

How Embracing Mobile Technology Has Led to 'Afya Poa' For Kenya's Informal Sector Workers

Relying on credit or borrowing money from family or friends to pay for healthcare treatment is all too common for many of Kenya's 8 million informal sector workers, known as the *Jua Kali* sector. They are further affected by the 'poverty penalty', having to pay multiple times for healthcare from progressively more expensive and formal service providers as the initial lower-cost services from informal operators did not properly diagnose and/or treat the illness. That is all changing thanks to the introduction of Afya Poa.



Afya Poa uses mobile technology- No forms, no fuss, just instant affordable cover at the touch of a button.

Afya Poa (Cool Health) is an innovative mobile money-enabled micro health insurance and health savings product offered by Jawabu Empowerment Ltd - a for-profit commercial firm - and designed to specifically meet the needs of Kenya's *Jua Kali* sector.

Policies are sold via mobile phones for the affordable price of a minimum KSh1,000 (£7) down payment and a daily payment of KSh40 (£0.28), automatically deducted from the policy holder's mobile phone credit. The daily premium payment matches informal worker's earning patterns and the mobile platform to sell the Afya Poa matches the day worker who does not have time to see an agent.



Patricia cradles her daughter Matride, while chatting with Afya Poa customer relations officer Diane Mwangi.

Patricia Wangari, 24 years, was one of the first to sign up to the scheme. Previously, if one of the family was ill they would first have to figure out how to pay the bill, often asking for credit from the clinic.

"I had not been feeling well and went along to the clinic to get checked," Wangari explained. "I did not have to wait like before because as soon as I told them I was under Afya Poa they said everything was ok," she adds with a grin.

With funding from UK aid, PSP4H partnered with Jawabu to introduce this new product into the market in November 2015, piloting it in Kahawa West Market. Support included undertaking market research, providing technical assistance to develop Afya Poa's branding and marketing as well as a training programme for their agents.

PSP4H uses a market systems approach to development, strengthening the capacity of the for-profit health sector to reach the poor - improving access, affordability and quality of healthcare for low-income communities.

Afya Poa is a combination of insurance and health savings accounts (HSAs). The insurance covers inpatient healthcare for the whole family, personal accident, funeral, and property cover for both the household and business of the principal member. Part of the premium is set aside in a HSA to be accessed by the member whenever seeking outpatient treatment.

“The Jua Kali sector is changing, they are informed and educated, spending their money wisely,” explained John-Paul Otieno, CEO of Jawabu. *“We learnt lessons from those who had tried and failed before us and have designed an insurance product that met the sector’s needs – affordable, easy to access and with several features.”*

Afya Poa also provides additional income to *Jua Kali* workers, who can earn commission as agents. Recruiting customers from within their communities helps ensure market penetration and empowers *Jua Kali* workers by putting the product directly into their hands.

One of those agents is Stanley Opa, 39 years old and a father of four, who runs a barber’s shop in Kahawa West Market. *“I joined Afya Poa to give health to my family and then became an agent to give me more business. It is simple and gives no hassles,”* said Opa. *“When you own your own business calamities come and Afya Poa will now take care of that,”* he added, referencing the other insurance elements of the product.



Stanley is a customer and an agent for Afya Poa

The work of Jawabu in introducing Afya Poa compliments the Government of Kenya (GoK) efforts to move Kenya towards universal health coverage (UHC). Key health-sector stakeholders are currently developing a health-financing strategy for Kenya to achieve UHC by 2030.



Wangari discusses her daughter’s health with Dr. Musafa at Proact Clinic – an Afya Poa registered clinic.

With positive feedback from existing customers, the aim is to introduce the product to other areas of Nairobi in 2016 targeting over 15,000 people. For now, Afya Poa is giving peace of mind to Patricia Wangari and her fellow traders in the market.

“I am still under treatment for typhoid but Afya Poa continues to take care of me,” explained Wangari.

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