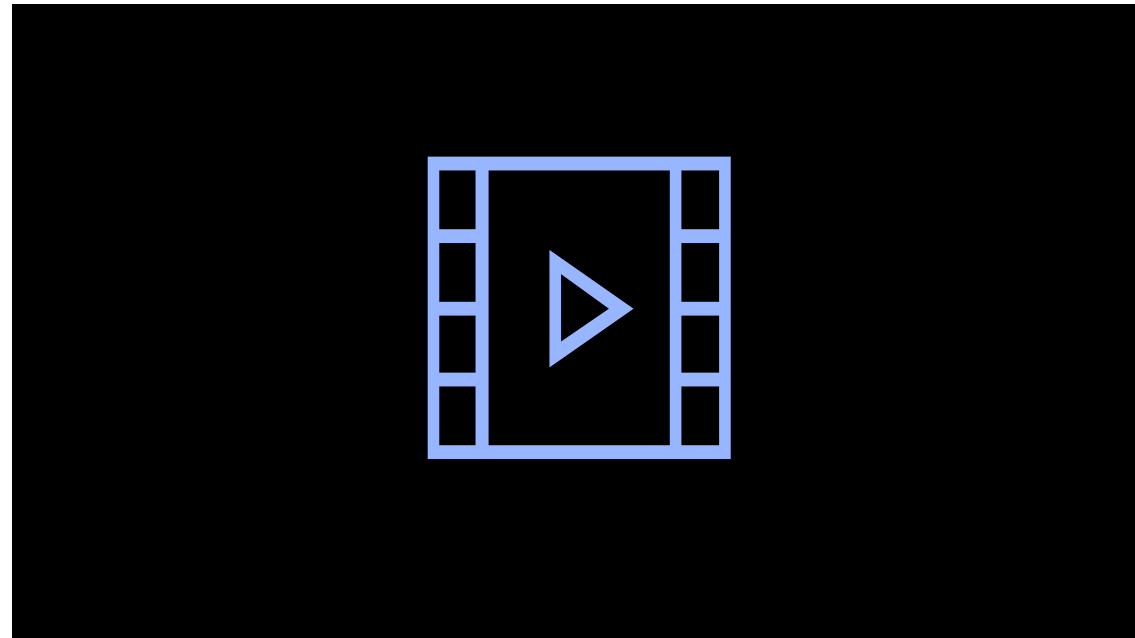


- How members access benefits at the healthcare facility:**
1. Dial \*253#
  2. Enter your PIN
  3. Select "Get treatment"
  4. Enter healthcare facility MPESA Till number
  5. Select patient, and cover to be used
  6. Authorize treatment at the provider (SMS notification)



M-TIBA provides an end to end solution for a digital healthcare journey







<https://youtu.be/VPhQTSZCTtk>


## Platform set-up


### Manage Payers & Scheme Rules

General information 


Scheme Limits 


Identification Method 


Family composition 

Payer Rate charts 


Payment details 

General info Agency 


Payer User management 


Agent user management 


### Manage Participants


Member App (self reg.) 


USSD (self reg.) 


Public Web (self reg.) 


Agent App (agent) 

Payer Portal (agent) 


Provider Portal 


Bulk reg. (CSV) 


Bulk reg. (Pay. portal) 

