E-vouchers

An introduction

Luke Boddam-Whetham, April 28th 2014
• **What is a voucher?**
  – A token (usually a card or coupon) that entitles the bearer to health services or health products when redeemed at a service point

• **What is an e-voucher?**
  – The same – but in electronic form (either an SMS or a code that will be transmitted in electronic form)
How do voucher programmes work?

1. Donor/Government
2. Voucher Management Agency (VMA)
3. Distributors
4. Health facilities providing the services (Blue Star social franchisees)
5. Target Population

Steps:
- Step 1: £
- Step 2: £
- Step 3: £
- Step 4: £
- Step 5: £
Benefits of vouchers

• **Increase access** to underutilised services

• **Target** poor or underserved (**equity**)

• **Empower** clients

• **Improve** quality

• **Build capacity** for health insurance
Case study: eVouchers in Ethiopia

- MSI Ethiopia started in 2012 a voucher programme for FP (IUD);
- Targeted towards poor and marginalised young people (15-29 years);
- Piloted in 5 towns and scaled up to an additional 20 towns (over 18,000 eVouchers issued);
- Aims are to reduce management cost and simplify monitoring;
Case study: eVouchers in Ethiopia

1. Dutch Government (donor)
2. SMS voucher code
3. Shows SMS voucher code
4. Verifies client’s ID and confirms good/service to provide
5. Delivers goods or services
6. Submits electronic claims forms
7. Payment

Service provider (health facilities)

Targeted clients
Case study: eVouchers in Ethiopia
Results and challenges

46% redemption rate
(8,278/18,095 vouchers)

92% were 15-29 years old

24% phone ownership
Case study: eVouchers in Mozambique

- PSI Ethiopia started its Movercado ecosystem in 2012;
- Aims to improve health status of population while stimulating local business and markets for health goods
- Operating in 4 provinces in Mozambique
- Network of microentrepreneurs (create demand and distribute vouchers), retailers (sell products) and suppliers
Case study: eVouchers in Mozambique

Management Agency (PSI)

Retailer

Shows SMS voucher code ③

Delivers goods ⑤

Payment ⑥

Verifies client’s ID and confirms good provided ④

Phones client to verify information provided; and finally, product received ⑦

Targeted clients

Targeted clients
Case study: eVouchers in Mozambique

Advantages

• Use of mobile phones provides real time data
• Promoter (mico-entrepreneur) performance easily monitored
• Reduces need for cash

Challenges

• Lack of mobile phone coverage in rural areas
• Fewer agents (retailers) in rural areas
Take home messages

• E-vouchers are another useful tool in improving efficiency in demand side financing and ensuring access to health goods and services

• As with all technology they are only as useful as the infrastructure that supports them
Thank you!