

## REDESIGNING HEALTH INSURANCE TO WORK FOR THE UNDER - SERVED!

At Uplift Mutuals we understand that in a country where 7000 people slip into poverty every hour and yet health insurance penetration is less than a percent, health insurance needs to be differently designed. With a radical focus on being pro women, prioritising wellness and building trust and transparency, we are reengineering health insurance to work for those who need it the most! We have built a **Mutual** model of Health Insurance that...

## SECURING OUR FUTURE

How does one improve the less than a percent penetration rate of Health Insurance in India?

By investing in the future!

At Uplift Mutual, we are building the answers to this massive gap in the country by bringing the awareness, education and experience of health insurance to students from poor backgrounds studying in Govt. and aided schools.

Students from underprivileged families get into Uplift's unique mutual health protection programme with donors supporting the premiums for 3-5 yrs.

What better way to bring financial literacy and inclusion to these children than by giving them opportunities to experience it at the School level!



### LISTENS AND CO CREATES

At Uplift, we work with women-led communities to design the product, making them co-creators in the process. They also decide on the claims, through a governance process that builds trust transparency & ownership.

**It's the reason why Uplift product does not have age-based barriers or pricing and claim frauds are negligible.**



### PRIORITISES WELLNESS

At Uplift, we prioritise wellness over hospitalisation. Through a bouquet of primary health services that involve outpatient care, a 24 X 7 access to doctor over phone, preventive screenings, wellness sessions, quality medicines.

**We have reduced incidence of hospitalisation and serve 50% more customers than in a typical 'claims' only scheme**



### IS SUSTAINABLE & SCALABLE

With investments in primary care, governance, client education and technology we are building a model that becomes sustainable over a 3-5-year period.

**We settle claims in 8 hrs thanks to technology and our members span across three states!**



We bring School Management and Donors together to co- participate into the School Mutual

We provide doctors on campus & preventive health services that include a health status baseline of the students & inculcate health seeking behaviour



Children learn concepts of the need for health insurance, risk sharing, risk reduction, access services and claims through actual experience

### OUR TEAM

- At Uplift Mutual with a 20+ dedicated & diverse people with avg. experience in Health Microinsurance of 14+ years we have the right mix of skills to design and scale.
- We are supported by the ICMIF Foundation UK, The Co-operators Canada, Tieto India, ASHOKA Fellowship India, N/CORE India



### 2018 MILESTONES

- 35,000 lives covered
- 24,568 people accessed primary health services
- Claims Ratio: 68% (Market Avg. 90-100%)

### INITIAL OUTCOMES 2019

- 1000 Children across three schools now supported by donors in Pune & Mumbai
- Screenings revealed several health issues that needed immediate attention
- Special attention on nutrition and hygiene needs to be given
- Health of the Girl child can be promoted through school

### 5-YEAR GOALS

- Extend the programme to 100,000 kids by 2023
- Integrate Digital Health Record Card for creating a medical history of every

AND WE ARE SECURING THE FUTURE **BY INVESTING IN IT !**

**SUPPORT US IN OUR MISSION OF REACHING OUT TO A MILLION+ LIVES BY 2022**

Visit us at [www.upliftmutuals.org](http://www.upliftmutuals.org) Or Write to us at [contact@upliftmutuals.org](mailto:contact@upliftmutuals.org)