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Strengthening Health Outcomes
through the Private Sector

Fostering dialogue between private insurers and private providers

Dr. Richard Ayah

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Abt Associates leads the project in collaboration with

Banyan Global

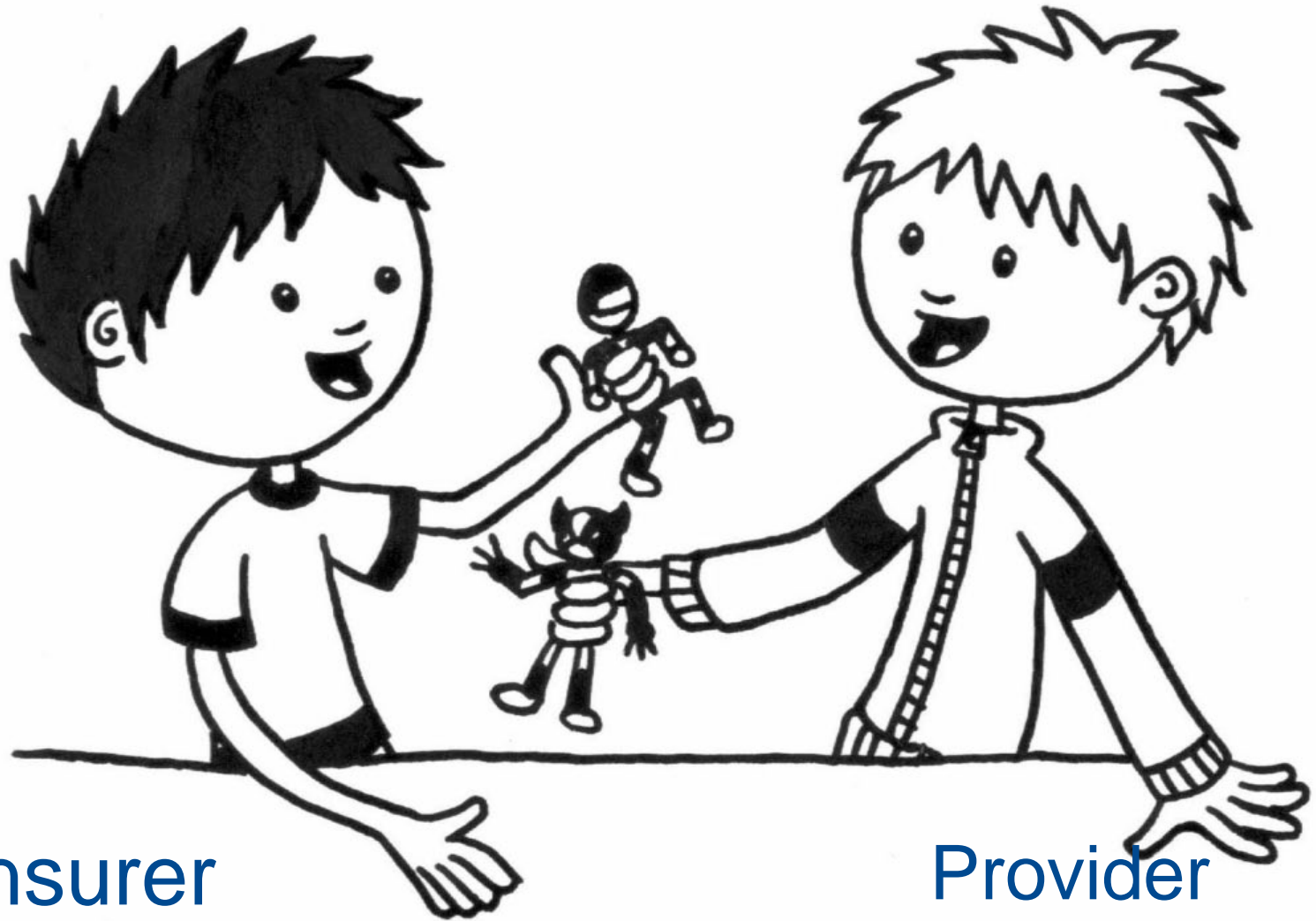
Jhpiego

Marie Stopes International

Monitor Group

O'Hanlon Health Consulting

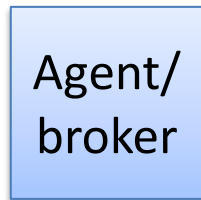
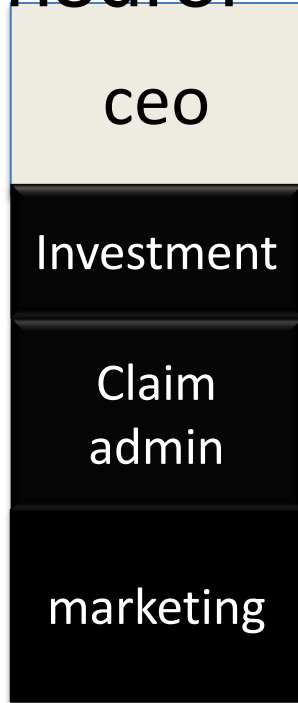
Where is the conflict?



