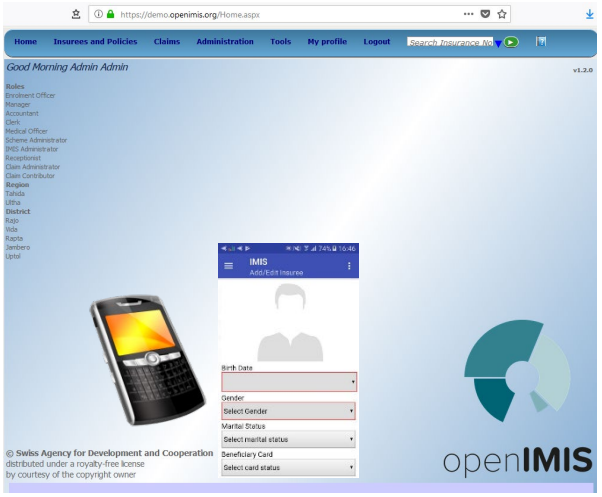
Swiss TPH
Swiss Tropical and Public Health Institute
Schweizerisches Tropen- und Public Health-Institut
Institut Tropical et de Santé Publique Suisse

Associated Institute of the University of Basel

Implementing Technology with Mutuals

An open source Insurance Management Information Systems (openIMIS)



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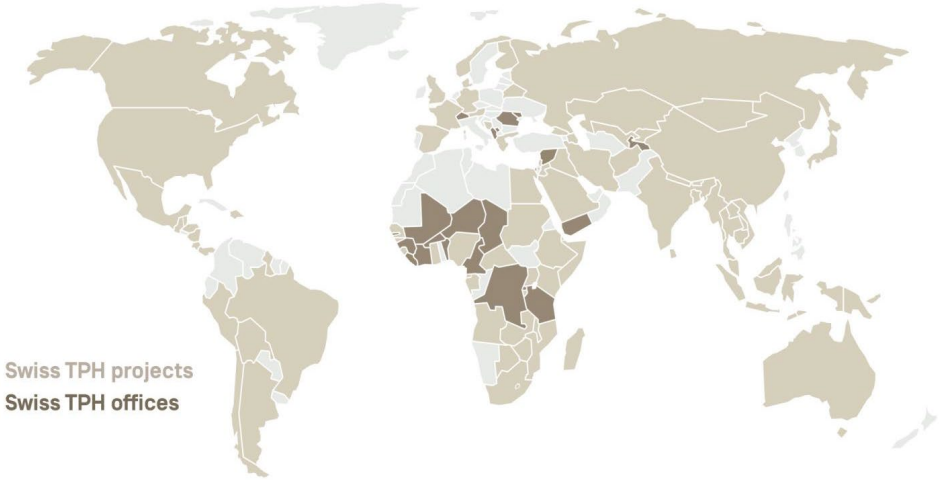
Swiss Tropical and Public Health Institute

Presentation Overview

- Introduction
- Technology for mutuals
- An open source solution for insurance implementation
- The opportunity for mutuals

Swiss Tropical and Public Health Institute (Swiss TPH)

- Swiss TPH is a public health institute with a particular focus on LMICs
- Combines Research, Services and Education & Training
- Aim to improve the health and wellbeing of populations through a better understanding of disease and health systems and by acting on this knowledge.
- 800 employees and students from over 70 nations
- 300 projects in over 100 countries



Swiss Tropical and Public Health Institute (Swiss TPH)

We support health mutuals in

- **Cameroon** – BEPHA, a project funded by Misereor to provide health insurance in the North West and South West regions through 5 church based schemes (35000 members - 2018). Through a Provincial/coordination office all schemes are supported on process standardization, pricing, digitization, marketing, amongst other areas.
- **South-Kivu, DRC** - through a project funded by the Swiss Agency for Development and Cooperation (SDC) and implemented by GIS IS, Swiss TPH is supporting 9 MHO with around 19000 members in context of digitization. Among them 6, belongs to the network REMUSACO (the whole network is 23 MHO)
- **Chad** - Swiss TPH supports the promotion of health mutuals (primarily on digitization) through the implementation of a Health System strengthening project funded by the Swiss Agency for Development and Cooperation (SDC) in partnership with CIDR, leading the MHO promotion programme. Swiss TPH is supporting digitization of one district based MHO with around 10000 members.

