

Low Cost Technologies to Support Health Insurance Mechanisms Catering to Universal Health Coverage

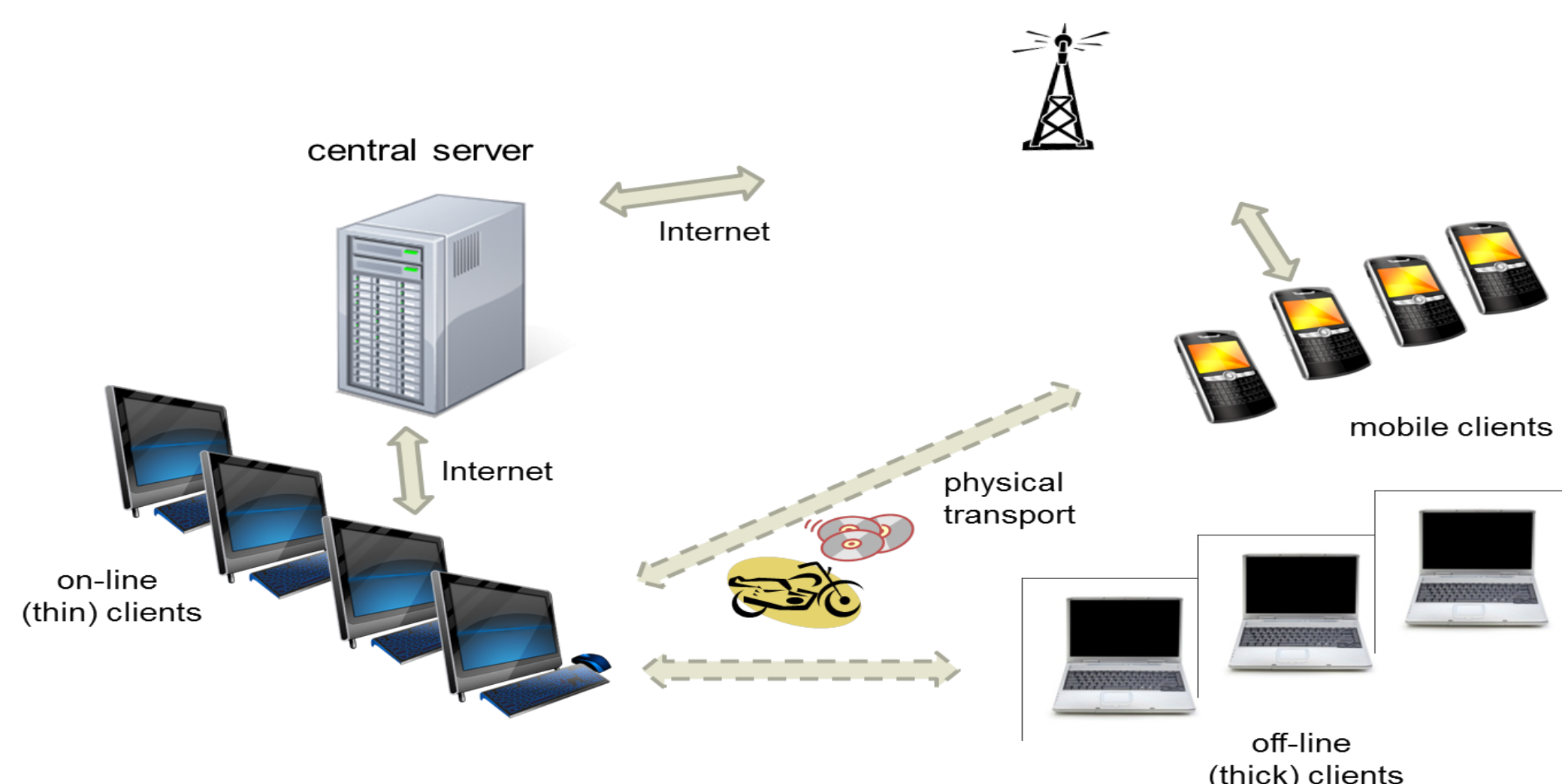
Insurance Management Information System (IMIS)

