

# International Health Insurance Forum 2021

## West Africa event

10 – 12 November  
Labadi Beach Hotel  
Accra, Ghana

## Accessibility, affordability and sustainability

Partnerships, products and technology to advance universal healthcare

Kwame Nkrumah Memorial Park and Mausoleum

Supporting Organisation



*Doing now what patients need next*

Affiliate



**24 / 7 Doctor**  
Online

Lunch Sponsor



Exhibitor



Strategic Partners



**AHB**  
AFRICA HEALTH BUSINESS



HEALTHCARE  
FEDERATION OF  
GHANA



# Welcome to an approach designed for Africa

## The art of good conference production

The art of good conference production relies upon relevant content, engaging speakers, first class facilities and ensuring the event not only educates and informs the audience but provides value for money.

Beyond that, it should offer great networking and be an enjoyable experience for all involved.

The profusion of video conference events during the Covid-19 pandemic has provided some innovation but often the technology is not used to its best and audience attention is poor with reduced networking success.

There have been few, if any, events in Africa dedicated to health insurance as a health system financing tool. We are changing that.

## Our format

In 2018 we believed that a new format was required to bring alive health insurance conferences in sub-Saharan Africa and make them **relevant to Africa**. We believe that smaller, more intimate events offer greater, more valuable networking and knowledge transfer opportunities. We saw this format succeed at a number of events in Europe over the previous two years.

Our events have been changing the *status quo* of in-person events which are re-emerging in some parts of the world as travel restrictions constantly change.

Whilst the themes should be relevant to the region, speakers should have global experience to bring insights from other parts of the world.

Importantly, this is a “how to do” **not** “what to do” event.

## Our events so far

We produced our inaugural event in Dubai in September 2018. This was aimed at both the Middle East and African markets. The success of this first event led us to produce our first East Africa event in Nairobi, Kenya, in April 2019.

We have also just concluded a very successful second East Africa event in Kenya.

## Why Ghana?

Our first International Health Insurance Forum held in Dubai in September 2018 was targeted at delegates from both the Middle East and Africa and succeeded in attracting delegates and speakers from several African countries. However, to attract more delegates from sub-Saharan Africa it is clear that we must produce events specifically **for Africa, in Africa**. The reasons are clear: a more affordable cost for delegates and an opportunity to tailor the content for local markets.

## The themes

All of the challenges for Africa can be resolved into three themes that are relevant to insurers, claims administrators, employers, individuals, regulators and healthcare providers, namely **Accessibility, Affordability and Sustainability**. These themes are the core of your event program.

## A different calibre of speaker

Several of our speakers will have experience of speaking at conferences around the globe and will generally be high level executives who can bring their globally acquired experience to our audience.

But we can equally learn from regional speakers with international experience but who also have experience of their own markets which have different challenges. The opportunity for knowledge transfer between speakers from outside the region and West African based speakers and delegates is enormous.

## The audience

We expect the forum to be attended by insurers and reinsurers, intermediaries, regulators, IT firms and telcos and hopefully some healthcare providers.

I hope our approach will inspire you!



Robin Ali  
Head of Program Content  
International Health Insurance Forum series

## Our forthcoming events in 2022



### Middle East event

15 – 17 February 2022

(Country and venue to be confirmed)

Bahrain, Oman or Qatar



### East Africa event

20 – 22 April 2022

(Dates and venue confirmed)

Radisson Blu Hotel, Kigali, Rwanda



### South East Asia event

June 2022

Kuala Lumpur, Malaysia



### West Africa event

16 – 18 November 2022

Radisson Blu, Victoria Island, Lagos, Nigeria

# Our Event Advisory Panel

## Local knowledge is essential in developing a program for a specific region

We could not have produced such a program without the support and advice of our local Event Advisory Panel.

I take this opportunity to personally thank everyone who appears below for their voluntary and amazing support.



Mrs Nancy Ampah  
Chief Executive Officer  
Nationwide Medical Insurance  
Ghana



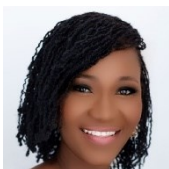
Ronald Oppong Adom  
Industry Lead  
Private Health Insurance Association of Ghana  
Ghana



Daniel Marfo  
CEO and Co-founder  
Rx Health Info Systems  
Ghana



Dr Dan V Armooh  
Chief Executive Officer  
Acacia Health Insurance Limited  
Ghana



Leona Lillian Abban  
Country Manager, Ghana  
MicroEnsure  
Ghana

# Your program

## 10 November 2021

- 1930 - 2200 Evening reception (complimentary for all Forum attendees)  
Mingle informally with delegates, sponsors and speakers as you enjoy food and beverages at the poolside terrace area of the Labadi Beach Hotel, Accra, Ghana

