



## Ineza Health Platform

### Introduction

Algorithm Inc. and MTN Rwanda Cell have joined their forces to enable a health saving platform called Ineza, accessible through \*182\*10\*3# or Android Play store. Ineza will help Rwandans save for their health using Mobile Money. The objective of Ineza is to create a saving fund management platform which will enable Rwandans to make savings for their health and loved ones; to get quality, trusted and fast services; such as save, transfer, ask for loan, book an appointment, buy medicine and have an electronic patient file.

### Current situation

The Rwanda Health Insurance industry has been growing for the last decade covering corporate, public servants and the rest of the population.

Nevertheless, insurances ask for **copayment** and it comes a challenge for a large portion of the population to find when you get sick on one hand and on the other hand some drugs or services are not covered by insurances.

There is also a lack of a secure platform which holds **patients' records**, so every time you visit a doctor or a pharmacist it is always "a first time".

Using existing financial data, you cannot find an easy platform to grant you a **micro loan** for a short time so you can pay for health services and goods when you are broke.

**Drug availability** is a big challenge where you have to go at least in 3 pharmacies to get all your prescribed medicine(s).

There are few tools to track and trace doctors availability and **services delivery**, if you are sick you have to wake up earlier and stay for long time in the waiting room.

### Objectives

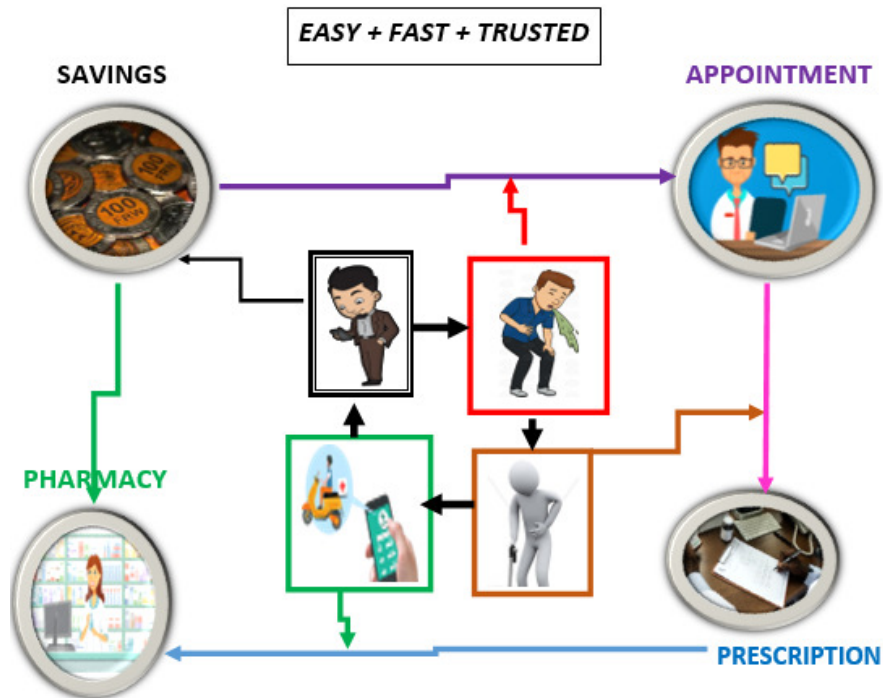
Ineza Health saving comes to raise awareness to Rwandans citizens to save for such cases so they can get all needed health services whenever it is needed the most.

With technology health services data can be recorded and shared in a secure way creating an ecosystem to link a patient, a doctor, a pharmacist, a depot and an insurer.

From savings base, from most consumed drug or service, from most affected gender, from most affected age, from most affected place, from most missed drug and/or services, **making the machine learning those patterns + enabling Artificial Intelligence algorithms** -> Ineza users will receive the best services in shortest time, the cheapest prices, adequate loans, pharmaceutical care, and much more



## How it works



Users will activate their **INEZA MOMO** subaccount by dialling **\*182\*10\*3#** and will have access to the menu 1) Save 2) Transfer 3) Balance 4) Withdraw.

We have also created **INEZA APP** which you can download from play store; users will have many more functionalities such as:

- Save money to your Ineza Momo subaccount (5% charges).
- Check your balance (free).
- Send money to other Ineza users (free).
- Request for loan (free).
- Secure Patient File by your finger print (100Rwf).
- Book and Pay an appointment with a doctor (discounted).
- Search and Pay your medicine (discounted).
- Chat with on duty pharmacist or doctor anytime (free).
- Electronic prescription (free)
- Use your valid insurance to pay (free).
- Virtual Claims Data Controller (free).
- Refill your stock using online orders (discounted).


**N.B:** If a drug or a service is not physically available after payment the user will be refunded and the health service provider will be suspended; If the user fail to pay the loan within 7 days he/she will be black listed and taken to court (interest may be applicable in certain conditions); patient file will be visible only where are a finger print biometric scanner: personal Smartphone or in a pharmacy or a clinic.





# INEZA





## What do you need to run Ineza?

**To patient:** you need a feature phone for Save, Transfer, seeing the balance, and Pay; you will need an **android smart phone && {Ineza App 2.2}** to ask for a Loan, Community creations, book an Appointment, search a Drug, price comparator and to request your Medical File Smartphone must have a biometric finger print identifier 

**To doctor:** you need a **laptop or a desktop && {Ishyiga eRx 1.5}**; you will be able to view and load all appointments done to you, you can manage your timetable, manage your patients' files, get electronic payment, follow your performance and write an electronic prescription 

**To pharmacist:** you need a **laptop or a desktop && {Ishyiga POS 8.1.3}**; you will be able to publish your stock and prices, your prices views will be tracked and secured by you, you will be able to make online sales, view your patients' files (in close future we need to introduce interactions and contraindications), receive electronic payment, track and trace your items 

**To depot:** you need a **laptop or a desktop && {Ishyiga ERP 7.0.2}**; you will be able to publish your stock and prices, your prices views will be tracked and secured by you, you will be able to make online sales to pharmacies), receive electronic payment, track and trace your items 

**To insurance:** you need a **cloud && {Ishyiga Symphony 1.8}**; Virtual Claims Data Controller will ease your verification, copayment saving for your affiliate to have the good service, anti-Fraud, anti-Abuse, data. 

## Challenges

**α.** How secure are your data: we are looking to protect your data as much as possible adapting to the new technologies; **β.** Network: in some areas internet is not as good as in urban areas we are studding how to raise it; **γ.** Smartphone usage: still very low we believe connect Rwanda initiative will raise the number; **δ.** Mindset: raise awareness.

## Conclusion

We have been developing this ecosystem for the last decade, we have been testing Ineza for two years, our tasks are closed we are putting it in your hand, make it happen tell us your story tell us what you need we will be happy to assist.

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