

Changamka Maternal Health Smartcard

Brief Overview

In Kenya, the maternal mortality rate is high with approximately 488 maternal deaths per 100,000 live births (according to UNAIDS data from 2008/9). Only 47 percent of women make the recommended four or more antenatal care visits, while just 44 percent receive skilled care during delivery. Inadequate access to health care services, low levels of education about the importance of skilled care during childbirth, poverty, and apathy towards health insurance are just some of the many factors contributing to maternal deaths.



In 2008, in order to improve access to affordable healthcare, Changamka MicroHealth Limited ('Changamka') introduced the medical smartcard, a mobile technology solution that enables users to save money over an extended period of time to gain access to primary health care services. Clients save for health care expenses using a medical smart card combined with mobile money transfer service systems such as M-PESA and make payments at designated providers for goods and services at pre-contracted prices. Changamka offers two products to the general public: the out-patient smartcard and the maternal health smartcard. Changamka also offers a smartcard for third party payers schemes, aimed primarily at reproductive health schemes that utilize vouchers, and an in-house smartcard for institutions and universities that run their own health clinics.

In partnership with Pumwani Maternity Hospital, the largest maternity hospital in Sub-Saharan Africa, Changamka piloted the maternal health smartcard between July 2010 and September 2011. Over 3,500 cards were distributed. Today, the maternal health smartcard is used at nine private hospitals in Nairobi and at hospitals in Mombasa and Naivasha.

■ Geographic Coverage:

Kenya

■ Implementation Partners:

Changamka MicroHealth Limited is leading a team of partners including:
Safaricom | Pumwani Maternity Hospital | Vodaphone | GA Insurance

■ Funder:

Changamka MicroHealth Limited

■ For More Information Contact:

Changamka

- **Sam Agutu – CEO and Co-Founder, Zack Oloo – Executive Director and Co-Founder;**
P O Box 25646 -00100 Nairobi, Kenya;
Email: Info@changamka.co.ke

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About Changamka Maternal Health Smartcard

The maternal health smartcard is a pre-paid card that allows the bearer to obtain ante-natal, delivery, and post-natal services at listed prices in participating maternity facilities. The card is available at participating hospitals for 250 Kenyan Shillings and can be topped up by M-PESA or at the hospital terminal kiosk. The bearer has up to nine months in which to save the amount required for delivery at their facility of choice as long as it is accredited.

The maternal health smartcard provides a dedicated savings mechanism for the mother to be that is convenient, safe, affordable, and user friendly. Each maternal health smartcard is personalized, does not expire, absorbs deposits, has no deposit limit, and can only be used to pay for health services.

Evaluation and Results

A study conducted by the USAID-funded Strengthening Health Outcomes through the Private Sector (SHOPS) project analyzed the benefits, challenges, and potential opportunities associated with Changamka's maternal health smartcard. The study utilized in-depth interviews with a subsample of survey respondents.

The study compared the experiences of smartcard users to that of the comparison group (women who obtained Pumwani Hospital services before or after 15 months when the card was offered) and found the following:

- The average card user made 4.3 ANC visits, 14 percent more than comparison group (statistically significant difference across education and income subgroups); and
- Card users were more likely to have at least four ANC visits (the WHO recommendation).

Among card users:

- 78 percent found the smartcard convenient to use;
- 60 percent said the smartcard helped them to pay for services and leave the hospital more easily;

- 80 percent said that it was safer to carry the smartcard than to carry cash;
- 87 percent thought it was more convenient than M-PESA;
- 75 percent said the smartcard helped them save money by not letting them spend it on other things;
- 15 percent said the smartcard helped by preventing their families from spending the money on other things; and
- 97 percent gave birth at a health facility.

In total, six percent of smartcard users engaged in genuine savings and two-thirds of savers used cards for deliveries. While discontinuation of card use was high, and only a small portion of card recipients made savings deposits on the card, the study highlights substantial latent demand and appreciation for certain features of the card.

Lessons Learned

- Partnerships are critical to success. Changamka relies on the convergence of what it calls the "3Ms" (mTechnology, mMoney, and mHealth) and survives due to its partnerships with Safaricom, Vodaphone, and the networks of participating hospitals and clinics.
- The cost of smartcard terminals at 400 US dollars and the cost of smartcards at two US dollars each are in most cases prohibitively expensive and a barrier to expansion.
- There is need for awareness creation, research, and monitoring and evaluation

Conclusion

The Changamka - Pumwani pilot demonstrated that an initiative allowing poor people to contribute to their healthcare can be successfully implemented in resource-constrained settings. The widespread availability and use of cell phones in Kenya provided the impetus for the development of this mHealth initiative and is central to its success. In 2012, Changamka upgraded its technology to bring on board a web based platform with mobile application integration to address the financial barriers to scalability posed by the terminals and smartcards.

Information was excerpted from:

<http://changamka.co.ke/html/news%20&%20events.html>
<http://www.ke.undp.org/index.php/mdgs/goal-5-improve-maternal-health>
<http://www.healthunbound.org/content/changamka-medical-smart-card>
<http://shopsproject.org/sites/default/files/resources/Changamka%20Presentation%20at%20HSR%20Symposium%20in%20Beijing.pdf>