

Incorporating



# International Health Insurance Forum 2023

## West Africa event

13 – 16 November  
The Wheatbaker Hotel  
Ikoyi, Lagos, Nigeria

The power of African innovation:  
Improving healthcare accessibility and affordability in a digital age

The Wheatbaker Hotel, Ikoyi, Lagos

Exhibitor



Strategic Partner



Media Partner





# Our forthcoming events

Note that the first date shown is that of the complimentary Prior Evening Reception.  
The main forum takes place on the following days



## INTERNATIONAL HEALTH INSURANCE FORUM Southeast Asia event

2  
0  
2  
4

7 - 9 February 2024

Parkroyal Hotel on Beach Road, Singapore



## INTERNATIONAL HEALTH INSURANCE FORUM Central Europe event

2  
0  
2  
4

11 - 13 March 2024

Radisson Blu Hotel, Bucharest, Romania



## INTERNATIONAL HEALTH INSURANCE FORUM East Africa event

2  
0  
2  
4

15 - 17 April 2024

Radisson Blu Hotel, Upper Hill, Nairobi, Kenya



## INTERNATIONAL HEALTH INSURANCE FORUM Latin America event

2  
0  
2  
4

20 - 22 May 2024

JW Marriott Hotel, Panama City, Panama

Speaker and  
sponsor enquiries  
are welcome



# Welcome to our seventh Africa event

## 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 and engagement is poor with reduced networking success.

There have been very few in-person events in recent years 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 and make them relevant to a wider audience. 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 during 2017 and 2018.

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

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

Our events are “**quality**” not “**quantity**” events. Importantly, they are “**how to do**” not “**what to do**” events.

## Our events so far

Since 2018 and despite the pandemic, we have produced events in UAE, Kenya, Ghana, Rwanda, Bahrain, South Africa, Singapore and Panama. This West Africa event will be our 13<sup>th</sup> event in total, our 7<sup>th</sup> in sub-Saharan Africa and our 2<sup>nd</sup> West Africa event.

## Why Nigeria?

The passage of the National Health Insurance Act in Nigeria in 2022 brings new opportunities for all in the health insurance ecosystem but also challenges. Although one of the most populous countries in Africa, the previous NHI scheme failed to reach more than a small proportion of the population.

Neighbouring countries in West Africa are also at different stages of development of their health systems and much can be learnt from an exchange of ideas and solutions to extend the reach of Universal Health Coverage.

## The themes

Innovation in both **technology** and **products** are important to the sustainability of any financing system, public or private. This event will highlight the **Power of African innovation** in these two areas. Yet just as important are **partnerships** between public and private sectors and between different private sectors such as banks, telcos and insurers.

## 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 who have experience of their own markets which have different challenges. The opportunity for knowledge transfer between speakers from outside the region and within the region is enormous.

## The audience

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

I hope our approach will inspire you!



Robin Ali  
Head of Program Content  
International Health Insurance Forum series

# Your program

13 November 2023

- 1930 - 2200      Evening reception (complimentary for all Forum attendees)
- Mingle informally with delegates, sponsors and speakers as you enjoy food and beverages In The Grill Room at The Wheatbaker Hotel



14 November 2023

0830 - 0900      *Registration and refreshments*

- 0900 - 0910      Event Chairperson's welcome

**Robin Ali**

Head of Practice, The Consilient Consultancy Limited  
and Head of Program Content, International Health Insurance Forum, Ireland and UAE



- 0910 - 0920      Welcome from the iFHP Big Ideas West Africa Lagos Workshop team

**Nicola Jedrej**

Member Engagement Manager, International Federation of Health Plans, United Kingdom



- 0920 - 0950      A regulator's perspective on the power of African innovation

**Dr Emmanuella Zamba**

Permanent Secretary and CEO, Lagos State Health Management Agency, Nigeria



- 0950 - 1040      Special address: Understanding Artificial Intelligence; where it came from and where it is heading

**Robin Ali**

Head of Practice, The Consilient Consultancy Limited, Ireland and United Arab Emirates



1040 - 1110      *Refreshment break and networking*

- 1110 - 1140      Opening address: Opportunities for innovation in Africa's health ecosystem – private sector perspectives

**Dr Mories Atoki**

Chief Executive Officer for the African Business Coalition for Health (ABCHealth), Nigeria



- 1140 - 1240      Panel Session A: How are African innovators driving quality healthcare access for all?

**Dr Egbe Osifo-Dawodu**

Founding Partner, Anadach Group  
Nigeria and United States of America



**Dr Dorothy Jeff-Nnamani**

Managing Director and CEO, Novo Health Africa  
Nigeria



More panelists to be announced

1240 - 1400      *Lunch and more networking!*

## Theme 1: The power of product innovation in accessibility and affordability

1400 - 1430 Session 1: How banks are working with insurers and telcos to improve accessibility to affordable healthcare solutions

**Obinna Uckachukwu**

Divisional Head - Health & Education, Sterling Bank plc, Nigeria



1430 - 1500 Session 2: How can microinsurance solutions help to meet affordability needs and pay for quality healthcare?