Other insurance schemes supported on digitization

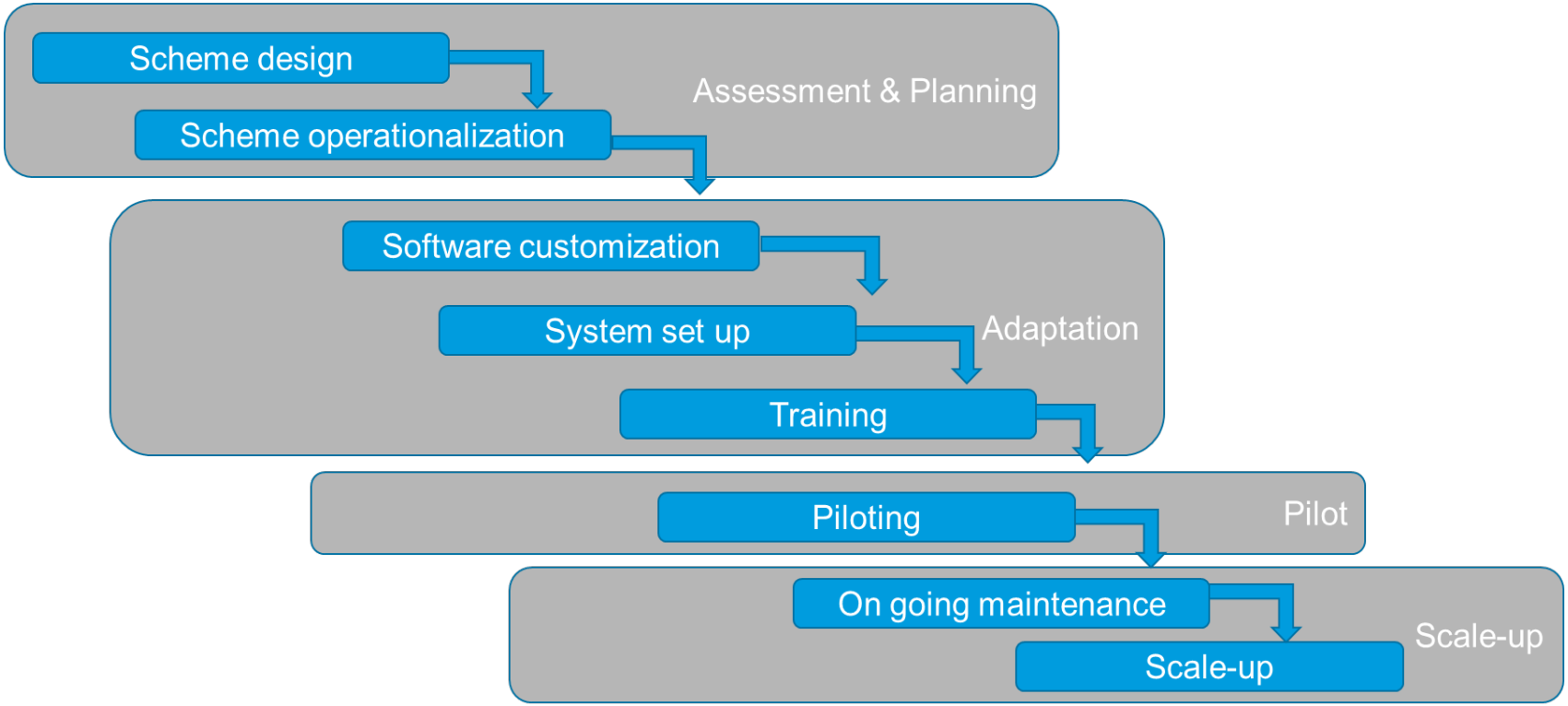
- Tanzania (current - 2 Mil.) – National roll out of the informal sector scheme of the government (iCHF)
- Nepal (past - 1.5 Mil.) – Government's national health insurance scheme (Health insurance Board)

What can technology do for mutuals?