Accept Platform T&C 

### Manage Providers & Facilities

General info provider/facility 

Provider user management 


Provider Operations 


Pricelist management 


Training 

### Manage Accounts


Pay Premium 

Accept Program T&C's 

Enrol participant 

Update KYC details 

Bulk Update KYC details 

Change account 


## Platform day-to-day operations

### Manage Treatment

Identify patient 


Create claim 


Treat patient 


Invoice treatment 

### Manage Claims

Pre-auth: Approve/reject 

Referral: approve/reject 

Claim: approve/reject 

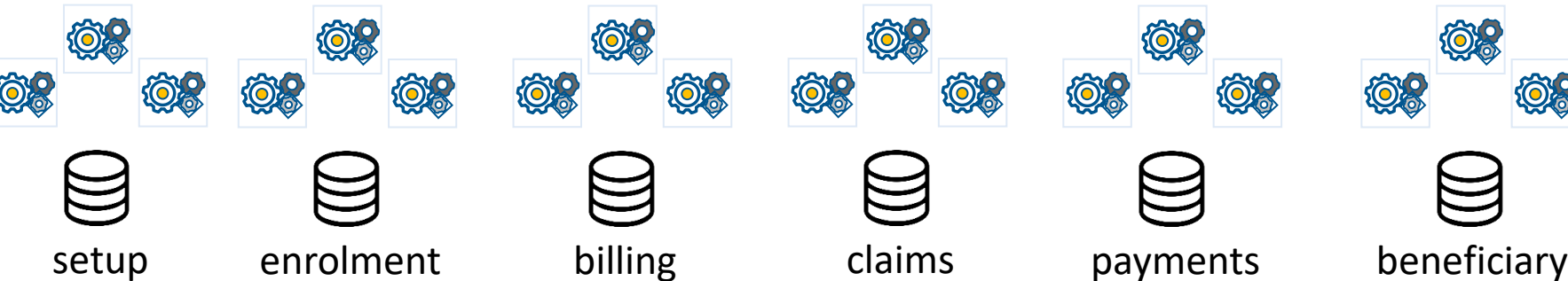
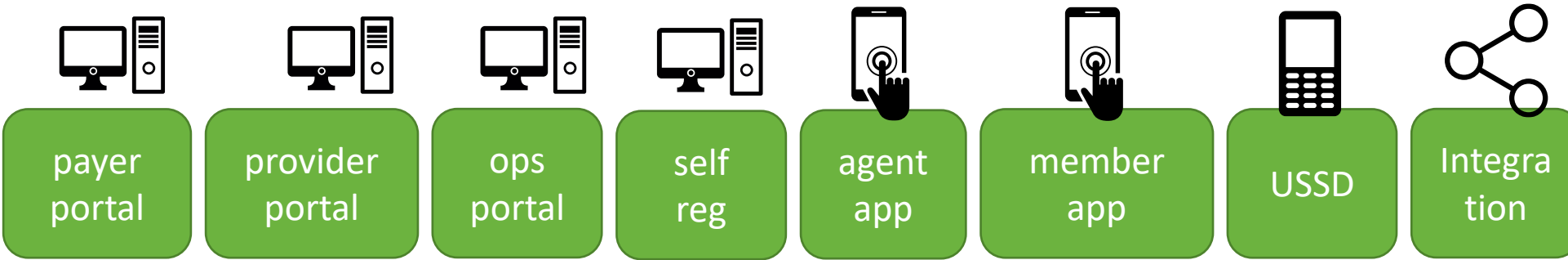
Claim lock-out 

### Manage Financials

Payments 

Cash Advance 

# Overview



mpesa  
remita  
nibss

safaricom  
africastalking  
infobip  
starfish

nhif / iprs  
safaricom  
bvn

client layer

business layer using microservices

data layer

3 separate AWS accounts for KE, NG and TZ



### Healthcare Providers

The Aga Khan University Hospital • THE AGA KHAN UNIVERSITY HOSPITAL

The Nairobi Women's Hospital  
With passion we deliver healthcare

Malibu PHARMACY LTD  
... for all your prescription needs.

Metropolitan Hospital  
Your Partners in Health

Gertrude's CHILDREN'S HOSPITAL  
Quality healthcare for children

MERIDIAN HEALTH

THE NAIROBI HOSPITAL

THE MOMBASA HOSPITAL  
established 1891

Avenue Healthcare

M.P. SHAH HOSPITAL  
A HOSPITAL OF CARE

### Commercial Partners

M-PESA

Swiss Re

Oserian Flowers

Sanlam

RESOLUTION INSURANCE  
General | Medical

AAR Insurance  
You're in control

UAP  
Better. Simple. Life.

OLDMUTUAL

MEDICAL CREDIT FUND

NHIF  
Afya Yetu. Bima Yetu.

Safaricom  
Twaweza

Minet  
Secure Tomorrow



### Funding & development Partners

The Global Fund

amref health africa

Pfizer The Pfizer Foundation

PharmAccess FOUNDATION

Gilead FOUNDATIONS



A photograph of a man in a white t-shirt holding a young girl in a yellow dress in the air. The girl has her arms outstretched and is smiling. The background is a clear blue sky.

**m-tiba**

**THANK YOU**