

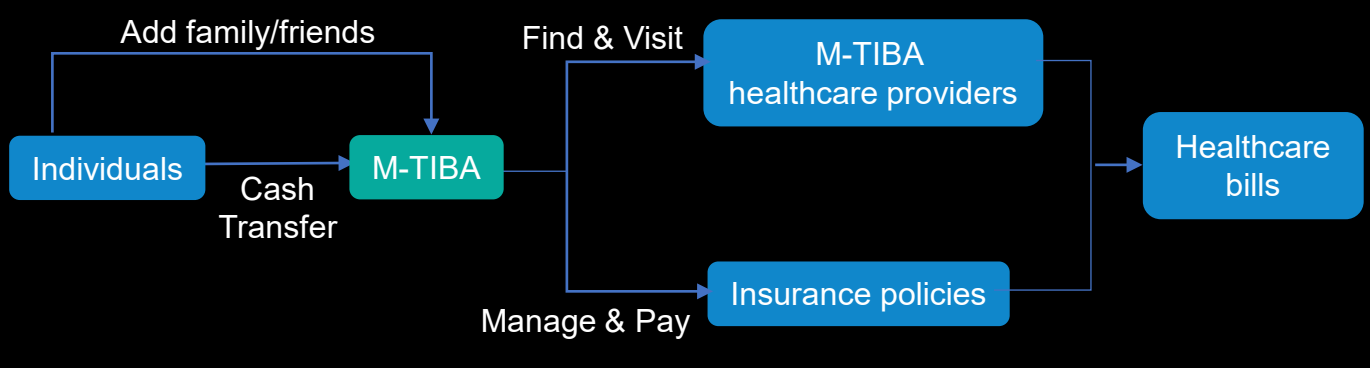
Case study: M-tiba Model



Company Description

M-TIBA is a health payment platform which administers conditional healthcare payments between funders, patients and healthcare providers. It directs funds from public and private funders directly to patients into a "health wallet" on their mobile phone and combines the digital payment with real-time medical and financial data collection, to increase transparency for both patients and healthcare providers. It enables users, healthcare companies and insurance companies to save and share money specifically for healthcare at a low cost digitally. This reduces leakage and simplifies and enhances the management of outpatient healthcare schemes for clients respectively.

M-TIBA Work Flow and Main Functions



Solution Type: Health Savings Account

Product Offered: Anyone can sign up for the mobile health wallet on a simple mobile phone and add whether friends or family to their wallet. Individuals are using their mobiles phones to save money for treatment and pay for health services and health insurance through the M-TIBA platform. M-TIBA allows users to visit clinics connected to the platform where and when they want, based on their healthcare needs (funds on M-TIBA can only be used to pay for healthcare at M-TIBA providers)

Access: Anyone who is a Safaricom customer above the age of 18 years is eligible to register for M-TIBA

Advantage: Free of charge, easy access, and a big network of healthcare providers

Charging Model: Registering onto M-TIBA is free. Saving in the M-TIBA from M-PESA is free of charge. Sending money to another person's MTIBA attracts the normal M-PESA Pay Bill transaction fees.

Beneficiaries

Customer Base: Over 4.88 million users
Customer Profile: Low and middle income (vulnerable) populations



(Developer and administrator)



Results of Success

Over 443 million transactions handled
 Over 440 thousand treatment claims handled
 ~2679 health providers on the platform