- Scaling up
- Professionalization
- Risk management and actuarial analysis
- Transparency
- Reducing fraud (originating from provider, own staff and members)
- Supporting and standardizing complex business rules and processes
- Reduce operational cost (contribute to sustainability) – ?

Technology is still a means to an end!

How do you introduce such technology?



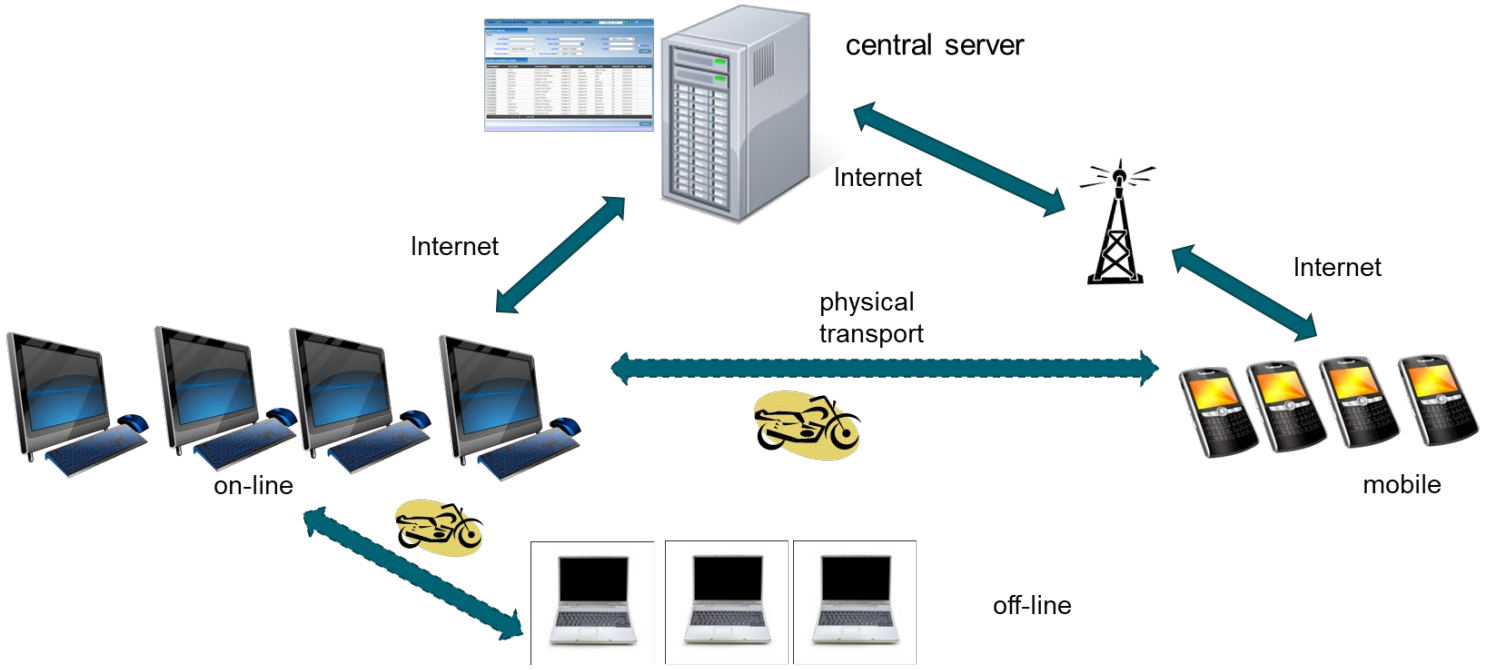
Cost implications - is there a threshold to introduce technology?

