

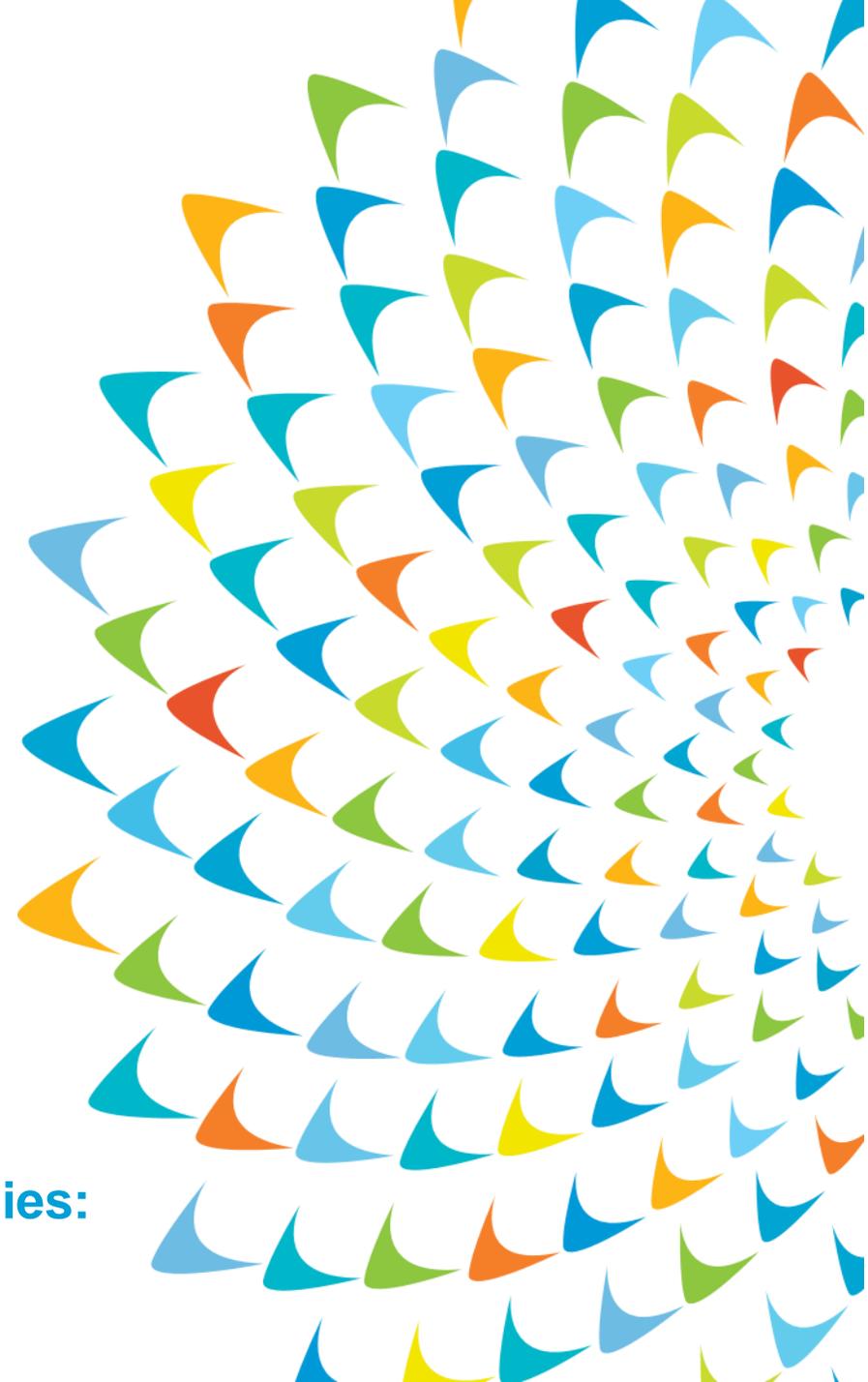
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Role of Digitization in Health Financing Schemes

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**Enhancing National Health Financing through digital technologies:
Innovations and lessons from Asia and the Pacific region**



Global Universal Health Coverage targets: UHC Political Declaration 2023



SDG 3.8.1: To progressively address global shortfall of 523 million people without access to quality essential health services and safe, effective, quality, affordable essential medicines, vaccines, diagnostics, and health technologies, to provide coverage for 1 billion additional people by 2025, with a view to covering all people by 2030