**Toba Obaniyi**

General Manager, Turaco Nigeria



1500 - 1530 *Refreshment break and networking*

1530 - 1600 Session 3: How is telemedicine making health insurance more affordable and how should healthcare payers be responding?

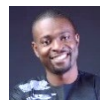
**Dr Hafeez Oluwa**

Global Primary Care Operations Manager, mPharma, Nigeria



**Dr Olagoke Ewedairo**

Vice-president for health services, mPharma, Nigeria



1600 - 1630 Session 4: How products can engage African diaspora to support relatives back home

**Nancy Ampah**

Acting President, Private Health Insurance Association of Ghana



1630 - 1715 Panel Session B: Identifying initiatives where microinsurers, mainstream insurers, telemedicine providers and technology companies can collaborate in health insurance product innovation

**Panelists to be announced**

1715 - 1730 Chairperson's summation and close of the day's session

15 November 2023

0900 - 0930 *Arrival refreshments*

0930 - 0945 Chairperson's opening

0945 - 1015 Special address: How private health insurance can co-exist within a national health insurance environment

**Robin Ali**

Head of Practice, The Consilient Consultancy Limited  
United Arab Emirates and Republic of Ireland



## Theme 2: The power of technological innovation in accessibility and affordability

1015 - 1045 Session 4: How has technological innovation extended accessibility to health insurance?

**Dr Dorothy Jeff-Nnamani**

Managing Director and CEO, Novo Health Africa, Nigeria



1045 - 1115 Session 5: How AI, Chatbots and USSD are enhancing accessibility and efficiency in microinsurance

**David Mba**

Chief Technology Officer, Strategic Business Techspace, Nigeria



1115 - 1145 *Refreshment break and networking*

1145 - 1215 Session 6: How is technology reducing the costs of treatment?

**Dr Akhabue Esele**

North Regional Manager, Clearline International Limited, Nigeria



1215 - 1245 Session 7: 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?

**Tobi Olatunji**

Founder, Intron Health, United States of America



1245 - 1400 *Lunch and a chance for more networking*

1400 - 1430 Session 9: How technology can be used to improve the reimbursement and claims management process

**Femi Niyi**

Director and Head of Global Advisory team, Nucleus, Nigeria



1430 - 1515 Panel session C: How can West African countries improve adoption of technology to facilitate more efficient health financing transactions and patient record systems and is the technology available and affordable?

**Panelists to be announced**

1515 - 1530 Chairperson's remarks and close of the day's session

16 November 2023



0830 - 0900 *Arrival refreshments*

Session 1: Changing times and customers

0900 - 0915 Welcome from iFHP | BIG Ideas and "How could we"

**Nicola Jedrej**

Member Engagement Manager, International Federation of Health Plans, United Kingdom



0915 - 1000 Times are changing and now is the time to change

**Niti Pall**

Global Digital Health Lead, AXA Emerging Customers



1000 - 1030 The investment landscape for West Africa & key indicators of change

**Dr Tunde Salako**

Managing Partner, Africa Insurtech Lab Nigeria





1030 - 1100 Providing care for the older generation through smart outreach  
**Dr Ebi Ofrey**  
Co-founder and CEO, GeroCare Solutions Limited



1100 - 1130 *Refreshment break*

## Session 2: Are you really ok? Mental health & wellness

1130 - 1210 Making health insurance better, smarter and more rewarding for employers, employees and society as a whole

**Jessica Chivinge**

Chief Strategy and Commercial Officer, Vitality Health International - Africa



1210 - 1245 On demand mental health in the palm of your hand

**Melanie Okuneye**

CEO and Co-founder, Akoma Health, Nigeria



1245 – 1400 *Lunch*

## Session 3: Increasing health access with smart technology

1400 - 1440 Using blockchain innovation to verify credentials with streamlined authentication and increased trust and security

**Victor Mapunga**

CEO & Founder, FlexID Technologies, Nigeria



1440 - 1515 Navigating low-cost care pathway innovation. Award winning Wella Health is currently working with over 2,000 providers and looking to change care for those in Nigeria and the diaspora

**Greg Emuze**

Product Lead, Wella Health, Nigeria



## Session 4: Group workshop - overcoming barriers to make change

1515 - 1545 Based on the “How could we” session from the start of the day the audience will work in thematic self-selected groups alongside coaches and mentors for a session to bring together ideas, thoughts and processes to overcome the barriers to make change

**Debo Banjo**

CEO & Co-founder, MyCoverAI, Nigeria



1545 - 1600 *Working refreshment break*

1600 - 1650 Conclude group work and play back facilitated by Dr Tunde Salako – BIG Ideas for action.

1650 - 1700 Chairperson’s remarks and close of International Health Insurance Forum 2023 West Africa event

# Your Forum Producer and Chairperson



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 32 years, the last 17 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. Robin continues to live in Dubai

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 in 2017, Robin decided that The Consilient Consultancy could provide a fresh approach...so here we are five years after our first event!