Insurer

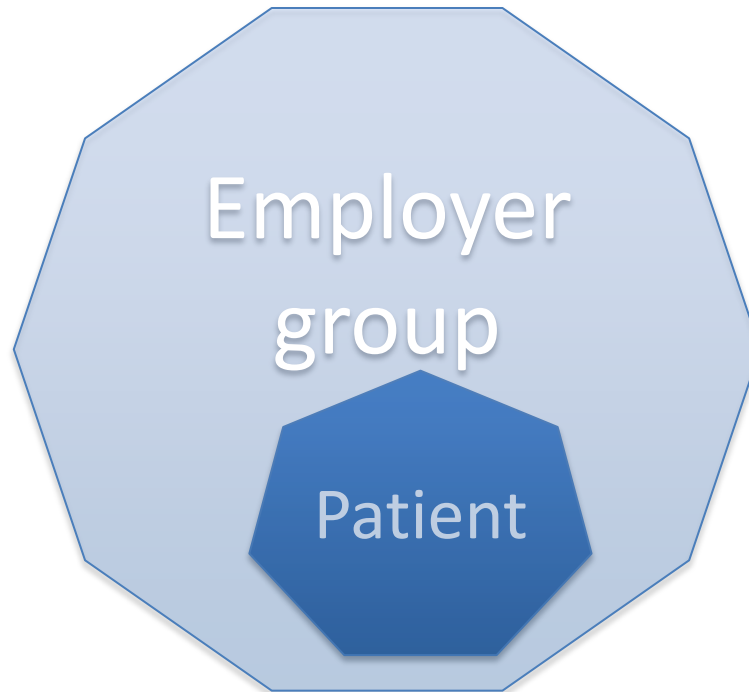
Provider

Insurer



What maintains these relationships ?

Do they have the same goals?



