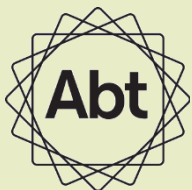


# Saving Money, Saving Lives: An Evaluation of Changamka's Maternity Savings Card

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**SHOPS is funded by the U.S. Agency for International Development.**  
**Abt Associates leads the project in collaboration with**  
Banyan Global  
Jhpiego  
Marie Stopes International  
Monitor Group  
O'Hanlon Health Consulting

# Presentation outline

- Background of Maternal Health Challenges
- Partners in the study
- Introduction to the Changamka maternity card
- Data sources
- Main findings
- Opportunities for Changamka card
- Lessons for UHC

# Background: Maternal health challenges in Kenya

- Kenya MMR 488/100,000 live births
- Only 43% of births occur in health facilities
- Financial barriers to accessing maternal care
  - 80% of Kenyans uninsured
  - At the time, maternity care was paid for OOP in both public and private sectors
- Frequent non-payment for services is problematic for both facilities and for patients

# Partners in the study

- USAID HIDN office (funder)
- Changamka Microhealth Ltd.
- Pumwani Hospital
- TNS Global (data collection)
- SHOPS Project (independent evaluation and author)
- For the full report visit [www.shopsproject.com](http://www.shopsproject.com)

# What is the Changamka card?

- Changamka established in 2008 offering an electronic healthcare savings cards
- Maternity card offered for free at Pumwani Hospital, July 2010 - October 2011
- Users top up at kiosk machines and with mobile money (M-Pesa)
- Hospital pays 15% of service costs
- Used to pay for ANC, delivery and PNC
- SHOPS conducted an independent process evaluation

# Why medical savings?

- Many low-income Kenyans do not have bank accounts
- Importance of commitment saving mechanisms for health
- Maternity services an ideal match for savings mechanism



# Research questions

	Research Question	Data Source
1	What are the experiences and perceptions of women in the community in the catchment areas with regard to maternal health services and financing?	Community survey and in-depth interviews
2	Were people willing to try the new card? How many?	Transaction database
3	What type of people chose to accept the card? How did they differ from those who did not?	Card user survey and community survey
4	How did users use the card?	Transaction database
5	What were card users' experiences and perceptions regarding the card?	Card user survey and card user in-depth interviews
6	Did card ownership appear to facilitate obtaining maternal health services?	Card user survey and community survey

# Data sources

**Card use database**

2883 individual cards

**Card user sample**

*Quantitative surveys:*  
190 card users

*Qualitative interviews:*  
30 card users

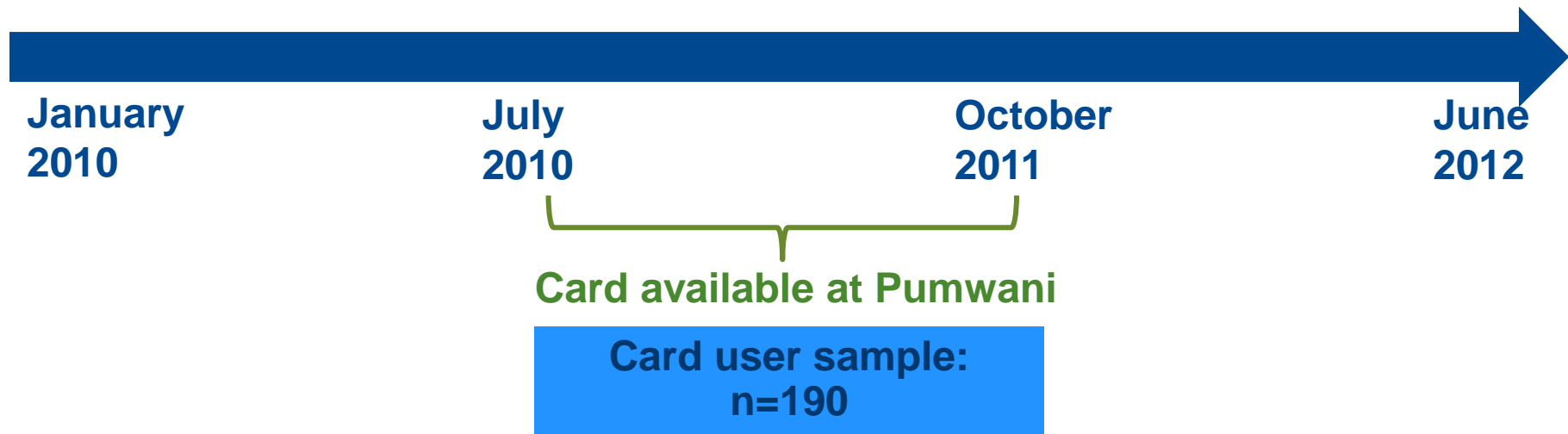
**Community sample**

*Quantitative surveys:*  
1405 community women who gave birth during the study period including 224 community women who went to Pumwani for maternity care during the study period