- Net costs depend on context
- An example with admin ratio (against income):
  - Admin costing study in rural districts of Tanzania (beyond technology)
  - 35% of District population brings down admin cost ratio to 30% (reduces further)
  - Key cost components:

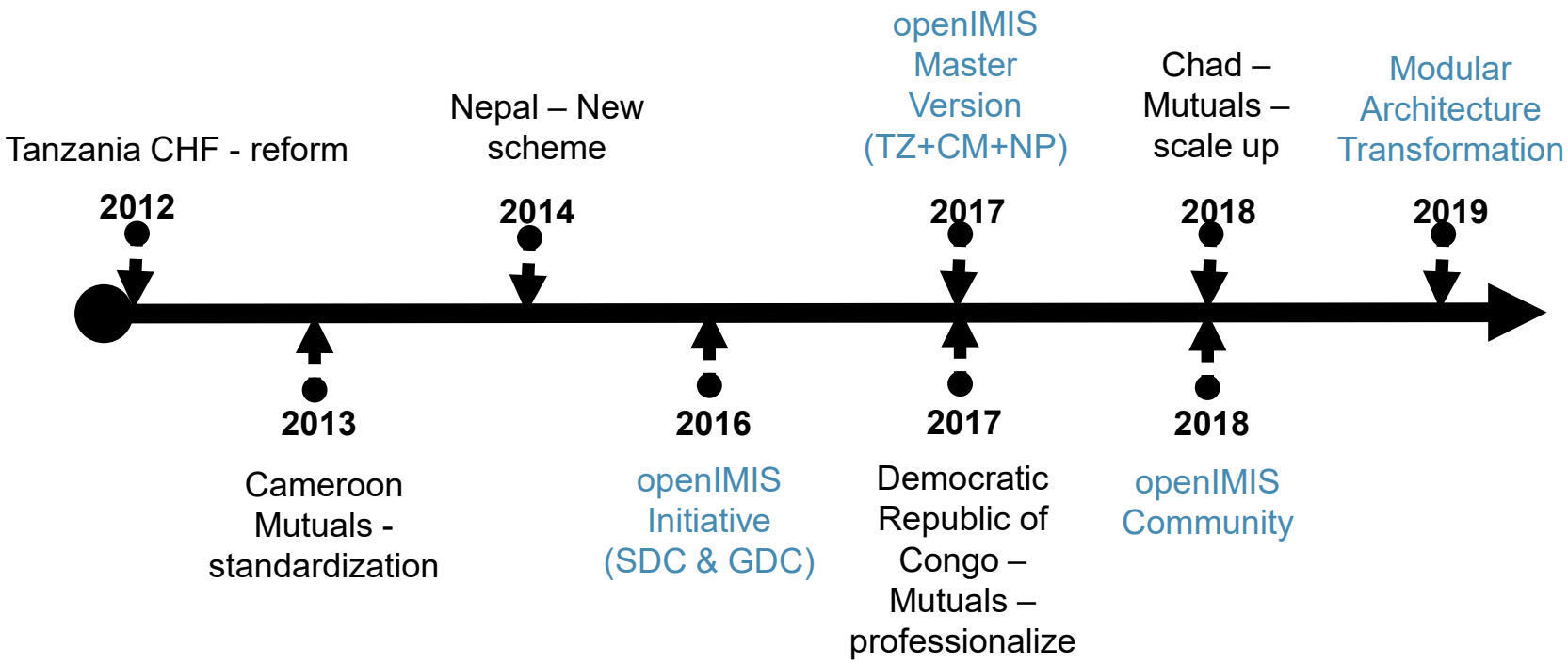
S.No.	Kongwa	Chamwino
1	CHFO's salary	CHFO's salary
2	CHF Mobile Phones	CHF Mobile Phones
3	CHF Manager's salary	CHF Manager's salary
4	EO's incentive (variable cost)	CHFO per diem
5	Individual Claim Form (variable cost)	Accountant's salary
6	CHFO per diem	Individual Claim Form (variable cost)
7	Data Entry clerks salary	Phone allowance
8	Accountant's salary	Data Entry clerks salary
9	Phone allowance	Board Member Sitting Fee
10	Office IT hardware	Manager per diem

What is openIMIS?