SDG 3.8.2 : To reverse the trend of rising catastrophic out-of-pocket health expenditure by providing measures to ensure financial risk protection and eliminate impoverishment due to health-related expenses by 2030, with special emphasis on the poor as well as those who are vulnerable or in vulnerable situations

Improving inefficiencies in health systems through digitization



- Sedentary lifestyle & avoidable illness
- Smoking & substance abuse
- Non-adherence to medication
- Polypharmacy & doctor shopping

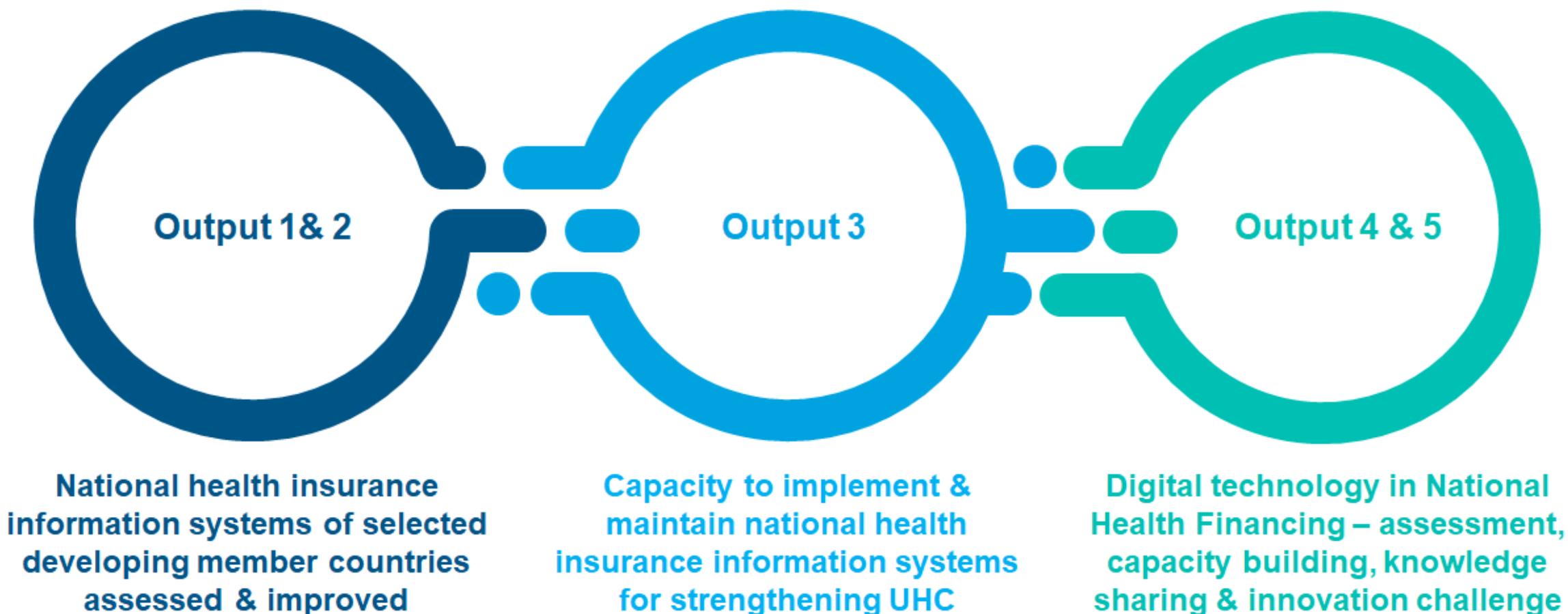
- Treatment variations
- Avoidable hospitalization & readmissions
- Overprescribing
- Treatment errors
- Defensive medicine

- Claims processing
- Manual pre-approvals
- Individual underwriting
- Manual premium collection
- Manual data analytics

TA9967: Using Digital Technology to Improve National Health Financing in Asia and Pacific