*Qualitative interviews:*  
20 community women who gave birth during study period



# Timeline for analysis



1405 community women who went to Pumwani for maternity care during study period

# Main findings

- Concept well accepted—when well understood
- Higher use among the less poor and the more educated
- Convenience and safety over savings
- Massive uptake, large discontinuation
- Card not very user-friendly, insufficient product support
- Card not used long enough to save enough for maternity

# Benefits of the Changamka savings card

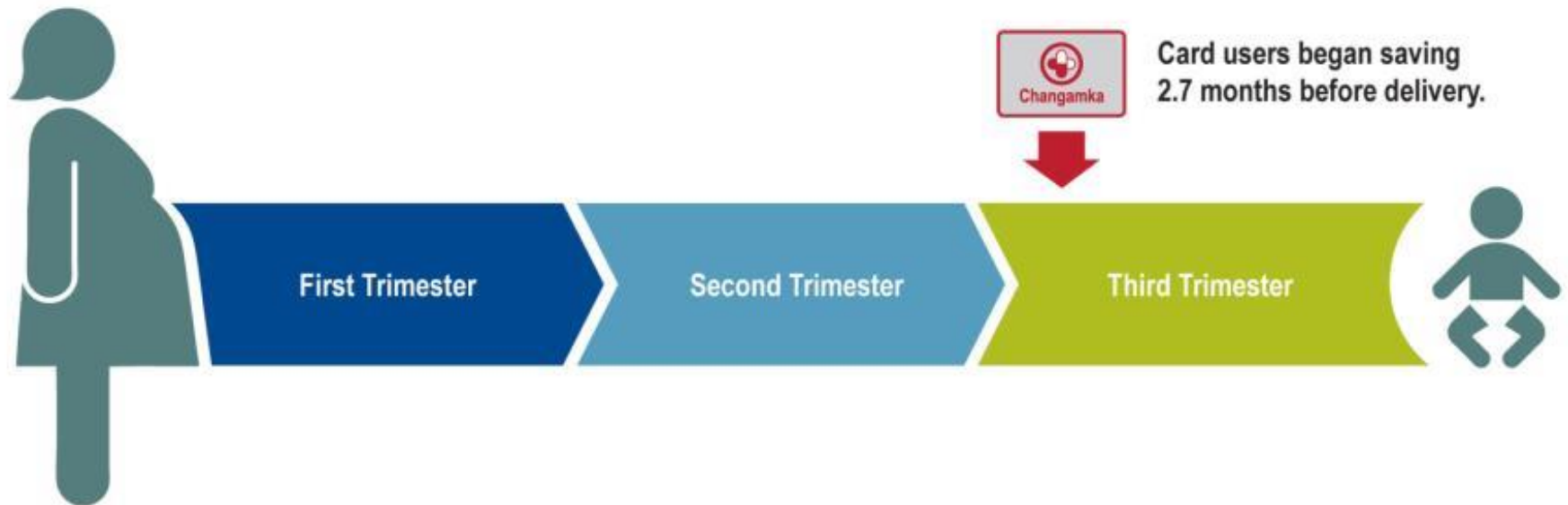
Why did women use the Changamka maternity savings card?	Responses
Convenient to use and safer than carrying cash	78%
Helps pay for services and leave hospital easily	60%
Helps women save money by preventing them from spending money on other things	25%
Helps women by preventing their families from spending the money on other things	5%

# Challenges with the Changamka savings card

- Massive uptake but large discontinuation
- Insufficient product support
- Late start of ANC meant clients did not get the card early enough to start saving
- Late card use meant clients did not have sufficient time to save



# Users obtained the card too late to allow for significant savings



# Opportunities for the Changamka savings card

- Reach consumers through active marketing and outreach
- Reach women earlier and beyond health facilities—before first ANC to allow them to access care earlier, and save more
- Provide better instructions, support, SMS reminders
- Use known/trusted financial intermediaries
- Expand provider network to provide facility choice

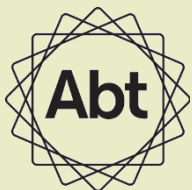
# Implications for Universal Health Coverage

- Medical savings can ease the pressure off publicly funded programs and increase access to health care
- Suitable for out-patient care, preventive services and to pay insurance premiums or co-payments
- Design more affordable hybrid savings and insurance products
- Need to address other financial and non-financial barriers to accessing maternity services

# Thank You



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