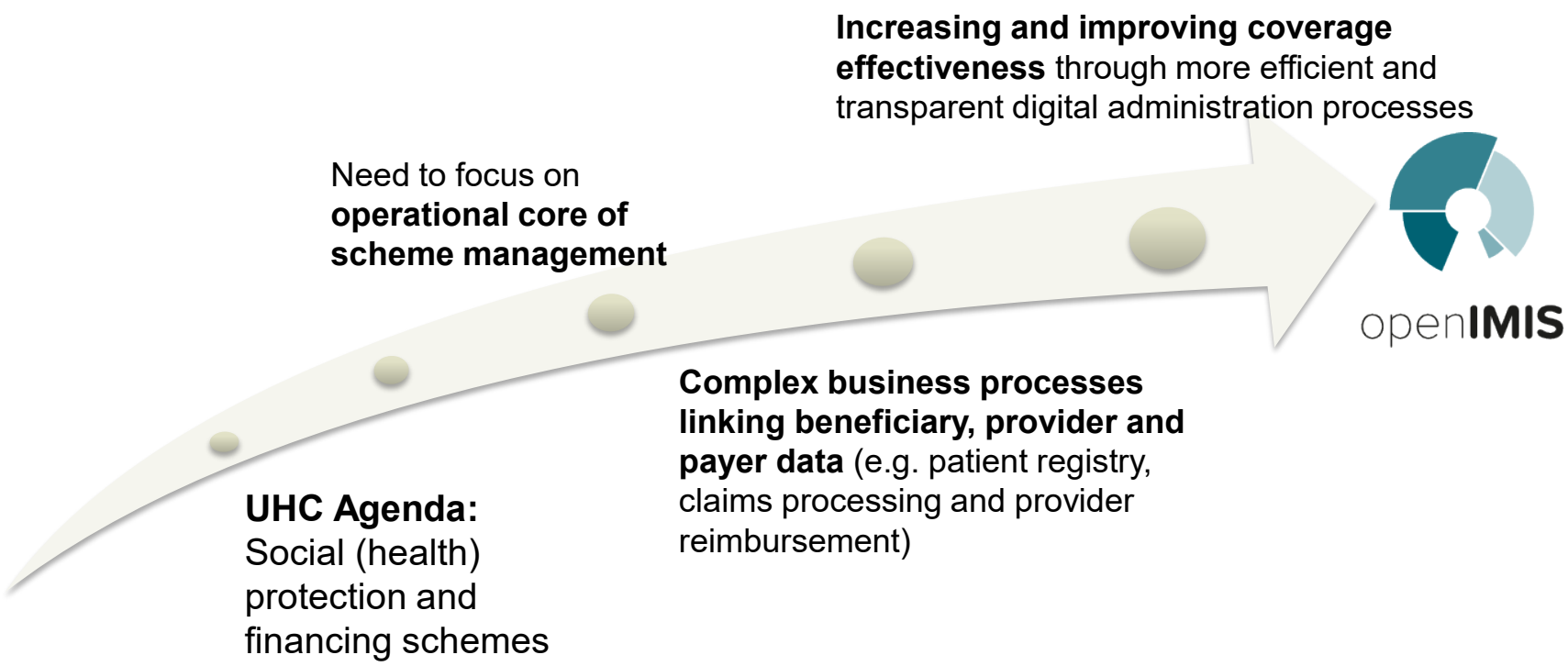
- Open source software for health insurance schemes (of any form) to manage their operations
- Mobile phone applications for enrolment, renewals, member enquiry, feedback collection, claims submission



