

International Health Insurance Forum series visits Africa

After an inaugural event held in Dubai last September aimed at the combined Middle East and African markets the first International Health Insurance Forum (IHIF) for Africa was held at the Radisson Blu Hotel in Nairobi, Kenya. The IHIF series of events has as its philosophy “quality not quantity” and “how to do not what to do” sessions. These 2-day events aim to attract high quality speakers with international and regional experience. The delegate profile itself consists of senior executives from the health insurance and related sectors.

IHIF’s first event for sub-Saharan Africa, sponsored by Lebanon-based Globemed Group and supported by IQVIA, the global health data sciences company, saw over 40 senior executives gather to explore the themes of “accessibility, affordability and sustainability” as they apply specifically to local markets as they pursue the goal of universal health care (UHC).

The event was chaired by Robin Ali, Head of Practice at The Consilient Consultancy based in Dubai. The opening keynote speech was given by Dr Njeri Mwaura Gitau, MD, Msc.PH, Senior Health Specialist, International Finance Corporation, World Bank Group who spoke on the role of National Health Insurance compared with Private Health Insurance as health system financing models in Africa. This was followed by a counterpoint speech from Mrs Nancy Ampah, CEO of Nationwide Medical Insurance who gave a Ghanaian perspective that considered how national health insurance systems can inadvertently suppress innovation and investment in medical care.



Dr Njeri Mwaura Gitau



L to R: Dr Charles Kamotho, Effie Kagendo, Obinna Uckachukwu, Robin Ali

Mr Obinna Gerald Ukachukwu, Executive Head, Business Development and Strategy, Hygeia HMO Limited from Nigeria spoke about the way banks, telcos, IT providers and insurers are working together to extend the reach of health insurance in Africa. He was followed by Mr Laurent Pochat-Cottilloux, Global Head – Health Reinsurance Partnerships, Axa Global Healthcare based in Singapore and by Ms Sonja de Pattenden, General Manager Middle East & Africa, Now Health International based in United Arab Emirates. The next 10 speakers over the two busy days were of equal status and brought with them great presentations that were relevant to the region and at a level of professionalism in terms of presentation delivery and content of the highest standards.

What was clear to the organisers was that in specific areas, some countries in sub-Saharan Africa are perhaps a decade ahead of the Middle East, particularly in terms of the use of mobile technology and mobile money or “MoMo” to distribute health insurance. Some speakers also demonstrated how overcoming cultural barriers to effecting insurance can be managed by bundling health (and life) insurance with mobile telephone packages. It seems that whilst mobile technology was initially used as a substitute for agent or internet based distribution, telcos, banks and insurers have all collaborated to extend its use to facilitate the development of innovative products.



Laurent Pochat-Cottilloux

Dr Charles Kamotho of Daktari Africa explained how, as a matter of need rather than convenience or cost, mobile technology has been used for 10 years to deliver medical advice to patients in remote areas who otherwise would not have access to advice. It’s interesting how the use of telemedicine is still relatively new to the Middle East where accessibility to care was never really an issue. However, whilst the driver for telemedicine solutions in Africa was accessibility, the driver in the Middle East is cost containment.

Overall, the feedback was overwhelmingly positive to the extent that there will now be two events each year for Africa with IHIF West Africa in November in Accra, Ghana and IHIF East Africa in Kigali, Rwanda in May 2020. But first we have the IHIF Middle East Event in Manama, Bahrain aimed at attracting delegates from GCC, Lebanon, Jordan and Egypt. Visit www.ihif2019.com for more information.