## BIG Ideas West Africa workshop leader



Nicola Jedrej  
Member Engagement  
Manager  
  
International Federation  
of Health Plans - iFHP  
  
United Kingdom

Nicola is the Member Engagement Manager at International Federation of Health Plans (iFHP). iFHP is a network of private insurers from across the globe, numbering 75 member funds across 25 countries. Within her role, she is responsible for the creation of member networks across thematic areas, such as Claims Integrity, CX, Digital Security.

These networks meet regularly to discuss the global issues, work collaboratively on key topics, producing research and benchmarking. In addition to the member networks, Nicola and the team at iFHP produce both member-led and external guest learning sessions during the year.

Every year iFHP runs BIG Ideas in South Africa, and are thrilled this year to be the strategic partner of IHIF to bring BIG Ideas to West Africa. The aim of BIG Ideas is to impart knowledge & solutions that can be harnessed for our members in Africa to improve health of members, widen access with affordable solutions.

# Your speakers



Dr Emmanuella Zamba

Permanent Secretary  
and CEO

Lagos State Health  
Management Agency

Nigeria

Dr. Emmanuella Zamba is a Medical Doctor and a Public Servant. A public health expert and a health systems strengthening specialist. She has vast experience in Healthcare Planning, Health Financing, Human Resource for Health, Quality and Healthcare Management.

She is currently the Permanent Secretary, Lagos State Health Management Agency (LASHMA), the Agency responsible for ensuring that all Lagos residents have access to affordable and qualitative healthcare and also responsible for regulating and sanitizing the health insurance space in Lagos State.

On assumption of her position in LASHMA, she championed the establishment of Ekotelemed as the first state owned Telemedicine platform in the country which is the backbone of the state Covid response and it is being offered as a stand-alone plan for all residents of the state. The Agency is currently deploying Virtual Booths across the state to deepen access to healthcare. Dr Zamba has developed and implemented numerous initiatives geared towards the success of the Lagos State Health Scheme (LSHS) such as, Rebranding the scheme for relatability to the informal sector; Development of additional health plans most especially the Diaspora Plan; Expanding grassroot presence through the deployment of divisional and sub divisional offices, Creation of employment opportunities and a career path in the state health insurance industry with respect to Sales, Marketing, Business Development and Quality Assurance/Improvement. Under her leadership, the scheme has witnessed significant growth of about 5,600% increase since her resumption of duty and won the best State Health Insurance scheme in Nigeria for 2023.

The Agency was able to commence its regulatory functions and start the implementation of the service charter to enhance quality healthcare delivery. She has also birthed the Eko Social Health Alliance which is responsible for the mobilization of funds for the vulnerable members of the state and ensuring they are enrolled under the Lagos State Health Scheme. She led the Agency to host the first ever Lagos State Health Insurance Summit and the Agency

She is fondly called the Health Service Charter champion and she cascaded the service charter to all secondary facilities in the state. She has received four (4) different awards for service charter between 2015 till date.

Dr Zamba operates an open door policy, she enjoys mentoring and she has a deep and abiding passion for social welfare. She considers Innovation, Strategic Planning and Adaptability key tools for progress and is a strong advocate for transparency and accountability.



Dr Mories Atoki  
Chief Executive Officer  
African Business  
Coalition for Health  
(ABCHealth)  
Nigeria

Dr. Mories Atoki (Hon) is the Chief Executive Officer for the African Business Coalition for Health (ABCHealth), a social equity organization focused on mobilizing private sector resources to improve health outcomes across Africa.

She also currently serves as the Facilitator of the Health Policy Commission (HPC) at the Nigerian Economic Summit Group (NESG).

Mories' career spans various industries and fields in both the private and public sectors where she has established herself as a skilled business strategist and an expert in organizational strategy.

With Masters Degrees in Law and Business Administration, Mories has led initiatives associated with project management in various institutions including PricewaterhouseCoopers and Ernst & Young.

She sits on the Board of Sustainability Professionals Institute of Nigeria (SPIN), amongst other advisory boards such as the Board of Partners for Review (P4R) a UN supported initiative for Sustainable Development reporting.

Mories is a fellowship member of the Chartered Institute of Taxation of Nigeria (CITN), a member of the Nigerian Bar Association (NBA), American Society of International Lawyers (ASIL) as well as Informal Sustainability Groups.

She is also an alumnus of Harvard Business School (HBS), London Business School (LBS), Yale University as well as London School of Business & Finance (LSBF).

She is passionate about youth empowerment, career talk, sustainable development and service delivery.



Dr Egbe Osifo-Dawodu  
Founding Partner  
Anadach Group  
Nigeria and United  
States of America

Dr. Egbe Osifo-Dawodu MBBS, MBA, MSc, MRCP is a founding Partner of the Anadach Group where she leads the Management Consulting and Health Financing Advisory Product Lines. This includes leading Anadach's advisory work with global pharmaceutical companies, hospital groups, health insurance companies, private equity funds, banks and DFI's. She is also a board member of MedAccessUK, which provides innovative finance for affordable, accessible healthcare in low and middle-income countries.