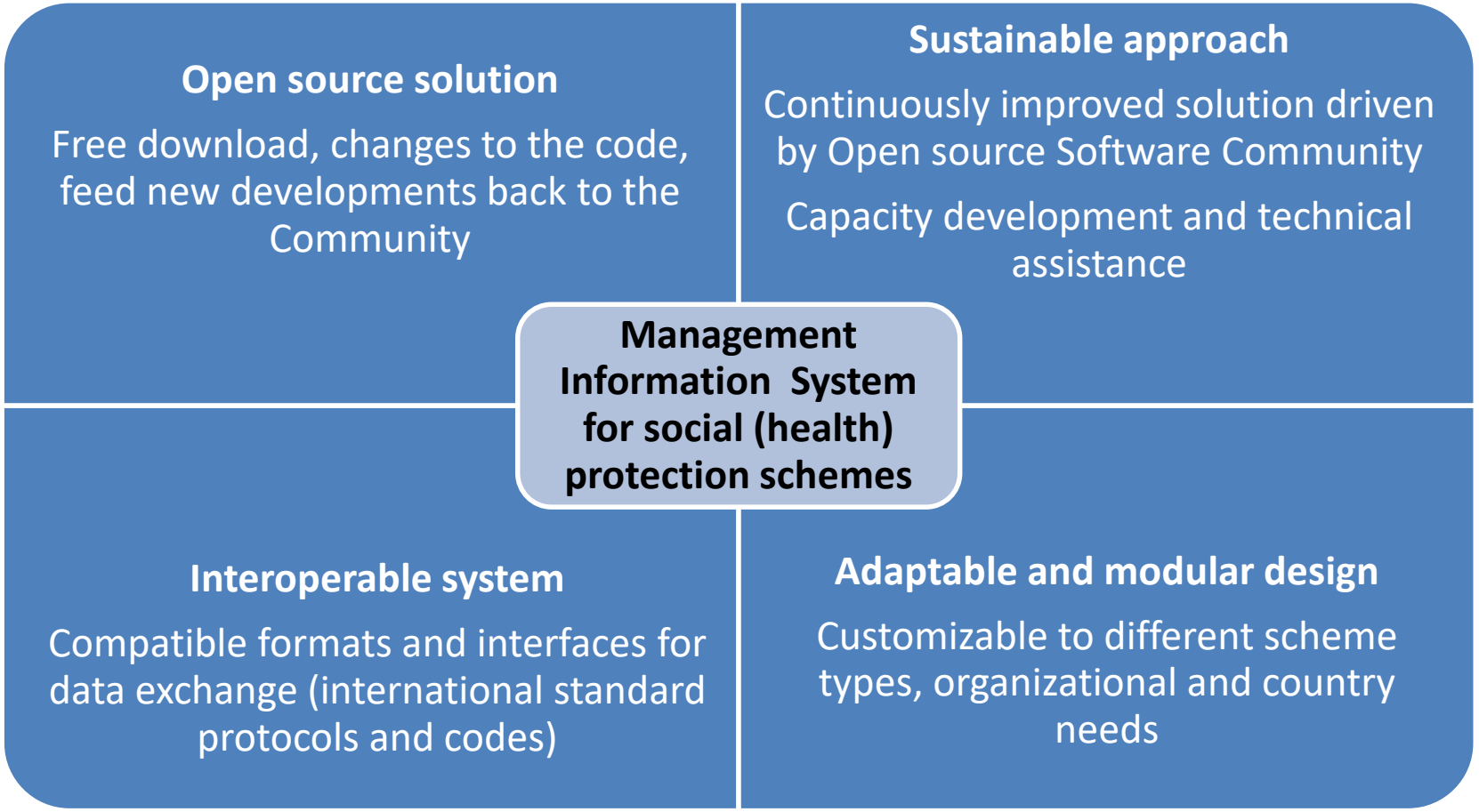
IMIS to openIMIS: context of implementations



A global perspective - Why openIMIS Initiative?



A Global Good advancing Agenda 2030 & SDGs



openIMIS Community Resources

Implementations currently in 5 countries (including 3 in context of mutuals)

- Dedicated development teams
- Implementation support teams

across Asia, Africa and Europe!

www.openimis.org - Home of the openIMIS Initiative

Strategic direction given by a Steering Group

Technical directions guided by a Technical Advisory Group

openIMIS wiki - Read more about openIMIS

www.github.com/openimis - Download software and source code

openIMIS Demo: demo.openimis.org - use the demo now !

openIMIS Service Desk- report issues, bugs, or **feature requests** !

What is the opportunity for mutuals with openIMIS?

- Advancing the Lomé Declaration - strengthening mutuelles through professionalized information systems
- Leverage software developments that are made, tested and vetted by a global community
- Leverage implementation support resources (implementation starter kit, training resources, check lists, etc.)
- Join the community and share your expertise (towards development or implementation of openIMIS)
- Bring down cost of implementing technology by hosting multiple mutuelles on one instance supported by centralized support structures!

Thank you!

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