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History of IMIS

- Swiss TPH (SCIH) in 2011-12 started development of IMIS on an Swiss Development Corporation (SDC) funded Health Promotion and System Strengthening (HPSS) project in Tanzania (ongoing) in order to reform the existing district run Community Health Funds
- In 2013 the system was transferred to a Catholic Church run *mutuelle* in Cameroon funded by MISEREOR to harmonize their four existing health insurance schemes
- In 2014 the system was adopted by the Ministry of Health and Population, Nepal (project funded by GIZ) as the management information system for their national health insurance scheme
- The system is currently shared with all countries (coordinated by Swiss TPH) under a free of cost license agreement provided by SDC and will soon be released as an Open Source application
- Currently insurance processing of about 400,000 clients, 2500 enrolment officers, 700 users and 950 health facilities is being supported by IMIS

Communication within IMIS

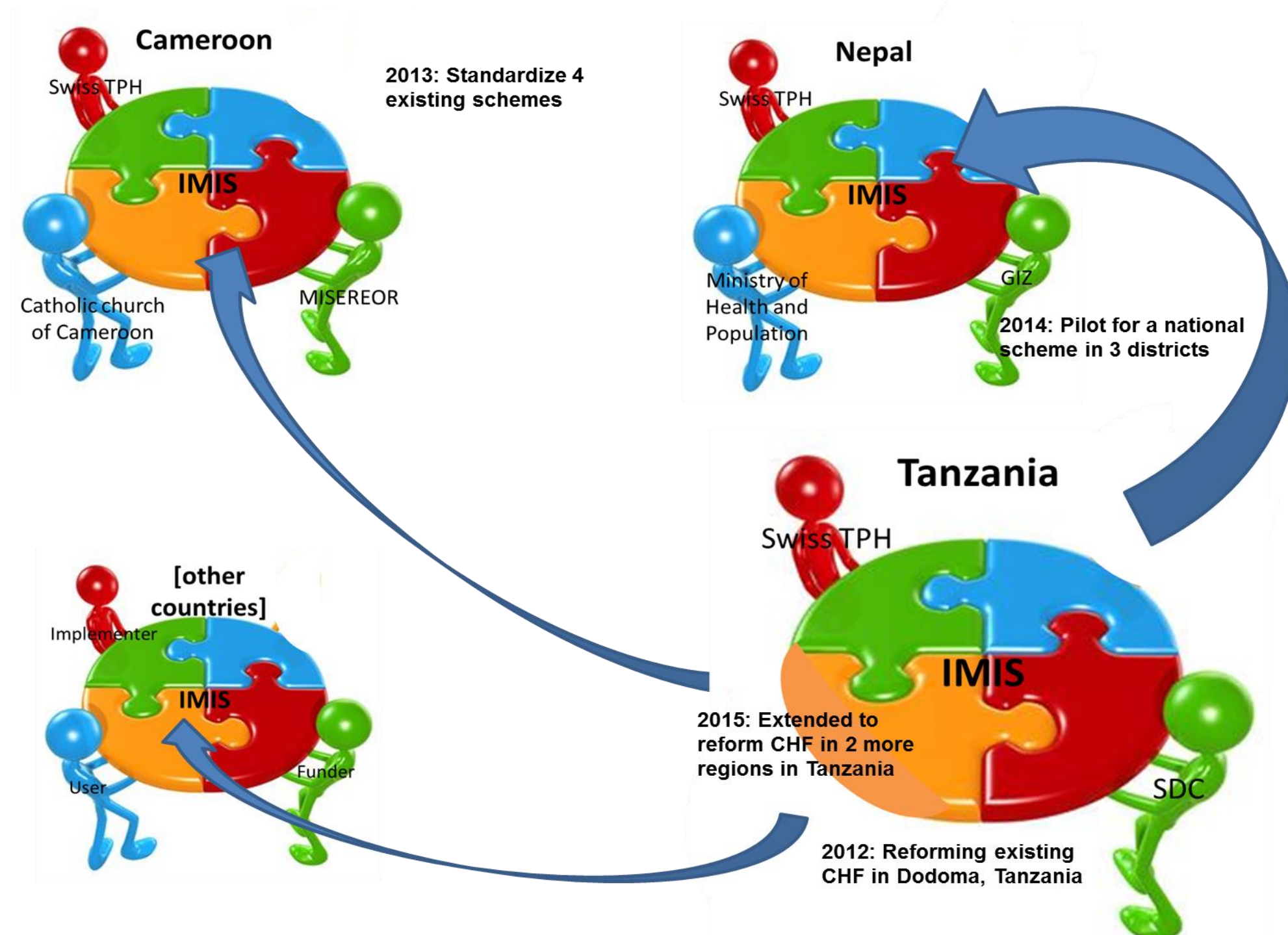


Key features

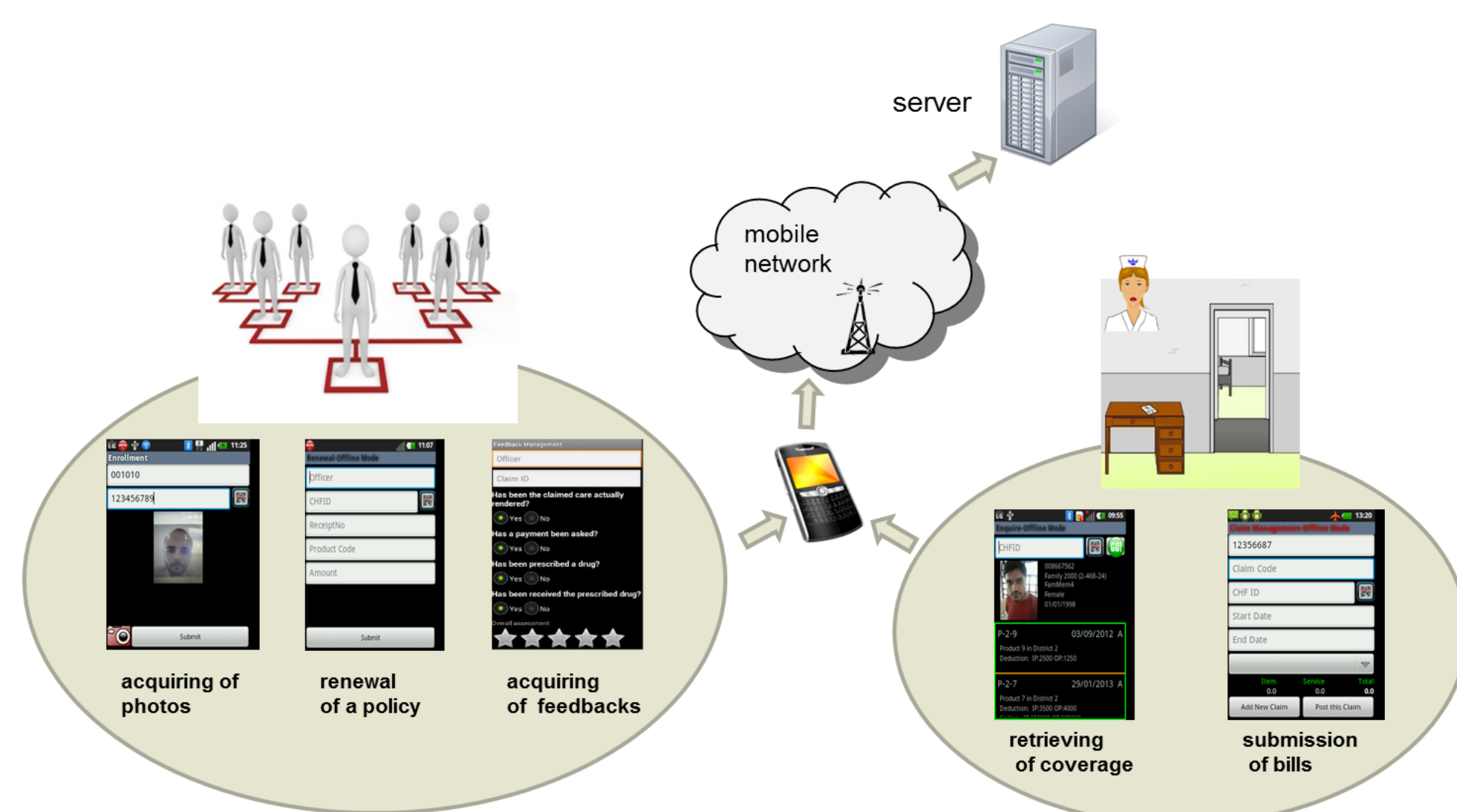
The system functionality continues to be enhanced based on new requirements from its implementation sites. Current distinguished features are:

- Centralized web based application with enrollment, renewals, identification enquiry, claiming and feedback collection features all available through android based smart phones (reducing cost and processing time)
- Cost effective identification mechanism using QR codes (representing unique ID numbers) linked to individual pictures
- Flexible definition of insurance products encompassing different enrolment modalities, benefit packages and provider payment mechanisms
- Concurrent support to several regional insurance schemes as well as centralized national insurance schemes
- Off-line installations (computer and mobile phone based) synchronized with the central database when internet is available
- Enables portability for insured across different insurance schemes/locations
- Uses easily accessible/easy to use technology (mobile phones - "client friendly"), easy to implement, scale and further innovate (android platform)
- Scalable and cost effective (Projections from a rural district in Tanzania ~300Kpop shows admin ratio at 30% coverage rate goes below 35%)
- Increases social accountability with a unique feedback app
- Supports different languages (e.g. in the Tanzania IMIS is programmed in English and Kiswahili, in Nepal in English and Nepali)
- No license fee

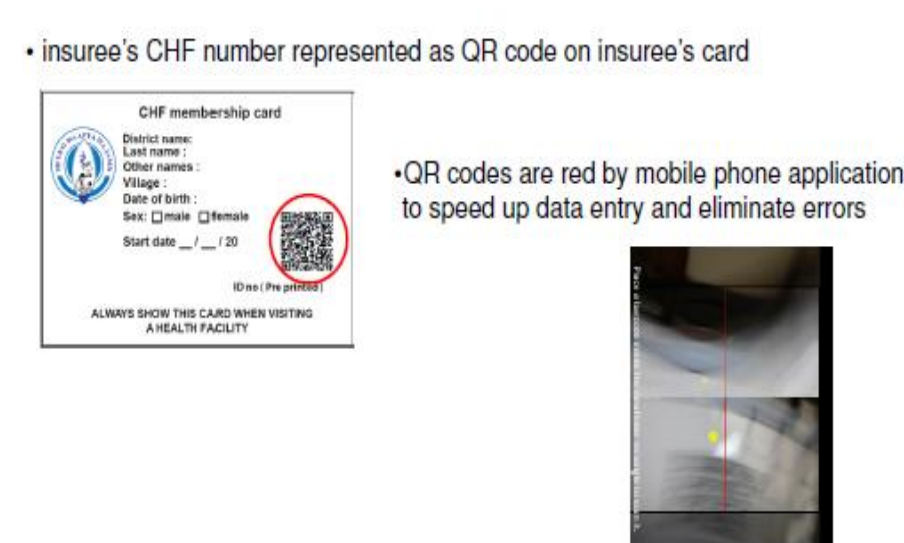
For further information on IMIS please refer to [IMIS web site](http://www.imisweb.org)



Data transfer in insurance system using mobile phone



Using of Quick Response codes for efficient data entry



Technical Specifications

- Server operating system: MS Server 2008 R2 or a newer version
- Database: MS SQL Server 2008 R2 or a newer version
- Off-line operating system: MS Windows XP or a newer version
- Operating system for mobile phone applications: Android 2.1 or a newer version

* The system is soon to be released as an open source application and a version is expected to be developed which will be based on non proprietary technologies/platform.