Dr. Osifo-Dawodu was previously an Adviser at the Innovation Practice at the World Bank Institute and managed the Human Development Group at the World Bank Institute where she was responsible for the World Bank's capacity building programs in health, education and social protection.

Dr. Egbe is a medical doctor and a member of the UK Royal College of Physicians (MRCP). She holds an MBA from Cranfield School of Management, an MSc from Oxford University and MBBS from the University of Ibadan.



Dr Dorothy Jeff-Nnamani  
Managing Director and  
CEO  
Novo Health Africa  
Nigeria

Dr Dorothy Jeff-Nnamani is a leading physician in public health with expertise in developing sustainable health programs, community-oriented policies, and management protocols for efficient health care delivery systems. Dr. Dorothy has over 20 years' experience in managing large and complex health care programs, and an in-depth knowledge of the Nigerian health sector which she acquired through rigorous research, programming, and her managerial experiences. Her areas of expertise include, but are not limited to, Healthcare financing, Public Health interventions, Project management, Healthcare quality, Strategic leadership, Health Advocacy, and Initiatives (Mental Health, Patients' Right), Innovation, and global partnerships.

Dr. Dorothy holds an M.B.B.S in Medicine and Surgery from the University of Nigeria, Nsukka, Masters in Public Health (MPH) from the College of Medicine, University of Lagos, Nigeria, an M.Sc. in Infectious Diseases, from London School of Hygiene and Tropical Medicine, London, UK and a certificate course of study in Health financing from the same institution. She is a member of the Nigeria Medical and Dental Council (MDCN), Association of Public Health Physicians of Nigeria, American Association for Physician Leaders. She is the Founder/Chief Executive Officer of Novo Health Africa HMO and the former pioneer MD/CEO, PHB Healthcare limited (HMO), a subsidiary of then Bank PHB.

Presently, Dr. Dorothy spearheads several health initiatives including, but not limited to, Healthcare development and product design innovation, Community Health based project management and programs for Mental Health in Nigeria. She consults on Public Health matters and is a strong advocate for Universal Health Coverage.

Aside being a world-class physician, Dr. Dorothy is also a renowned international healthcare speaker having delivered high-energy keynote presentations across the globe. She has participated in several live presentations, workshops, panels, and webinars across Africa. These include the SDG Youth Summit by United Nations across countries in Africa, the European Technology Chamber Energy Council (EU Tech), the Africa European Innovation (AEIP), and a host of others. She was actively involved in the Policy dialogue organized by the Centre for Epidemiology and Health Development (CEHD) in 2018.

Dr. Dorothy is a firm believer in Women and Youth Empowerment and continues to give back to the society by empowering many youths through the 'Youth Entrepreneurship and Leadership Initiative-YELI, a non-profit she founded. She is a Life Member of Enterprise Development Center (EDC) Network has also served as a Mentor/Coach at the Cartier Women's Initiative organized by Cartier & INSEAD Business School representing Sub-Saharan Africa.

During her career, she has received several international and national recognitions and awards. She has been listed as one of the pioneers of Healthcare in Africa by 'Investing in Women UK'. Amongst others, she has also been recognized by the Nigeria Health Watch as a National Health Hero. She has been

Featured by leading Media firms, such as Business Day and was nominated as one of the "50 Inspiring Nigerian Women". She recently appeared on CNBC & NBC Washington as one of the Top 35 Women Moving Africa Forward.

In her free time, Dr Dorothy enjoys spending time with her family and keeping fit.



Obinna Uckachukwu  
Divisional Head - Health  
& Education  
Sterling Bank plc  
Nigeria

Obinna Uckachukwu is a business growth expert and thought leader with a keen interest in development finance and tech venture building. He has led significant strategic investments in tech businesses that aim to tackle problems in various impact areas including health, education, energy, and entertainment.

Obinna has successfully redefined what it means to finance the Education and Health sectors by developing and implementing viable business models that stimulate financing, an achievement that has triggered interest and active participation from notable players in the industry. Obinna's invaluable contributions include motivating stakeholders to provide quality drugs at significantly lower prices in public hospitals and transforming the health care logistics framework to serve persons in remote areas. He is currently championing a massive investment drive as he seeks to solve for Nigeria's emergency care services, general capacity building in the health sector and is working with key partners to actively reduce cost and increase accessibility of pharmaceuticals.

In addition to addressing education financing concerns with the development of 0% interest loans, Obinna is leading the transformation of Nigeria's public higher education institutions into digital institutions that provide hybrid delivery models and specialized skill development courses. He is doing this with the support of private sector entities and impact institutions like the Sterling One Foundation so that this transformation comes at no cost to the public institutions.