## 11 November 2021

### 0800 - 0900 *Registration and refreshments*

- 0900 - 0905 Event producer's welcome  
**Robin Ali**  
Head of Program Content, International Health Insurance Forum
- 0905 - 0915 Chairperson's welcome address  
**Dr Dennis Bortey**  
Medical Director, HealthNet Medical Centres
- 0915 - 0930 Opening address  
**Dr Anthony Nsiah Asare**  
Special Advisor on Health, Office of The President of Ghana
- 0930 - 1000 Regulatory perspective: How National, Community-based and Private Health Insurance as health system financing solutions can work in partnership in West Africa  
**Mrs Yaa Pokuaa Baiden**  
Deputy Chief Executive, Administration & HR, National Health Insurance Authority, Ghana
- 1000 - 1030 Private health insurance perspective: How should governments embrace and work with private health insurers to extend the reach of affordable healthcare?  
**Ronald Oppong Adom**  
Industry Lead, Private Health Insurance Association of Ghana
- 1030 - 1100 Healthcare provider perspective: How can payer-provider relationships be improved?  
**Dr Nana Asante-Appiah**  
Medical Director, Life Healthcare Ghana
- 1100 - 1200 *Refreshment break and networking with the opportunity to join a breakout session and take your refreshments with you!* Breakout session led by **Dr Nana Asante-Appiah**  
An opportunity in a relaxed format to join this session for open discussions on how payer-provider relationships can be improved
- 1200 - 1230 Sponsor speech: How pharmaceutical companies are improving healthcare in West Africa  
**Dr Philip Anderson**  
Country Manager, Ghana, Roche

## Theme 1: Accessibility through technology and regulation

1230 - 1300 Session 1: How is telemedicine improving access to healthcare in West Africa?

**Dr Dennis Addo**

Founder and CEO, Claron Health International

1300 - 1330 Session 2: How are regulators supporting and managing the growth of telemedicine?

**Dr Isaac C N Morrison**

Board Member, National Health Insurance Authority, Ghana

*1330 - 1430 Lunch and more networking!*

1430 - 1500 Session 3: Growing and increasing access to private health insurance through effective regulations

**Dr Dan V Armooh**

CEO, Acacia Health Insurance Company

1500 - 1530 Session 4: How can (and are) insurers, banks, telcos and IT providers working together to improve accessibility to health insurance?

**Dr John Serbe Marfo**

Senior Lecturer, Kwame Nkrumah University of Science and Technology

*1530 - 1600 Refreshment break*

1600 - 1700 Panel session A: Identifying initiatives to improve accessibility to healthcare using public-private financing models and technology

**Mrs Yaa Pokuaa Baiden**

**Ronald Oppong Adom**

**Dr Anthony Nsiah Asare**

**Dr Dan V Armooh**

**Dr Philip Anderson**

1700 - 1715 Chairman's summation and close of the day's session

12 November 2021

0830 - 0900 *Arrival refreshments*

0900 - 0915 Chairperson's opening

0915 - 0945 Sponsor speech: "How can mobile diagnostic technology improve access to initial diagnosis in underserved areas and identify patients for referral?"

**Naa Akwetey**

Senior Vice President, Strategy and Business Development, mPharma

0945 - 1015 Innovation speech: "Engaging African diaspora to support relatives back home"

**Mrs Nancy Ampah**

Chief Executive Officer, Nationwide Medical Insurance

## Theme 2: Affordability through product innovation

1015 - 1045 Session 5: How can microinsurance solutions help to meet affordability needs and pay for quality care?

**Leona Lillian Abban**

Country Manager, MicroEnsure Ghana

1045 - 1115 Session 6: How is telemedicine making health insurance more affordable and how should insurers be responding?

**Jeffrey Youngmann**

Head, Operations, Phoenix Health Insurance Limited

1115 - 1145 *Refreshment break*

1145 - 1215 Session 7: How well are private health insurers meeting the expectations of their corporate clients?

**Madinatu J Duncan**

Senior Manager, HR Service Delivery West Africa, Standard Chartered Bank

1215 - 1300 Panel session B: Identifying initiatives where microinsurers, mainstream insurers, telemedicine providers, financiers and technology companies can collaborate in health insurance product innovation

**Dr Dennis Addo**

**Leona Lillian Abban**

**Dr John Serbe Marfo**

**Jeffrey Youngmann**

**Kwadwo Dekyi**

1300 - 1400 *Lunch and a chance for more networking*

## Theme 3: Sustainability through technology

1400 - 1430 Session 8: How do we apply technology in health insurance in an integrated way that works across the health insurance ecosystem?

**Daniel Marfo**

CEO and Co-founder, Rx Health Info Systems

1430 - 1500 Session 9: Where is West Africa in the journey to reach end to end digitisation of the patient journey and what needs to be done to accelerate the process?

**Obinna Gerald Ukachukwu**

Divisional Head - Health & Education, Sterling Bank Plc



*1500 - 1515 Refreshment break*

1515 - 1545 Session 10: How can fraud, waste and abuse be tackled at a practical level?

**Augustus Sampong**

Senior claims adjustor, Nationwide Medical Insurance

1545 - 1615 Session 11: What lessons should we learn from elsewhere in tackling errors, fraud, waste and abuse and how can technology help?

