



SUMMARY NOTE

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‘Product design to better serve the under-served’

**Nomo Khumalo – Head of Solution Design
Momentum**



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Solutions Design,
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Nomo Khumalo, Head of Solution Design at Momentum, addresses the challenge of designing solutions for the low-income market in South Africa. Given an enabling regulatory environment, sustainable solutions to address this market are possible. The approach taken by Momentum Health Solutions centers around employer engagement and demonstrates the business case for subsidizing healthcare coverage. Employers have a vested interest in the health of their employees, as lack of coverage can lead to absenteeism and decreased productivity. By presenting data on absenteeism and productivity indexes, Momentum has been successful in securing subsidies from employers.

There are two main components to Momentum’s healthcare solutions for low-income populations: day-to-day benefits and a health insurance product. The day-to-day benefits focus on immediate healthcare needs and cover areas such as accident and emergency incidents. The health insurance product addresses the specific requirements of low-income members, providing affordable coverage.

Nomo highlights the importance of managing provider networks and optimizing access to healthcare. Momentum has established networks of doctors, dentists, and optometrists to ensure accessibility for their members. Capitation is the predominant payment model, particularly for doctor visits, to control costs and manage utilization.

Technology, and especially telemedicine, plays a significant role in Momentum’s solutions. A telemedicine service called "Hello Doctor," has helped reduce unnecessary utilization while simultaneously improving access to care. This is especially useful for individuals in rural areas or those who cannot easily take time off work. Nomo also discusses the use of bots and other technologies to enhance existing telemedicine offerings.

Technology is also used for another crucial aspect of Momentum's solutions. Momentum provides a catalogue of wellness options tailored to each member's needs, utilizing technology to track progress and incentivize healthy behaviors. Nomo emphasized very strongly that incentivized wellness is crucial for managing costs and improving outcomes.

In conclusion, Nomo reiterates the importance of designing solutions for the low-income market and highlights the role of an enabling regulatory environment. Value propositions need to be sustainable, and provider networks need to be accessible, and technology can be leveraged to achieve those aims. Incentivized wellness programs sit at the core of Momentum's solutions to support the cost reduction efforts.

The expertise, the capabilities, the resources and funding mechanisms developed by Momentum to create solutions for the underserved can ultimately be used to partner with the public sector to support universal healthcare.

Data analysis to test the ongoing success of Momentum, designing products for the underserved, will continue, amongst others with deeper analysis around any increases in costs further down the line, as telemedicine may create more frequent referrals to secondary care, and thus push up overall costs to the payer, as has been witnessed in other markets.

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