Visa Innovation Grant

Final Mile Health Care Financing

Freedom from Hunger Ecuador

Broadening access to health care for the poor through digital credit in Ecuador
Project Components

Digital Health Financing

Health Education: Prevention

Consumer Protection
**Project Activities**

**Market Research**
- Study to evaluate the most appropriate type of electronic payment technology to implement in Ecuador
- Field research, focus groups and individual interviews with clients, staff and doctors

**Technical Assistance to Design the Financial Product**
- Developed the concept and structure of the health credit card based on the market research
- Original credit card design and submission to the Superintendency
- Rebranding of the consumer credit card to expand health access

**Technical Assistance to Design Educational flyers and products, branding and communications for the health credit card**
- Created a training guide for credit officer to use as a recourse to give clients important information
- Designed Flyers and SMS for clients to know how to use their credit card for health
- Created Promotional material for clinics and doctors offices and collateral for clients
**Project Activities**

**Training workshops for village banking and microcredit officers:** How to train your client on how to use their health credit cards properly including:

- How to keep your credit card safe
- How to use your credit card to complement your microinsurance
- Consumer Protection, savings for health, Healthy Habit

**Workshops for clients on how to use the credit card**

- Village banking workshop
- Health brigades: educational workshops on credit card
- Workshop for people at the Chamber of Commerce

**Technical Assistance: Affiliation and training of Health Providers**

- Investigation and visits of health clinic to be affiliated
- Delivery of credit card imprint machines
- Training of health establishments in how to use and charge credit cards
Project Results in the Numbers

- Health Payments made using the credit card: $180,347
- New credit cards issued: 5,882
- New health access points activated to accept the credit card: 586
- 150 Staff
- 350 Clients
- 16 Doctors
- Health and consumer protection Text Messages sent to clients: 28,490
Cooprogreso reminds you to eat low salt, low sugar and low fat food to maintain a healthy life and prevent diseases.

Use your credit card safely. Cooprogreso advises you to never lend your card or give your number to anyone.
Community of Practice: Sharing Lessons Learned

Event held in Bolivia and in Ecuador
41 participants representing 23 organizations from 6 different countries

Highlighted all the lessons learned from the Visa Innovation Project of using health credit cards and training developed

Shared Health Integration projects from Ecuador, Bolivia and Peru including health savings, micro-insurance and telemedicine
Lessons Learned

**Low income clients**

- Needed a different credit analysis tool and lower credit limits to be able to balance risk and inclusion

**Little Promotion**

- Credit card wasn’t well know and never marketed for health purposes. Focused training and created marketing for all the different groups
- Importance of considering everyone in the chain (clients, staff, doctors)

**1st Health Focused CC**

- Unique opportunity to position themselves within the market by providing greater access to health for Cooprogreso’s clients, which in turn could lead to a healthier and more resilient clientele to health
Lessons Learned

**Government Regulation**
- While we completed a technology study before we started, government regulation was a barrier in the project which ended up benefited the business model, being able to follow-up and adapt quickly was key

**Business Model**
- By creating a business model we were able to find efficiencies, internalize expenses and supported our project shift to a combined consumer health credit card. Our model showed a positive Profit Loss of $44,379 instead of a loss with a separate card

**Additional Time and Resources Needed**
- Found creative ways to internalize processes and use the project support to decrease costs and on-going expenses since there are expensive implementation costs
- We will continue to follow up with the partner since there is additional growth planned
Call to action & Questions

Read our Blog: Cash or Credit? Every Mother’s Emergency Room Nightmare

https://cfi-blog.org/2016/07/06/cash-or-credit-every-mothers-emergency-room-nightmare/

Tell us what you think about the blog by sharing or tweeting!

Thank you! Please visit: www.freedomfromhunger.org

Amelia Kuklewicz
akuklewicz@freedomfromhunger.org