**Peter Adeyemi**

Chief Operations Officer, Curacel, Nigeria

1615 - 1700 Panel session C: Initiatives to coordinate the use of innovation in technology that will benefit both public and private systems to produce an integrated, interoperable system

**Augustus Sampong**

**Daniel Marfo**

**Nancy Ampah**

**Obinna Gerald Ukachukwu**

1700 - 1715 Chairperson's remarks and close of IHIF 2021 West Africa Event

## Your Forum Producer



Robin Ali  
Owner and Head of  
Practice

The Consilient  
Consultancy Limited

Ireland and  
United Arab Emirates

Robin Ali is a highly qualified and experienced insurance professional having served the industry in diverse roles for 30 years, the last 15 being in the Middle East. He began his career in the UK where he worked with Standard Life, Eagle Star and Zurich Insurance companies.

In mid-2016 he stood down from a full-time role with Dubai Health Authority where over a period of 3 years he developed and implemented on behalf of Dubai Government an insurance regulatory framework in support of the 2013 Health Insurance Law of the Government of Dubai.

Robin founded The Consilient Consultancy, an independent advisory services practice originally based in Dubai, at the end of 2015. The Consilient Consultancy was redomiciled to Ireland in March 2020.

Prior to establishing Consilient and his work with DHA, Robin worked for Ernst & Young's Middle East Insurance Advisory Services practice advising international and regional insurers, reinsurers and regional regulatory authorities.

The Consilient Consultancy advises both public and private sector clients in developing countries in health insurance and health system financing

Disenchanted with the quality and lack of dedicated health insurance events, Robin decided that The Consilient Consultancy could provide a fresh approach...so here we are three years after our first event!

## Your Chairperson



Dr Dennis Bortey

Medical Director

Healthnet Medical  
Centre

Ghana

Dr Dennis Bortey has been in medical practice for the past 15 years and is currently the Medical Director of Healthnet Medical Centre.

He has spent many years as Head of the Medical Vetting and Advisory Committee of the largest private health insurance company in Ghana, Nationwide Medical Insurance, from 2009 until present.

He served as a Board Member of The National Health Insurance Authority of Ghana from 2013-2017.

Dr Bortey is also President of Alzheimer's and Related Disorders of Ghana, the Ghana chapter of Alzheimer's Disease International.

# Your speakers



Dr Anthony Nsiah-Asare

Presidential Advisor on  
Health to President  
Nana Akufo-Addo

Anthony Nsiah-Asare is a Ghanaian medical officer, academic and health management expert. He has worked in the Ghanaian health sector for close to forty years serving at various management levels.

He was the Director General of the Ghana Health Service. He is currently the Presidential Advisor on Health to President Nana Akufo-Addo.



Mrs Yaa Pokuaa Baiden

Deputy Chief Executive,  
Administration & HR

National Health  
Insurance Authority  
Ghana

Mrs. Yaa Pokuaa Baiden has a vast working experience in Management, Sales and Marketing, Procurement and Supply Chain systems within the pharmaceutical and health institutions in Ghana spanning both the public and private sectors. She has also held various leadership positions within the Pharmaceutical Society of Ghana, including her past role as the Chairperson for the Western Region. Prior to her appointment she was a senior pharmacist at Takoradi Hospital.

She worked at Effia Nkwanta Regional Hospital and was in Senior Management position at DAAMASS Company and DANAFCO Limited where she developed business strategies to drive superior market place execution while maximising brand performance. She is credited with redesigning business processes to increase organisational efficiency and profitability.

Yaa Pokuaa is a past student of Holy Child School, Cape Coast. She holds a B. Pharm from the Kwame Nkrumah University of Science and Technology, Ghana; a Postgraduate Diploma in Management from the International Professional Managers Association, UK; an MBA in Project Management from the Ghana Institute of Management and Public Administration and an MBA from the Swiss Management Centre University. She is a Board member of the Chartered Institute of Administrators and Management Consultants, Ghana, and a Chartered Professional Administrator.

She has published articles in Quality Assurance and Internal Audit Performance. Yaa Baiden is an astute Administrator who is practically oriented and ethically guided to manage business operations and management systems of an entity with scarce resources.



Ronald Oppong Adom  
Industry Lead  
Private Health Insurance  
Association of Ghana  
Ghana

Ronald has extensive experience spanning almost two decades in health insurance; thought leadership and public speaking as well as implementing various comprehensive integrated programs and projects for different target audiences.

In his erstwhile position as the Executive Director of Metropolitan Health, Ronald oversaw the achievement of overall organizational goals driving exceptional performance in sales; client retention; finance; claims management; underwriting; as well as health risk management. This resulted in the company being the most profitable brand in the health insurance space in Ghana as well as the Momentum Metropolitan International Holdings' Africa Segment, its parent company.

He believes in servant leadership and pioneered the establishment of the first-ever industry body of the private health insurance space in Ghana [Private Health Insurers Association in Ghana (PHIA-G)] to which he was the first President and currently serves as the Industry Lead. He equally serves as a member of the Regulatory Board Oversight Committee for Private Health Insurance in Ghana.

Having worked in multi-cultural settings for over a decade, Ronald welcomes diversity and is people-centred. Excellence; integrity and accountability are his core values and spends his spare time as a life and career coach to the youth.