For almost 2 decades, Obinna has led in top organizations such as Sterling Bank Plc, Advans Micro Finance Network, Stanbic IBTC, Hygeia HMO and He sits on the board of several organizations. Obinna holds his background in Electrical Electronic Engineering, but veered into finance a few years after graduation. He holds an MBA from The University of Manchester Business School, also a Fellow Chartered Institute of Management Accountant (FCMA UK) and a Chartered Global Management Accountant (CGMA).

He is blessed with a beautiful family and draws motivation from the fact that dreams and values are eternal even though life itself is finite.



Toba Obaniyi  
General Manager  
Turaco Nigeria

Toba Obaniyi is a business tech executive with over 10 years of experience in enterprise sales of technology solutions. As the former CEO of WhoGoHost, he led the growth of the web hosting company, from a one-man operation to the largest web hosting company in West Africa. He joined Turaco in 2023 as General Manager - Nigeria, leading the team to increase access to simple and affordable insurance among low-income earners through fintech-based partnerships for as low as N400/month to thousands of Nigerians.

In 2019, he was appointed Vice President on the Executive Board of the Nigeria Internet Registration Association (NiRA) for a four-year tenure, with oversight responsibilities for the dotNG registry. Currently, he is the Acting Chair of the NIGF-MAG, the Nigeria Internet Governance Forum Multistakeholder Advisory Group, staunchly advocating for an open and inclusive internet for all Nigerians.



Dr Hafeez Oluwa  
Global Primary Care  
Operations Manager  
mPharma  
Nigeria

Hafeez Oluwa is a physician with over 10 years' experience in primary healthcare, healthcare management and health economics. He has worked in insurance medicine as a provider, a provider management executive, in the design of wellness programs for various health maintenance organizations and in micro health insurance design.

He is currently the Global Primary Care Operations Manager at mPharma, where he and his team use a pharmacy first approach to primary healthcare across Africa. Hafeez is driven by the passion to bring equity to healthcare through a shared cost system. He believes innovation and effective management is the backbone of a prosperous healthcare system.

He holds a Bachelor of Medicine and Surgery (M.B.B.S) from the University of Lagos, a post graduate diploma in Occupational Medicine and Health Economics and is currently a student researcher in Health Economics and Policy at James Lind Institute Switzerland.



Dr Olagoke Ewedairo  
Vice-president for health  
services  
mPharma  
Nigeria

Dr Olagoke (Goke) Ewedairo is a Nigerian trained family physician who has almost 2 decades post-graduation experience across various aspects of healthcare delivery, from being an clinician working in both private and public healthcare sector, to working with international not-for profit organizations like MSH and FHI, to working in pharmaceutical medical affairs for leading pharmaceutical/biotech companies such as GSK, Sanofi and Johnson and Johnson.

He currently works as Vice President for Health Services at mPharma, a technology driven healthcare organization, where he leads the health services team of over 150 individuals across 6 African countries.

What drives Dr Goke is a desire to improve access to quality primary care for the most vulnerable populations in LMIC, using technology, innovative health systems strengthening approach and innovative financing models.

He holds a Bachelor of Medicine and Surgery (M.B.B.S) from the University of Lagos, a Fellowship in Family Medicine (FMC FM) from the National Postgraduate Medical College of Nigeria and a Masters of Public Health (MPH) degree from Harvard University. He is married with two lovely daughters.



Nancy Ampah  
Acting President  
Private Health Insurance  
Association of Ghana  
Ghana

Nancy Ampah is a distinguished Insurance Professional and Consultant who has made a significant impact in the industry. As the former CEO of Nationwide Medical Insurance (NMI), she led the company to become the leading player in the private health insurance sector.

Nancy's expertise extends beyond her academic achievements (M.Sc. Biological sciences and MBA, MIS option) She has a wealth of experience in research, particularly in the field of public health, and was a pioneer in the establishment of the National Health Insurance Scheme (NHIS) in Ghana. Her extensive knowledge in health insurance, combined with her senior management experience, has equipped her with valuable skills in project management, financial management, risk assessment, and leadership.

Recognized for her exceptional contributions, Nancy has received several prestigious local and international awards in the insurance industry.

Currently, Nancy serves as the Acting President of the Private Health Insurance Association of Ghana (PHIAG), where she continues to drive innovation and shape the future of the industry. Her dedication to advancing the field and ensuring comprehensive health insurance solutions are available to all is truly commendable.



David Mba  
Chief Technology Officer  
Strategic Business  
Techspace  
Nigeria

David MBA popularly known as MBA\_D\_BRAIN a graduate of Bioinformatics is an applied Artificial intelligence Expert, He has presented at Conferences, Organized Trainings and Workshops for Undergraduates, Graduates and Doctorate students in AI and Soft-Robotics. He created an E-Learning Platform powered by Artificial intelligence Robot that can onboard a Customer and assist the customer to make payment for a product or service without human in the Loop.

He was the Director of Technology at \*Strategic Business School (SBS)\*. Strategic Business School is engaged in building Africa's Business and Corporate Strategy Champions through professional Training, International Certification and Consulting.