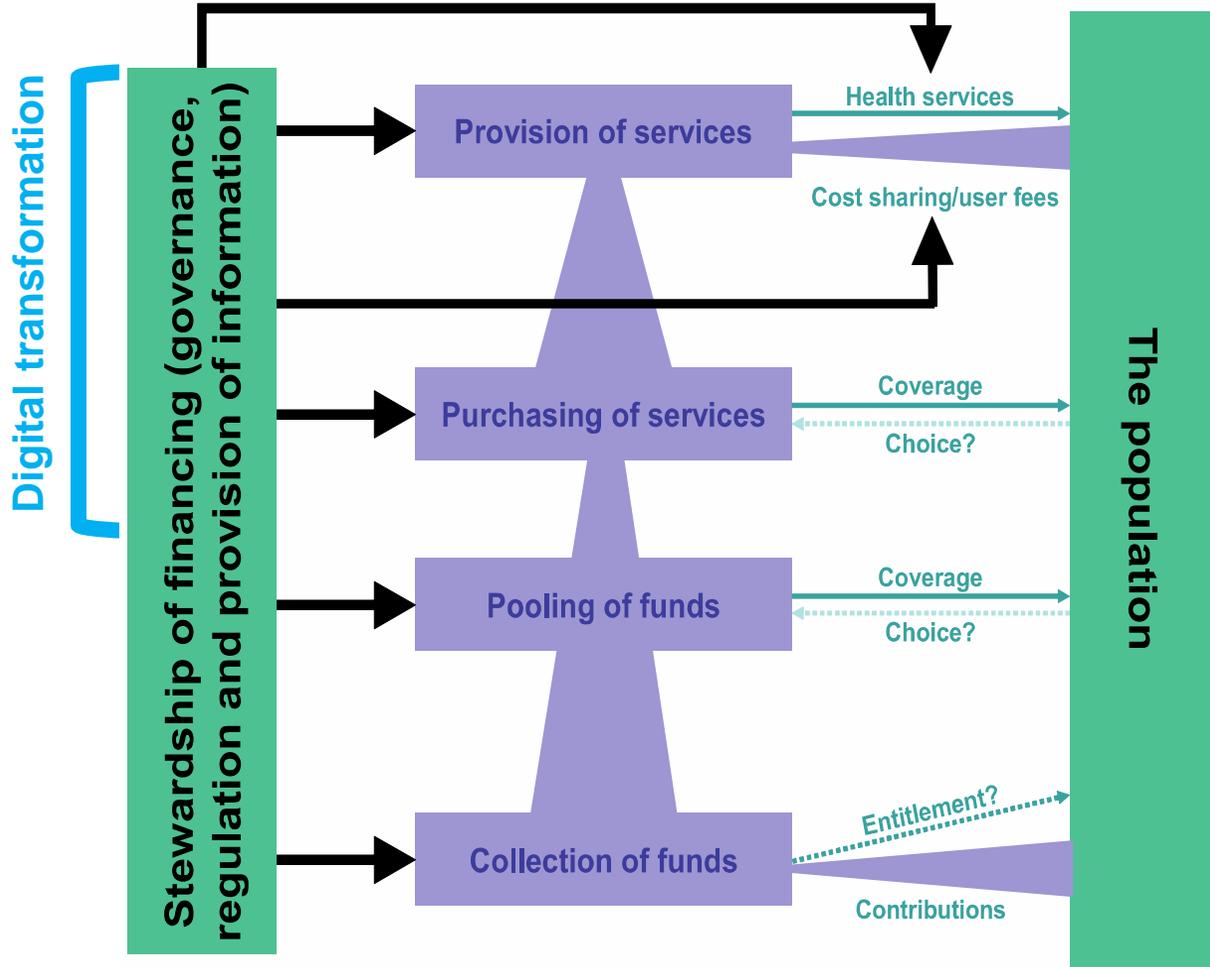


Technical assistance helps developing member countries of ADB achieve UHC by supporting development & adoption of digital national health financing systems



Digital transformation for health financing arrangement

Opportunities for digitalizing health financing value chain



There are many opportunities for digitization at almost every point in the health financing value chain



Integration of data sources for more sophisticated decision-making



3rd party data & provider contracting data
(e.g. pricing & performance)



Claims & utilization data



Data from adjacent government services
(e.g. national ID, social security etc.)



Policyholder generated data, actuarial data &
risk models



App/ website data



Descriptive

What has happened?

Using various sources of data to generate reports and decipher insights on issues.

Predictive

What is going to happen?

Using analytics and machine learning to predict what may occur in the future.

Prescriptive

Suggesting the best course of action

Using analytics to identify scope of improvement in historic approaches vs new courses of action.

Thank You

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