Dr Nana Asante-Appiah  
Medical Director  
Life Healthcare  
Ghana

Dr Nana Kwame Asante-Appiah is a renowned entrepreneur and experienced dental surgeon who has practiced extensively in the United Kingdom, Nigeria, South Africa and Ghana. He is the owner and Executive Chairman of Life Healthcare Medical and Dental Clinics, Life Healthcare Pharmacy and Galaxxy Perfumery which are located in all major malls in Accra.

He is the immediate past President of the Ghana Dental Association [2015-2020], having served as vice president for 4 years. He is also a member of the Ghana College of Surgeons and the Royal College of Surgeons in England. He is currently a director and board member of the Trust Hospitals Ltd. He has sat on several other boards in the past.

He is a patron of the BMW club, Ghana and a member of the Formula One viewing party.



Dr Philip Anderson  
Country Manager Ghana  
Roche  
Ghana

Dr. Philip Anderson is the Country Manager for Roche Ghana, with responsibility for Liberia, Sierra Leone and the Gambia.

After earning his medical degree in 2004 from the School of Medical Sciences, KNUST, he completed his internship and residency training in Family Medicine at the Komfo Anokye Teaching Hospital. He further holds a PGDip in Travel Medicine with the Royal College of Physicians and Surgeons of Glasgow, and an MBA with the University of South Wales.

After a decade of clinical practice, he joined GlaxoSmithKline, and later Roche serving in several positions at country and regional levels. He is very passionate about sustainable access to medical innovation and standard of care particularly in Africa.



Dr Dennis Addo  
Founder and CEO

Claron Health  
International  
Ghana

Dr. Dennis Addo is a Physician, Entrepreneur, and innovator who is passionate about healthcare in Africa. Dennis is currently a Global Lead for COVID Safe Paths, a project at the MIT Media Lab, Cambridge, Massachusetts, USA.

He is the founder and CEO of Claron Health International, an innovative corporate health and wellness company, delivering medical, occupational, and preventative healthcare services across Ghana and other parts of Africa.

Dennis is also the founder and CEO Wala Digital Health, an innovative digital marketplace for blood donation, processing, and delivery to tackle the fatal consequences of blood shortages in Africa.

In the Public Policy space, Dennis is a Board Member of the National Health Insurance Authority (NHIA), Ghana, since 2017, with the mandate to help reform the NHIA to provide Social Health Insurance and Financial Risk Protection for all Ghanaians.

Dennis is a member of the Ghana College of Physicians and Surgeons and recently graduated with a Master of Public Administration degree from Harvard University. He was an Edward S. Mason and Adrian Cheng Fellow at the Harvard Kennedy School.



Dr Isaac C N Morrison  
Board Member

National Health  
Insurance Authority  
Ghana

Dr. Isaac C. N. Morrison is the Immediate Past President of the Society of Private Medical and Dental Practitioners (SPMDP) Ghana. As an executive member, he played an active part in the formation of Nationwide Mutual Health Insurance Scheme of SPMDP.

He is a former Vice President of the Association of Private Health Insurance, Ghana. He holds an MD degree in Medicine with over 37 years' experience in general practice. He has an MBA in Finance, completed the World Bank Global Flagship Course on Health Systems Strengthening and Sustainable Financing. He holds a Post graduate Diploma in Health Systems Management and an LLB degree.

He has been involved in Training and Health Systems Management and Strengthening in both public and private sectors including the National Health Insurance Authority (NHIA), National Malaria Control Program (NMCP). He serves as a resource person in CPDs on Medico-legal issues and played an active role in the drafting of some health-related legislative Instruments (L.I).

He serves on a number of boards including the National Health Insurance Authority, a member of the Expert Advisory committee of the Health Facility Regulatory Agency (HeFRA) and a part-time lecturer at Nanh Bitra College of Health Sciences.



Dr Dan V Armooh  
Chief Executive Officer  
Acacia Health Insurance  
Company  
Ghana

Dr. Dan Armooh graduated from the School of Medical Sciences, KNUST with a BSc (Human Biology) and an MB. ChB in 2014. In addition to his post-graduate certificates in Health Economics (University of Aberdeen, UK) and in Health Policy and Finance (Royal Tropical Institute, Netherlands) Dr. Armooh also holds a Master of Public Health degree from the University of Sheffield, UK and an MBA from the Central University College in Ghana.

His desire is to see quality and affordable health care to everyone living in Ghana. This desire ignited a passion that led him into a career in health insurance that spans over a decade. In 2015, he took over the leadership of Acacia Health and has transformed Acacia from obscurity to a recognizable brand and a significant player in the private health insurance space in Ghana. Acacia provides private health insurance cover for several corporate firms across various sectors – including Telecommunication, Banking, Mining, education, the diplomatic missions etc. Acacia is a proud member of Ghana Club 100 (2017, 2018).

Dr. Armooh has participated in various international conference and his current interests include Micro-health insurance, health insurance regulation and benefits package designs.