Provider



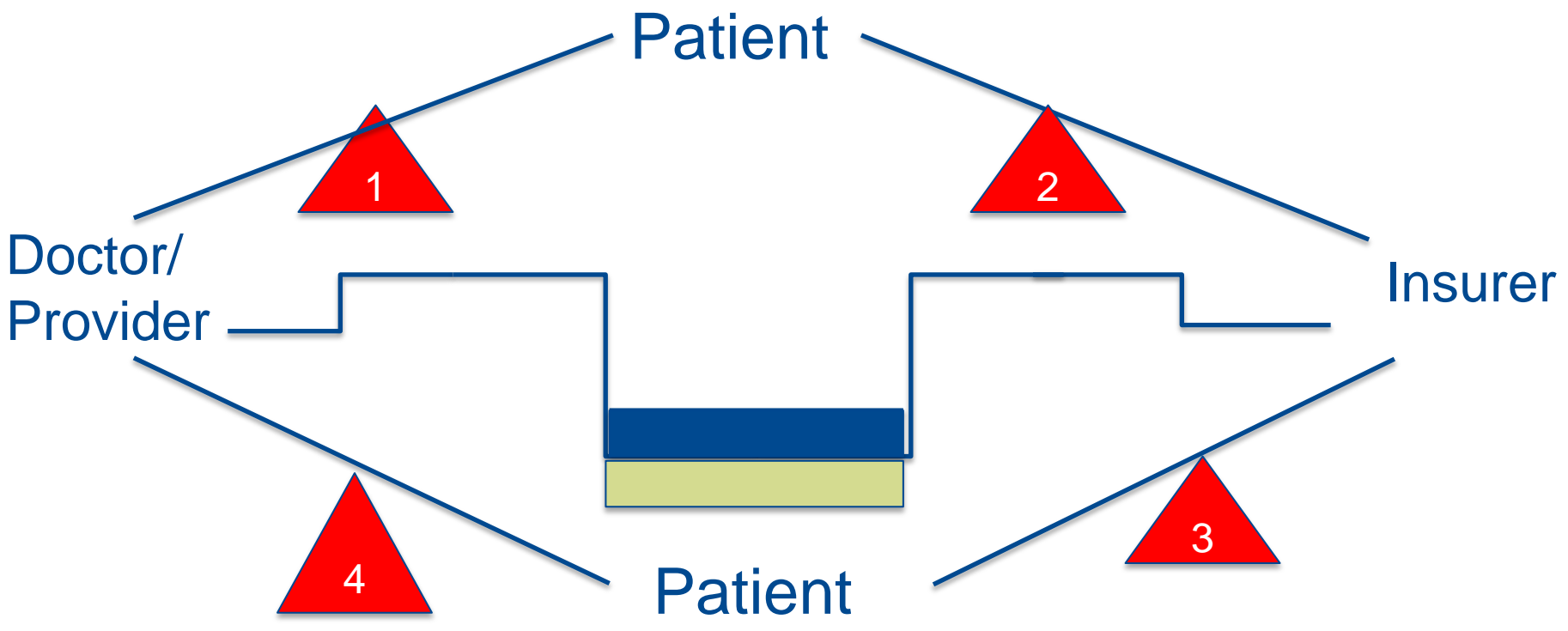
Trust

Assumption that for the relationship to exist and thrive there is a need for trust between the various parties

- “Assured reliance on the character, ability, strength, or truth of someone or something”

Key component of trust is information

Information Asymmetry



High cost of care
High premiums

1. Doctor and Patient vs. Insurer and sometimes Hospital

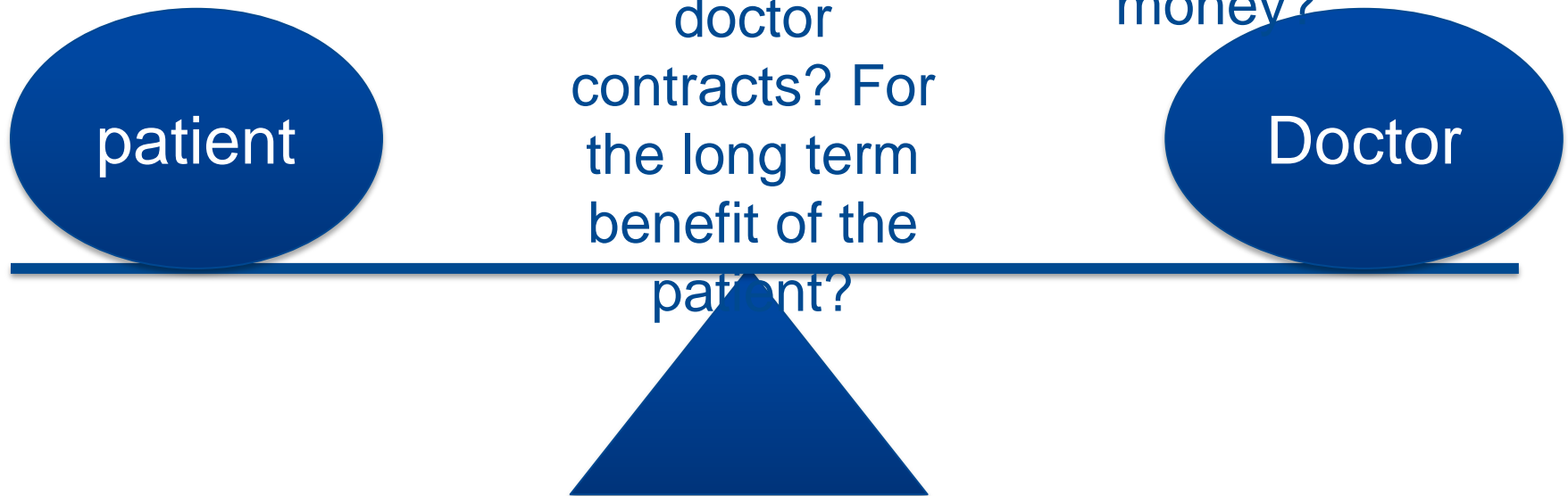
Patient has
incentive to
understate
improvement

Doctor has
incentive to
overstate
treatment
difficulty gets
more
money?

How best to
construct
providers-
doctor
contracts? For
the long term
benefit of the
patient?

patient

Doctor



2. Unpredictable and high cost of care : patient over-insures

Adverse
selection leads
to high
premiums and
cream skimming



How best can
providers
collate patient
medical data
and avail this
to all
insurers?