He is currently the CTO of Strategic Business Techspace, a company based in Lagos with strong bias for AI, ML and Deep Learning global certifications, Trainings and Consulting.

Strategic Business Techspace was appointed under his watch to Train public servants in education sector Robotics arm of STEM to all the South- Western States organized by Federal Ministry of Humanitarian Affairs Nigeria.

He is also the Convener of AI and IoT Summit (aiafrica.ng)

David MBA is the Founder of amanda-ai.space the first E-commerce+ C-commerce Platform in Africa and the CEO/Founder of Amanda AI Technologies-a Humanoid Robot Company.

He is currently supervising AI Chatbot Developers @ SBT to deploy Chatbots and USSD in making microinsurance affordable to low-income earners in the far North of Nigeria.





Dr Akhabue Esele  
North Regional Manager  
Clearline International  
Limited  
Nigeria

Dr. Esele is the North Regional Manager of Clearline International Limited, a leading health maintenance organisation (HMO) in Nigeria. He is a certified management consultant with ten years experience in strategic management, healthcare quality improvement, and leadership development of health systems across various private and public institutions in Nigeria.

Dr. Esele holds a medical degree from Igbiniedion University, diploma in family medicine from the National Postgraduate Medical College of Nigeria (NPMCN), certificate in healthcare management from the Pan-Atlantic University, and a professional certificate in health insurance and managed care administration from the Institute for Health Insurance and Managed Care of Nigeria (IHIMN) where he is also a Fellow.

He is a member of the Nigerian Institute of Management (NIM), Society for Quality in Healthcare in Nigeria (SQHN), and an associate member of the Royal College of Physicians (RCP) London. He is married with two lovely children.



Tobi Olatunji  
Founder  
Intron Health  
United States of America

Tobi Olatunji is a physician turned Machine Learning Scientist focused on Clinical Natural Language Processing (NLP). He founded Intron, Africa's first automated clinical speech recognition platform supporting 200+ African accents, accelerating the transition to digitized care for clinicians of all keyboard speeds.

Over the past decade, he has worked as a Clinical NLP Scientist at Comprehend Medical, Amazon Web Services (AWS), Amazon's Health AI group; Enlitic Inc, a Radiology AI startup in San Francisco; Cambia Health Solutions, a 100+-year-old health insurance provider in the pacific northwest; and consulted for various startups and healthcare institutions in the US and Africa.

His research cuts across accented speech recognition, algorithmic bias, neural and ontology-augmented information retrieval, negation & uncertainty detection in radiology reports; Radiogenomic multi-modal models combining imaging (pathology and radiology), genomics (RNA, DNA), unstructured text, and cancer biomarkers to create learnable patient representations.

He has published at Interspeech, Neurips, MIDL, EMNLP, and other machine learning conferences/workshops.

Tobi holds a Bachelor of Medicine, Bachelor of Surgery (MBBS) degree from the College of Medicine, University of Ibadan; a Master of Science in Medical Informatics from the University of San Francisco, a Certificate in Healthcare Management from Yale School of Management and an MSc in Computer Science (c) at the Georgia Institute of Technology.



Femi Niyi  
Director and Head of  
Global Advisory team  
Nucleusis  
Nigeria

Femi Niyi is a seasoned business strategist and thought leader with 18 years of banking experience, including leadership roles at Union Bank, Equity Bank and Intercontinental Bank Plc. He served as the Managing Director of Intercontinental Bank, Sierra Leone, before joining Courtville Business Solutions Plc in 2009.

As a co-founder of Courtville, Femi led development teams for innovative e-solutions such as the AutoReg system for motor vehicle registrations and NAFDAC e-registration platform. He excels in business and technology strategy, process analysis, change management, technology implementation and transformation concepts.

Femi actively contributes to social impact initiatives as the Chair of the Board of Trustees at Coderina Education and Technology Foundation, promoting digital literacy, coding, robotics, AI and entrepreneurship in Africa.

He holds an MBA in marketing, a Bachelor of Technology in Agriculture Technology and certifications from London Business School in senior executive leadership and information systems.

# iFHP BIG Ideas West Africa speakers



Niti Pall  
Global Digital Health  
Lead  
AXA Emerging  
Customers  
United Kingdom

As a Senior Consultant at AXA, Niti works with the emerging customers team to source digital and technology solutions for mass market and inclusive insurance. The mission is to democratise healthcare and reduce costs, especially for marginalised and underserved communities in emerging markets. With over 20 years of experience in the global healthcare sector, Niti is a visionary and inclusive senior leader who combines clinical, commercial, and entrepreneurial skills to design and deliver innovative digital health products and services.

Completing this, as a Board Chair at Harbr, Niti advises and supports the healthcare accelerator program that funds and accelerates digital health startups in mature and emerging markets. Niti brings to BIG Ideas a wealth of transformation experience to share.