Dr John Serbe Marfo  
Senior Lecturer  
Kwame Nkrumah  
University of Science  
and Technology  
Ghana

Dr John Serbe Marfo is a Lecturer at the Department of Supply Chain and Information Systems at the Kwame Nkrumah University of Science and Technology (KNUST), Ghana. He has a PhD in Information Systems and an MBA in Business Information Technology. He is a researcher and a consultant in supply chain digitalization, information systems, health informatics, big data analytics and eLearning. He is currently the Senior Technical Advisor for Health Supply Chain, Technology and Innovation at the Centre for Applied Research and Innovation in Supply Chain, Africa (CARISCA). CARISCA is a centre of excellence funded by the USAID.

Dr Marfo has been a lead technology consultant for several innovative technological related projects in Africa. He is the lead technology consultant for RxClaim -a Health Insurance Claim Management System. RxClaim is currently used in Ghana, Nigeria and Angola. In the pharmaceutical space, he leads efforts in rolling out “Healthker” a technological platform which promotes among other things the use of e-prescriptions in pharmacies and hospitals. In the postal courier and logistics arena, he is the technology consultant for the Enterprise Postal System of Ghana. In the Fintech space, he leads the team for GHPostPAY an electronic financial platform with mobile money capabilities in Ghana.

In his work, Dr Marfo has collaborated with several experts across different parts of the globe to scale technological innovations which is transforming several industries and supply chains, especially in health and insurance.



Naa Akwetey  
Senior Vice President,  
Strategy and Business  
Development  
mPharma  
Ghana

Naa Akwetey is the Senior Vice President, Strategy and Business Development, at mPharma, a multiple award winning, technology-driven healthcare social enterprise headquartered in Ghana and operational in Nigeria, Kenya, Zambia, Rwanda, Malawi, Uganda and Ethiopia.

She is responsible for defining and executing medium- and long-term business and corporate strategy with the CEO as well as expansion efforts for new business ventures and acquisitions. She previously held the position of Global Head of Finance and Global Head of Mutti, mPharma's patient-centered solution that is focused on increasing access to affordable healthcare for patients in Africa. She also heads the company's Market Access solution and has designed highly successful patient support programs for five of the world's leading drug manufacturers with over two thousand patients receiving tailored healthcare support. Prior to joining mPharma she worked as an Economist with KPMG UK and Pricestats in the USA.

She holds a BSc in Economics and BSc in Management Science from the Massachusetts Institute of Technology and a Master of Science Degree in Risk and Stochastics from the London School of Economics.



Mrs Nancy Ampah  
Chief Executive Officer  
Nationwide Medical  
Insurance  
Ghana

Mrs Nancy Ampah holds an M. Sc. in Biological Sciences and an MBA [MIS Option]. She also took Women Entrepreneurship & Leadership for Africa program at CEIBS. She is a past student of Holy Child School, Cape Coast. She has extensive experience in research [School of Public Health] and health insurance, having worked with the National Health Insurance Scheme (NHIS) from its inception in Management. She has acquired skills in project management, financial management, risk assessment and management, health insurance, leadership and governance.

Mrs. Nancy Ampah is the Chief Executive Officer of Nationwide Medical Insurance [October 2010 to present]. She has been and is very instrumental in driving the business strategy of NMI which has led to Nationwide's current position as the market leader in the private health insurance industry. Under her stewardship, Nationwide has been the recipient of several awards, including several times "Health insurance company of the year"

She was adjudged the "woman of excellence" in the Ghana Insurance Awards, 2018 and CEO of the year [private health insurance] at the Ghana Insurance Awards, 2019. She has also been named "Baroness" of Medical Insurance, 2020 at the BEE awards.

She has presented and participated in several local and international conferences and seminars on health insurance and is currently the Acting President of the Private Health Insurance Association of Ghana (PHIAG).

She is married with two children. She loves reading and travelling.



Leona Lillian Abban  
Country Manager,  
Ghana  
MicroEnsure  
Ghana

Leona Lillian Abban is the Country Manager for MicroEnsure, a part of the Micro Insurance Company, Ghana. Leona has 14 years of experience in Insurance, 10 of these in the micro insurance space and with MicroEnsure. She is passionate about inclusive insurance and is a firm believer that inclusive insurance plays a large role in fulfilling the central promise of the 2030 Agenda for Sustainable Development – Leaving No One Behind.

The Micro Insurance Company is an end to end digital micro insurance solution provider with the aim of driving insurance uptake for the mass market through need-based digital insurance.

Leona holds a Bachelor's Degree in Biological Sciences and continues to pursue a PMP Certification. She is married with two energetic boys and spends her leisure time volunteering in church.



Jeffrey Youngmann  
Head of Operations  
Phoenix Health  
Insurance Limited  
Ghana

With over twelve years in the Health Insurance space in Ghana, Mr. Jeffrey Youngmann is a seasoned professional with both public and private health financing systems experience. Currently, he is Head of Operations at Phoenix Health Insurance Limited, a private health insurance company in Ghana and has worked as Lead Consultant in the design and development of other private health insurance companies within the space.

He began his career as a Quantitative Analyst responsible for data collection and analysis for 150 district officers at the National Health Insurance Scheme (NHIS) of Ghana, in 2009 and is one of the founding members of the Private Health Insurance Schemes' Directorate (PHISD) in 2011. In 2013, he started a consultancy, which designed IT-based healthcare financing systems leading to the establishment of Apex Health Insurance Limited and later Phoenix Health Insurance Limited.

