

# Technological innovations and health insurance in LMICs: Adoption, Adaptation, and Impact

Manuela De Allegri  
Institute of Public Health  
Address: Im Neuenheimer Feld 130.3, 69120 Heidelberg  
Phone: +49 (0)6221 56-35056  
Email: manuela.de.allegri@urz.uni-heidelberg.de

Universal Health Coverage (UHC) has been identified as a key objective of our times, having acquired global recognition as one of the targets of the Sustainable Development Goals. In the quest to achieve UHC, many low and middle income countries (LMICs) are making substantial investments to reform their health financing structures, implementing measures to enhance resource generation, pooling, and risk sharing on the one side and strategic purchasing of quality health services on the other. In order to enhance system efficiency, by speeding lengthy administrative procedures and limiting fraud, several LMICs are introducing technological innovations to facilitate the implementation of the much-needed health financing reforms. In particular, the government of Tanzania is promoting the introduction of digital innovations within the framework of the Community Health Funds (CHFs), i.e. district-based health insurance schemes run with the support of the central government and targeting people working in the informal sector. Specific examples of the digital innovations being implemented include: digitalized enrolment allowing immediate registration of new members via mobile phones; cashless premium payments via mobile phones; and digitalized revenues and expenses management (including claim management).

We offer medical students the opportunity to engage in an operational research project (i.e. a research project that is embedded within the implementation of an existing intervention and that aims at producing information with direct relevance for further implementation) to look at the introduction of digitalized solutions within the context of CHF implementation in Tanzania. Tanzania has been selected as focus country both because it is experimenting with the introduction of a wide range of technologies to enhance efficiency in the functioning of the CHFs and because of our close collaboration with the local implementing partners, providing an ideal setting for an operational research project. Depending on the specific interests and expertise of the student(s) being recruited, different projects are possible that look at the introduction of digitalized innovations at all levels of implementation of the CHFs in Tanzania. One can look at: a. acceptability (how do policy makers, insurance agents, and

communities perceive the introduction of the new technologies?; b. adoption and adaptation (are the digitalized solutions being adopted and if so, what adaptation are being made to facilitate adoption?); c. impact (does the introduction of digitalized innovations lead to improved outcomes, such as higher efficiency and lower fraud?).

The broad range of possible research question leaves open opportunities to engage in both quantitative and qualitative research, depending on the candidate's specific interest. All proposed research questions are suitable for a mixed methods approach, should the candidate be interested to acquire such an expertise.

Cooperating partners:

Health Systems Support Unit, Swiss Tropical and Public Health Institute (Swiss TPH), Basel, Switzerland

Community Health Funds, Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC), Tanzania

President's Office of Regional Administration and Local Government (PORALG), Tanzania