Dr Tunde Salako  
Managing Partner  
Africa Insurtech Lab  
Nigeria

Tunde is an entrepreneur and ecosystem builder with experience in the business of engendering access to insurance and fostering penetration. His background and expertise have obliged him the privilege to have cut across 2 major industries spanning insurance and healthcare though, foundationally trained as a physician. Based on his medical background, Tunde is ex-CEO of health insurance companies in Nigeria where he moved on from in 2019 to focus on other pertinent interests.

Tunde's interests cut across technology, analytics, and business process automation. He is passionate about the use of tech to galvanize inclusion in the insurance ecosystem hence, the birth of the platform -Africa Insurtech Lab (A.I.L) in a bid to nurture the insurance-technology ecosystem. The platform is Africa's premiere platform aggregating all stakeholders in the Insurance and technology ecosystem with a focus on the African insurance space passionately reverse engineering insurance inclusion on the continent via technology.

Tunde has been integral to BIG IDEAS by iFHP since its inception with his knowledge of both local and international ecosystems being the African representative & advisor to InsureTech Connect(ITC) LLC and, Sonr global UK. He is also Co-founder of a startup-Hadiel Health Coop, and seats as board advisor to several startups including Founders; Factory Africa.

Tunde serves as a bridge between international industry stakeholders and the local industry community via deep and on-the-ground insights and data driven information in Africa. Tunde and, a seasoned international faculty offer innovation implementation and coaching to businesses looking to activate new ideas and put theory into practice.



Dr Ebi Ofrey  
Co-founder and CEO  
GeroCare Solutions  
Limited  
Nigeria

Dr. Ebi Ofrey has been a medical doctor for close to 19 years and a business and blue ocean strategy consultant for about 11 years now.

He has a degree in medicine and surgery, a certificate in Geriatric Care from the University of Benin Teaching Hospital and a Masters in Business Administration (MBA) from UCSI University Malaysia and trained Blue ocean strategy practitioner (a strategic innovation methodology to convert any product, service or business model from mundane to innovative in 6 steps guaranteed)

He is the CEO and Cofounder of GeroCare Solutions Ltd a health tech company focused on leveraging technology to care for the elderly.

GeroCare was selected as one of the top 50 Business innovations in Africa exhibited at the Africa Innovation Summit 2018, Kigali, Rwanda, one of the top 30 African health innovations by the world health organization (WHO) showcased at the World Health Forum in Cape Verde in March, 2019 and winner of the best of the Nigerian Start up ecosystem tour organized by AfricArena and featured at the AfricArena Summit 2019 in Cape Town, South Africa in November 2019 and most recently received the award for outstanding Digital health innovation from the health care communication group.



Jessica Chivinge  
Chief Strategy and  
Commercial Officer  
Vitality Health  
International - Africa  
South Africa

Jessica Chivinge has spent over a decade gaining expertise in strategy, operations and innovation. Jessica is energised by helping organisations deliver on their strategic objectives, introducing innovation into the process as required. She currently works as Chief Strategy and Commercial Officer for the Vitality Group, the international division of Discovery.

Jessica is responsible for the company's expansion into the Rest of Africa. Jessica was previously Chief of Staff to the CEO and Deputy-CEO of Discovery Health, and a Partner Market Executive for PingAn Health. Prior to this, Jessica worked as a Business Analyst and Consultant focused on the delivery of digital solutions to address a broad range of business challenges and opportunities.

Jessica holds a Postgraduate Diploma in Management & Business Administration (PDM-MBA) from Wits Business School (South Africa), a Postgraduate Diploma in Legal Practice from Nottingham Law School (United Kingdom), and an LLB Bachelor of Laws (Honours) from the University of Surrey (UK). She is currently pursuing a Masters in Healthcare and Ethics with Nottingham University (UK).

Jessica identifies as an egalitarian who strives personally and professionally to help create a society that is just, equitable and inclusive. Jessica is keen to play a meaningful role creating opportunities on the African continent in an exciting era which is seeing many African countries realise their potential. In line with this, she currently serves as an advisory board member for two African start-ups.



Melanie Okuneye  
CEO and Co-founder  
Akoma Health  
Nigeria

Melanie is co-founder and CEO of Akoma Health, which improves access to high quality and culturally conscious mental healthcare via tele-therapy. Melanie is passionate about enabling others' to fulfil their potential, thus onboarding corporate customers to focus on supporting and improving the productivity of their human capital.

As an advocate of mental health therapy, mental health support was something that felt very personal to me. Given how important my identity, culture and ethnicity is– and how many people are underserved from the aspect of mental health I founded Akoma Health.

Prior to this, Melanie was a Vice President level financial advisor, serving the needs of global family offices and ultra-high net worth individuals. At Goldman, Melanie served as a member of the PWM Advisory Council that seeks to narrow the gender and ethnic investing gap. She worked with Goldman Sachs both in London and New York.

Melanie received her MBA from Stanford Graduate School of Business and undergraduate degree in Philosophy, Politics, and Economics from the University of York in the UK.