His areas of expertise include health financing, information system design, project management, risk management and insurance, operations management and business process design. He holds a Bachelor's Degree in Computer Science and Statistics from the University of Ghana and a post graduate Diploma from the Chartered Insurance Institute (UK). He has been involved in several flagship programs including the World Bank's Global Flagship course on Health Systems Strengthening, Project Management Professional (PMP) Course as well as the Information Technology Infrastructure Library (ITIL4) Managing Professionals level.





Madinatu J Duncan  
Senior Manager, HR  
Service Delivery West  
Africa  
Standard Chartered  
Bank  
Ghana

Mrs Madinatu Jaiyeola Duncan is a respected and esteemed Human Resources and Service Delivery specialist.

She holds a Bachelor's degree in Business Management, a MSc in Global HR Management from the University of Liverpool and a Chartered Member, Chartered Institute of Professional Development (CIPD), UK.

She carries a unique ability to serve mankind at all levels, whether it is in the social or the business arena. Through her, many young men and women have discovered career paths in the banking and service delivery industry, buttressing the fact that she possesses a keen ability to spot and hone talent early.

Madinatu currently holds the position of Senior Manager, HR Service Delivery, West Africa, SCB. She's however committed all her working career at Standard Chartered Bank, where she's served at all levels of Human Resources Management in Ghana, India, Singapore Gambia, Sierra Leone, La Côte d'Ivoire, Nigeria, Cameroon, and Dubai. She recently completed a short-term assignment in Dubai, UAE, performing the role of Reward Specialist for Africa for seven months.

Madinatu is a seasoned HR practitioner who has specialised in HR Operations with over three decades of working experience in HR. Her role spans the performance, reward and benefits function of HR. She has contributed immensely toward the implementation of various performance and reward initiatives within the West African markets of Standard Chartered Bank. She has built a strong and formidable HR Operations team within the region and under her leadership, she has put in strong structures in the welfare and benefits schemes of the Bank. She is known as an institution in her field of work and many rely on her support in building their knowledge and skill in the performance, reward, and benefits techniques.



Daniel Marfo  
CEO and Co-founder  
Rx Health Info Systems  
Ghana

Daniel Marfo is a Co-Founder & CEO of RX Health Info Systems, a healthcare technology company that has developed one of the largest health insurance electronic claims processing platforms in Sub-Saharan Africa currently connecting over 1000 healthcare service providers and being used by over 15 health insurance companies.

Daniel holds a degree in Pharmacy with a double Diploma in Business Management and Financial Management.

Prior to joining RX Health Info Systems as CEO, Daniel worked extensively in management positions for major pharmaceutical companies including Johnson & Johnson and Sandoz.

Daniel is a TEDx Speaker and is passionate about using technology to solve as many of Africa's healthcare challenges as possible.



Obinna Gerald  
Ukachukwu  
Divisional Head - Health  
& Education  
Sterling Bank Plc  
Nigeria

Obinna Ukachukwu is an impact driven business growth expert with almost two decades of experience across Banking, Healthcare Finance, and Development finance. He is currently the Divisional Head at Sterling Bank covering the Health and Education Sectors. He also sits on boards of various companies in the health management, Pharma, Education and Fintech space. In his roles, he seeks to create solutions that enables access and the distribution of services across both sectors.

He is a business leader with expertise in Leadership, Risk management, Business Strategy, and development finance. In the past, he served in various executive and senior management roles cutting across Micro Finance, Health Management and Banking, this he did in both indigenous and international organisations.

Obinna is a Fellow Chartered Management Accountant (FCMA UK), and a Chartered Global Management Accountant (CGMA). He has an MBA (Finance) from the University of Manchester, a B.Eng. (Electrical/Electronics) from Nnamdi Azikiwe University. He is an established conference speaker on SME, health finance and business growth topics both locally and internationally.

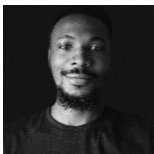


Augustus Sampong  
Senior claims adjustor  
Nationwide Medical  
Insurance  
Ghana

Mr. Augustus Osafo-Sampong holds a Master of Public Health specialising in Health Policy Planning & Management and a bachelor's degree in Economics. He also holds a certificate in Health Financing for Universal Health Coverage from WHO.

His research interests include Cost of Illness analysis, Health Technology Assessment, Health Financing and Health System Strengthening.

Mr. Augustus Osafo-Sampong has over eight years' experience in health Insurance claims processing and management with much emphasis on minimizing health Insurance fraud, wastage and abuse. He is currently with the claims department of Nationwide Medical Insurance, the market leader of the private health Insurance industry.



Peter Adeyemi  
Chief Operations Officer  
Curacel  
Nigeria

Peter Adeyemi is a Claims Automation Specialist and COO at Curacel. He is driven by delivering impact and believes in the power of technology in solving some of the biggest problems around us.

He has overseen the onboarding and success of numerous insurance companies who have adopted Curacel as their partner.

