



PharmAccess Group

**MAKING QUALITY HEALTH CARE
ACCESSIBLE IN AFRICA**

**'The groundbreaking
Community Health
Insurance Plan of the
Kwara State Government
is exactly the kind of
innovative partnership
that we should replicate
– here in Nigeria and
beyond.'**

Ban Ki-moon, Secretary General of the United Nations



The PharmAccess Group is dedicated to making quality health care accessible in Africa, contributing to healthier populations and social and economic development. Many African governments have limited resources for health care and therefore struggle to meet the growing demand of their populations. As a result, 50% of the people turn to the private sector and, since insurance is virtually non-existent, pay for health care out-of-pocket. This can lead to catastrophic health expenses. While the private sector plays an important role in providing and complementing healthcare services, the sector is often weakly regulated and highly fragmented. Due to the high investment risk, the healthcare sector has limited or no access to the capital required for improvement and expansion of its services.

Integral approach

The PharmAccess Group employs an integral and innovative approach to improve access to quality health care. The Group mobilizes public and private resources for the bene-

fit of doctors and patients through insurance, loans to doctors, clinical standards and impact research. The PharmAccess Group has set an example as a different approach to development cooperation, making use of public-private partnerships. We leverage donor contributions to increase trust in the health system, reduce risk and lower transaction costs, paving the way for private investments. This approach has attracted a lot of international attention, including a G20 prize for our innovative financing model presented by President Obama in 2010.

'This is a good example of how we can achieve maximum results in developing countries despite a shrinking government budget.'

Lilianne Ploumen, Dutch Minister for Foreign Trade and Development Cooperation



We work with a large variety of partners which include governments, both in Africa and abroad, international donors and development organizations as well as private companies and investors. Among the donors and development organizations supporting our work are the Dutch Government, World Bank/IFC, United States Agency for International Development (USAID), the Bill & Melinda Gates Foundation, the Clinton Foundation and Department for International Development (DFID). Our partners also include multinationals like Heineken, Shell, Zain, Air France-KLM and Pfizer. In Africa, we collaborate with health maintenance organizations and insurance companies (Hygeia,

'Since we have improved our quality, customers have gained trust in our facility and we have seen a 40% increase of patients.'

Pharis Yikobera, Arafa Dispensary, Dar es Salaam

AAR and MicroEnsure) and social franchise networks such as Marie Stopes International (MSI), Society for Family Health (FSH) and Population Services International (PSI).

The PharmAccess Group is currently active in more than 10 African countries, with country offices in Tanzania, Kenya, Namibia, Nigeria and Ghana.

The PharmAccess Group

Supporting health plans

We work with local partners to make health insurance available for low-income groups (such as cooperatives of farmers, organizations of market women or company employees). Members pay an insurance premium according to their means. The health plans and related initiatives are financed by **Health Insurance Fund** with public grants from the Dutch Government and World Bank.

Enabling investments

Medical Credit Fund provides loans to doctors and clinics in the private sector, enabling them to improve the quality of their services, develop their business potential and service more low-income patients. Medical Credit Fund aims to contribute to a healthier investment climate and increase the bankability and thus scalability of the private healthcare sector.

Improving quality

Sub-Saharan Africa has a shortage of institutions and standards that can ensure objective measurement of quality. **SafeCare** is a quality improvement program designed especially for resource-restricted healthcare facilities. SafeCare's internationally recognized set of standards creates a transparent improvement path that offers clinics positive incentives to move steadily upwards in quality.

Implementing and initiating

PharmAccess provides the expertise needed to act as the coordinating, implementing and advising (consultancy) partner for each of its organizations. In addition, PharmAccess regularly develops new initiatives to strengthen our integrated approach.

Measuring impact

We attach great importance to making sure that our efforts add value for our beneficiaries in sub-Saharan Africa and to learning how to do better. Affiliated to the PharmAccess Group is the **Amsterdam Institute for Global Health and Development**. This research institute measures biomedical impact, while the Amsterdam Institute for International Development measures socio-economic impact.



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