Providers
have patient
medical
records



Chronic
Disease
coverage

Research on
Chronic disease
prevalence

3. Patient denied care: Provider provides uncompensated care

Opaque insurance contracts, many arbitrary post hoc exclusions coverage

Providers are often the frontline customer care for insurers

Publishing contracts?
Who should educate the patient ?



4. Quality of care

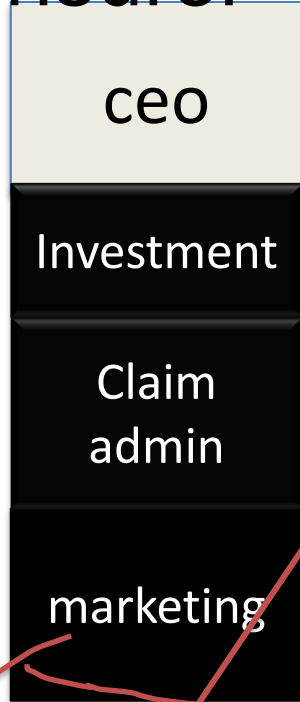
Insurer
monitors
quality of
care on
behalf of the
patient

Primary
Health Care
is a
reputation
Good

What is the
best way of
providing
information on
quality about
providers?

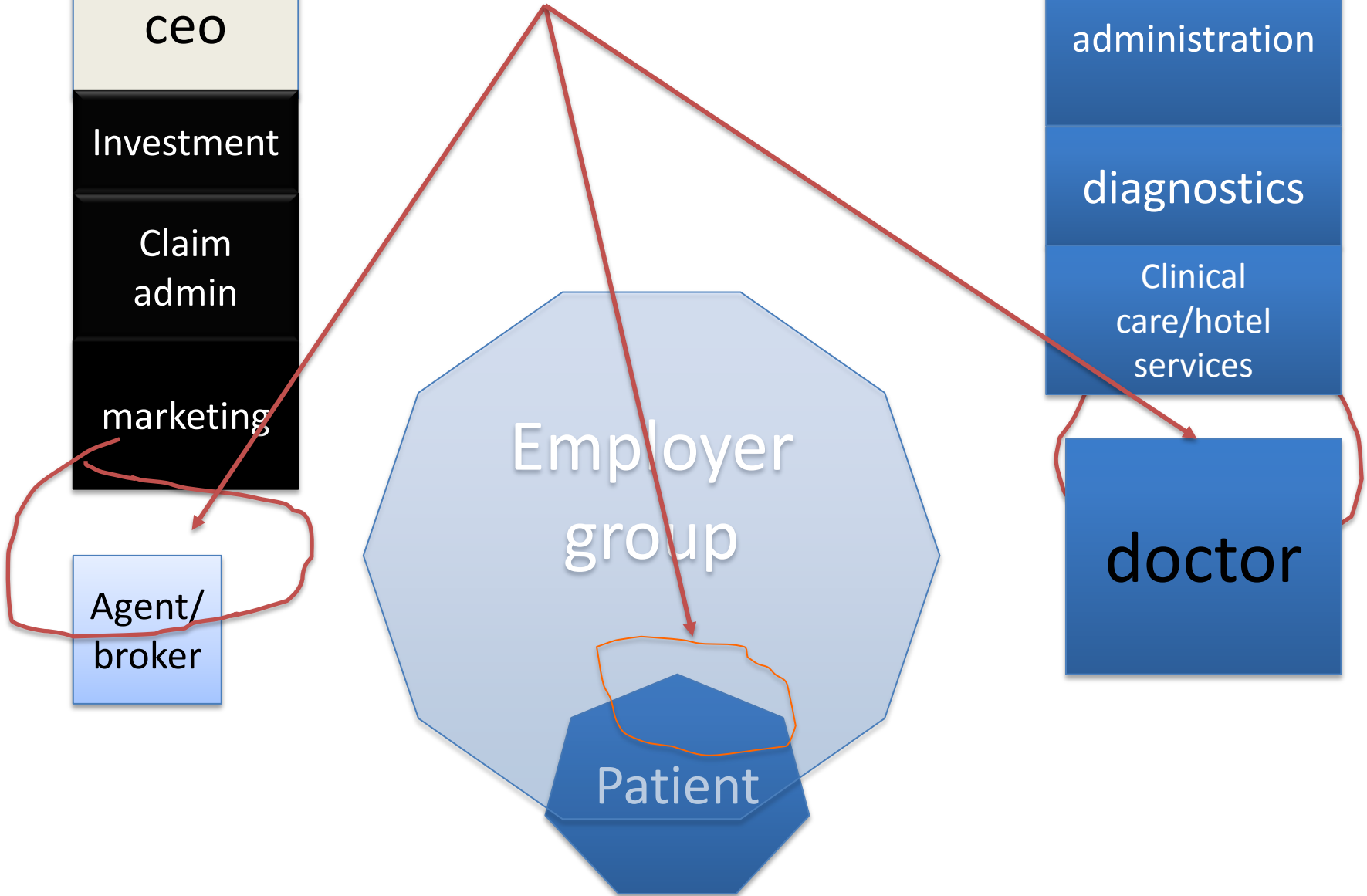


Insurer

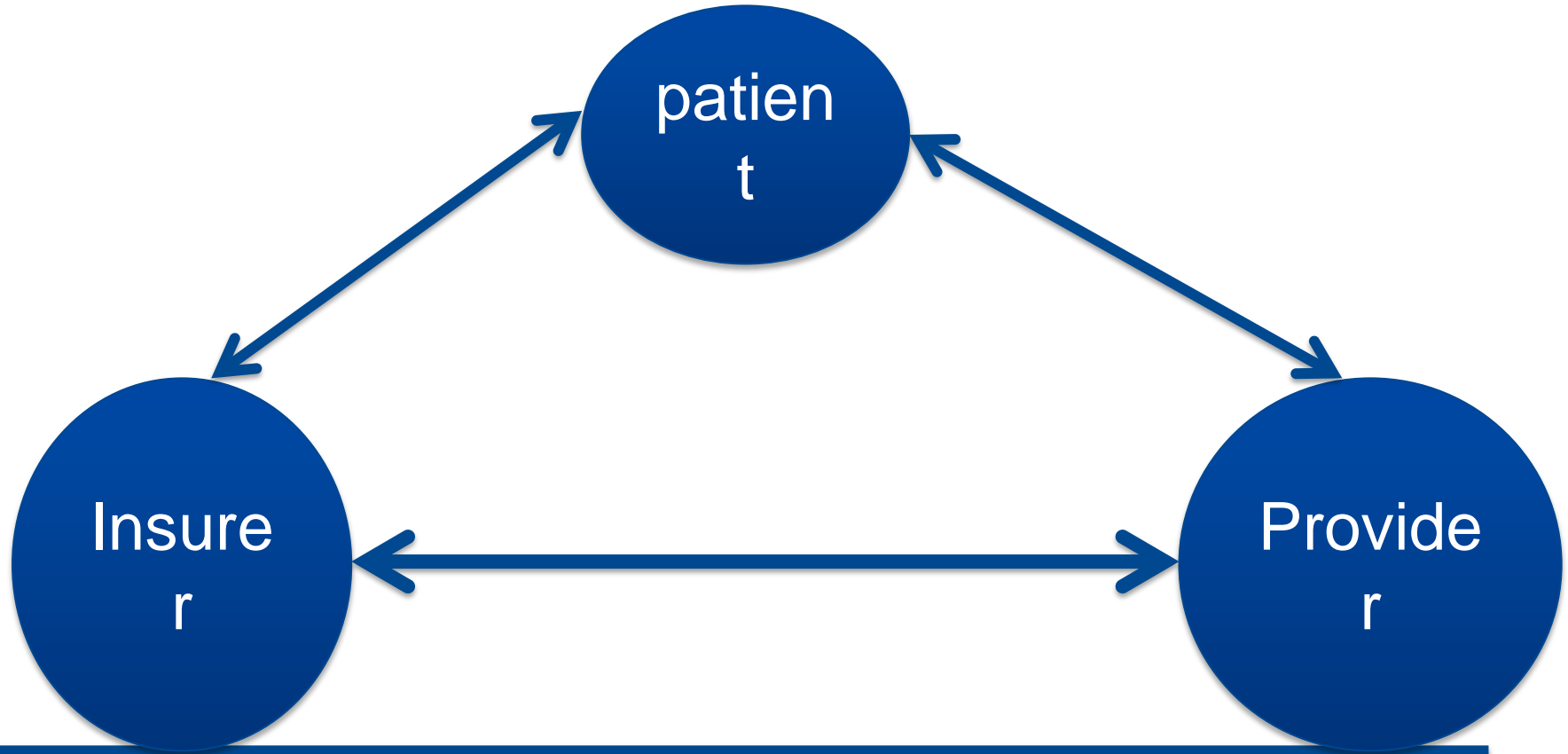


Internal Issues?

Provider



Dialogue optimizing the link between the three parties, by building trust through sharing of information



Thank you for listening