## Additional panelist



Kwadwo Dekyi  
Founder  
24/7 Doctor Online  
Ghana

7+yr veteran Investment Banker from the UK turned Tech Mogul in Africa to transform the 21st century Digital growth and Digital access through transformation in the healthcare sector and other essential industries across the continent.

Mr Kwadwo Dekyi, is the founder of 24/7 Doctor Online a fast-growing health technology company that specializes in the development of virtual consultation and deployment of customized and service-oriented software applications for health institutions in Ghana. Founded in 2011 in Accra, Treehill Global which is the Parent company he founded, has brought tech solutions to many industries, a web-based application and app based application for 24/7 Doctor Online

- Zinker Card
- Gadget Care
- Covid Tracker
- National standardised testing app
- Stock / inventory tracker
- Digitisation system

among others

# Lunch sponsor



mPharma is an award-winning technology-driven healthcare company. We specialize in vendor-managed inventory, retail pharmacy operations and diagnostics, serving hospitals, pharmacies, and patients. Our mission is to build an Africa that is in good health by increasing access to affordable drugs for all patients while assuring and preserving quality.

Founded in 2013 and headquartered in Ghana, we have expanded our operations to six other African countries: Nigeria, Zambia, Kenya, Ethiopia, Malawi and Rwanda. We currently have a network of over 160 retail pharmacies in our key markets which serve as primary care centers for more than 100,000 patients each month as well as over 40 diagnostics lab partners across four countries who are helping to boost molecular diagnostics capabilities on the continent.

Our partner pharmacies across Africa have dispensed millions of drugs to patients all across the continent. mPharma was the recipient of the Skoll Award for Social Entrepreneurship in 2019 and was recently selected as a member of the inaugural cohort for Morgan Stanley's Sustainable Solutions Collaborative.

# Supporting organization



*Doing now what patients need next*

Improving health is central to fulfilling the immense potential of Ghana and the African continent, yet millions of people face obstacles at every step of their health journey. At Roche, we are working toward a future where every person in Ghana can access world-class healthcare by contributing to bold solutions that accelerate progress on the sustainable development goals (SDGs) and advance national universal health coverage (UHC) efforts.

Our commitment to Ghana began in the 1990s when 3rd party agencies began to bring our medicines and diagnostic tools to patients. In 2000, Roche registered as a legal entity in the country, and strengthened this commitment further by registering as a limited liability company in 2013, becoming duly incorporated under the laws of Ghana.

Roche Products Ghana Ltd currently comprises a 26 member local based team headquartered in Accra, Ghana. The team is committed to working with all stakeholders involved in healthcare to correct unacceptable inequities in care by increasing access to innovative diagnostics and treatments, advancing research and development, supporting medical education and capacity building, and fostering technical skills and innovation across Ghana. Roche's commitment includes all parts of our business including pharmaceutical treatments, diagnostics and diabetes care.

Working with partners, we will develop and implement solutions that are tailored to the specific, local needs of Ghana and are bold in their ambition to accelerate progress on the sustainable development goals (SDGs) and advance national universal health coverage (UHC) efforts.

We aim to contribute to all stages of the patient journey. Some examples of the ways we are already doing this is by supporting healthcare professionals and technical experts to build their skills; supporting disease awareness to contribute to prevention and early detection; and providing access to innovative care and solutions.

One excellent example of where partnership has already positively impacted patients in Ghana is through our collaboration in oncology. We all recognise that geographic barriers are a major obstacle to reducing cancer in Ghana. Roche is working closely with national and local governments to open three new oncology centres in previously unserved regions to ensure that everyone has access to the diagnostics and treatment that they need in their community. Government partners, hospital systems and Roche are coming together through this public and private partnership to ensure that patient outcomes are at the centre and as a group, we are overcoming obstacles that previously contributed to higher cancer rates. It is our joint ambition to reduce rates in target communities. We hope that others will be inspired by such initiatives and create other similar projects.

Roche Ghana is committed long-term to the people of Ghana and to sustainable partnerships that will help the healthcare system create better health for its population. Through partnership, we aim to truly live our mission of 'doing now what the patient needs next'.

# Exhibitor



Curacel is using technology to drive insurance inclusion in emerging markets, starting with Africa.

The problem: Insurers lose significant revenue to fraudulent, wasteful and abusive practices during a claiming process. Manual intervention in the claim repricing and/or adjudication process can be extraordinarily time-consuming, costly and require significant resource allocation.

With our AI-powered technology, we've designed and developed solutions to enable insurers to manage their claims processing efficiently and to reduce fraud, waste and abuse in their operations.

Our Solutions:

- Health Claims: provide an end-to-end solution for health management organizations (HMO) and insurance companies that offer health plans.
- Auto Claims: provide an end-to-end AI-powered technology for faster claims submission and processing, with fraud detection ability.
- Curacel Advance: provide an e-claims network that enables HMOs and health providers to exchange claims/bills efficiently. We help you (provider) solve cash flow problems caused by outstanding HMO receivables. By providing cash advances based on your claims revenue.
- Curacel Grow: to drive embedded insurance which gives insurance companies a better distribution system and allows platforms to sell insurance to their users.