Victor Mapunga  
CEO & Founder  
FlexID Technologies  
Zimbabwe

Victor Mapunga is Zimbabwe's leading technology serial entrepreneur having built award winning solutions in Blockchain, Crypto, FinTech and E-commerce. He is the Founder and CEO of FlexID, a blockchain powered digital identity wallet which aims to unlock access to financial, insurance, healthcare and government services to over 400 million Africans.

He's the first Zimbabwean entrepreneur to be inaugurated into the World Economic Forum's Technology Pioneers in Davos Switzerland, as one of 100 global tech companies in innovation.

Victor has received training in entrepreneurship and technology from Yale University, Massachusetts Institute of Technology and King's College, London respectively. Mr Mapunga currently operates his technology group from Harare, Singapore and South Africa.



Greg Emuze  
Product Lead  
Wella Health  
Nigeria

Greg Emuze is Co-Founder and Chief Product Officer of Wella Health. Based in Abuja, and having completed his degree in computer science and Economics, Greg together with Ikpeme Neto founded Wella Health in 2017.



Debo Banjo  
CEO & Co-founder  
MyCoverAI  
Nigeria

Adebowale Banjo is the Co-founder/CEO of MyCover.ai.

He is a consummate professional with over 15 years of experience in Business Development, Strategy and Business Analysis; involving both start-ups and growth companies.

Before embarking on the journey of building an AI-driven InsurTech company for emerging markets, he was the Head of Development at Mall For Africa, an e-commerce platform, where he led the company's expansion plans to Ghana and Kenya. His previous work experiences cut across Banking, telecommunications and consulting.

# Exhibitor



## A brief history

Sterling Bank LTD, a member of Sterling Financial Holdings PLC, is a fully operational commercial bank, duly licensed to provide wholesale and retail financial services in Nigeria.

Starting in 1960 as NAL Bank, one of the pioneer merchant banks in Nigeria, Sterling Bank has evolved into one of the most prestigious financial services institutions in Nigeria, consolidating its position as one of the leading providers of banking products and services through a series of mergers and acquisitions between 2004 and 2011, resulting in the emergence of an enlarged entity, Sterling Bank PLC.

In 2023, with due approvals from the company's shareholders and in fulfilment of all regulatory requirements, Sterling Bank PLC transformed into Sterling Financial Holdings Company PLC, delisting the shares of the former and relisting as the latter on the floor of the Nigerian Exchange (NGX).

Sterling Financial Holdings PLC has since commenced operations with two subsidiaries, Sterling Bank LTD; a conventional banking business, and The Alternative Bank; an ethical banking business.

## Sterling Bank today

With an asset base exceeding \$4 billion (US), Sterling Bank has maintained stable ratings of BBB and BBB+ from Global Credit Ratings Co (GCR) and DataPro Limited over the years, and has garnered awards for innovation, people management, and building one of the most visible brands in a competitive category.

As one of Nigeria's leading financial services providers to clients in the corporate, commercial, and retail segments, Sterling Bank operates a robust portfolio of innovative digital products and services in delivering to its millions of customers, complemented by a branch network spanning all states and regions across the country.

Sterling Bank has, amongst other accolades, been recently named as one of the top 100 fastest-growing companies in Nigeria by the prestigious Financial Times, recognized as one of the Top 25 places to work in Nigeria by LinkedIn, been named as Greatest Place To Work in Nigeria by the Great Place To Work Institute for five consecutive years, been named as the best bank in Nigeria by an independent survey conducted by AFRINVEST, and has been honored as Africa's Most Valuable Commercial Bank brand for 2023 in a poll conducted by Kantar and GeoPoll for Africa Brand Magazine.

The bank is also renowned for its now famous HEART of Sterling strategy, which focuses major investments in the Health, Education, Agriculture, Renewable Energy and Transportation sectors of the Nigerian economy, and actively seeks to catalyse growth in the Nigerian economy to continue to deliver value to its customers and shareholders.

# Strategic partner



International Federation of Health Plans (iFHP) is an international membership association of health payers built on fraternity, collaboration and the creation of mutual value. Members leverage the power of a global network of payers to share experiences and discover solutions to their common challenges.

iFHP has 75 members health funds across the world in every continent. We bring our members together through various programmes, both virtually and in person to enhance learning, increase knowledge transfer and extend personal networks.

Together as a Federation we enable our members to build solutions to common issues, such as rising costs, treatment effectiveness, talent retention, claims efficiency, fraud and digital security. Our vision is to help our members, help their members to be healthier.

iFHP is governed by a council of 15 CEO's from across our membership and our current chair is Bernard Lord (President & CEO) of Medavie Blue Cross, Canada. Our board also include Charlotte Mbewu (Principal Officer) of Discovery Health Medical Scheme.

Our membership in Africa is a growing demographic, and amongst our annual programmes is BIG Ideas Week Africa held annually in May in South Africa. This year we are pleased to be bringing this meeting to Lagos as the Strategic Partner of IHIF West Africa Meeting.



# Media partner



Africa. First.

DStv CH 422

StarTimes CH 274

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# Notes and networking contacts



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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 globally

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