[www.curacel.ai](http://www.curacel.ai)

# Affiliate



24/7 Doctor online is an international healthcare innovation company providing wider access to advanced healthcare services. As an organisation our focus is on offering revolutionary healthcare services that ultimately give people instant access to healthcare at a very affordable price. Our vision is to be the leader in healthcare innovation in Africa and beyond.

Since 2020, we have redesigned and re-engineered the innovation landscape in the healthcare industry. Our flagship telehealth solution has changed the way people interact with their health in a way they never thought possible. 24/7 Doctor Online has simplified patient-doctor relationships. Our inclusive and end-to-end approach means people can have their prescribed drugs delivered to them irrespective of their location.

Our comprehensive B2B model within the insurance industry has enabled us to bring the capabilities of our healthcare innovation to simplify and democratize insurance offerings across board. Today, 24/7 Doctor Online is building on the initial success to ameliorate patient-doctor relationships in a post-COVID era. Our innovative digital health card (zinkercard) will facilitate healthcare engagements and transactions for individuals as well as businesses.

# Strategic Partner



The Private Health Insurance Association – Ghana (PHIA-G), enjoys the reputation as one of the nation’s most prominent; proactive and productive trade associations representing private health insurance companies. It’s made up of thirteen (13) member companies that are committed to market-based solutions that improve affordability; value; access and well-being for consumers such as:

- maternal care,
- long term care;
- wellness coverage
- dental,
- optical and
- supplemental coverage

to more than 300,000 residents in Ghana. Through these solutions, we facilitate universal health coverage by improving and protecting the health and financial security of consumers; families; businesses; communities and the nation.

PHIA-G’s vision is to provide a strong and unified voice for the healthcare financing industry, through constructive partnerships; a competitive marketplace; data and technology harnessing; while ensuring care efficiencies and consumer satisfaction.

# Strategic Partner



## WHO WE ARE

The Healthcare Federation of Ghana [HFG] is a member of the African Healthcare Federation, a continental and regional body established to facilitate the growth of the private health sector and make it increasingly responsive to the improvement in the quality of healthcare outcomes and the needs of the growing African population.

## OUR ROLE

The overall purpose of HFG is not to usurp the legitimate roles and responsibilities of existing professional associations and organizations in the health industry. Rather the HFG sets out to serve as a convener of like-minded institutions and a facilitator of private-private and public-private partnerships, towards the achievement of a sustainable and resilient health sector.

Membership benefits are:

1. Access to regionally recognized forums to positively impact Advocacy efforts designed to improve service delivery and resilience of healthcare businesses.
2. Partnership Opportunities to enhance the impact of healthcare sector programs and service provision: [private | public, private | private and public | private models]
3. Regional, Continental and Global Integrations: HFG is a member of the parent African Healthcare Federation and regional West African Healthcare Federation. Both these platforms offer opportunity for regional as well as continental growth of members' businesses.
4. Access to patent events, trade missions and expos: HFG organizes and partners with other companies for events, trade missions and expos throughout the year where its membership enjoys exclusive access to these events.

Contact Information

[secretariat@hf-ghana.org](mailto:secretariat@hf-ghana.org)

<https://www.hf-ghana.org/>



# Strategic Partner



Africa Health Business (AHB) is a pan African boutique consulting firm, headquartered in Nairobi, Kenya, that aims to improve access to equitable healthcare in Africa.

Our expert team provides clients with effective, evidence-based solutions for today's complex healthcare challenges. Clients in government, the development space and the private sector rely on our research and advisory to inform and transform interactions with and use of healthcare systems.

We have an in-depth understanding of the continent's healthcare sector and combine this with deep local and country specific - insights to provide actionable insights to some of the largest institutions, companies and investors on the African continent.

We continuously strengthen our expertise by working with leading organisations helping them to manage challenging relationships with demanding and critical stakeholders and understand complex market dynamics.

(+254) 704 838 150 / (+254) 700 014 557

[www.ahb.co.ke](http://www.ahb.co.ke) [info@ahb.co.ke](mailto:info@ahb.co.ke)

P.O. Box 1185 - 00606 Sarit Centre, Nairobi, Kenya

New Rehema House Rhapta Road, Westlands, Nairobi, Kenya

A banner for the AHBS VII Africa Health Business Symposium. The top half shows a group of women in traditional African attire, including headwraps and patterned dresses, carrying large white bowls on their heads. The bottom half is a solid magenta color with white and yellow text. The AHBS VII logo is prominently displayed in the center, featuring a colorful circular graphic to the left of the text 'AHBS VII' and 'Africa Health Business Symposium' below it.

**AHBS VII**  
Africa Health Business Symposium

**SAVE THE DATE**

**Africa Women's Health Day**  
**The role of the private  
sector in advancing  
women's health in Africa**

Nairobi, Kenya,  
Hybrid full day event  
24<sup>th</sup> February 2022

# Notes and networking memos

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The Consilient Consultancy Limited is a company registered at the Companies Registration Office of Ireland under registration number 668369

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The **International Health Insurance Forum** series of events is a brand of The Consilient Consultancy Limited dedicated to the production of events in support of the growth and sustainability of universal healthcare in developing countries

[www.ihif.global](http://www.ihif.global)