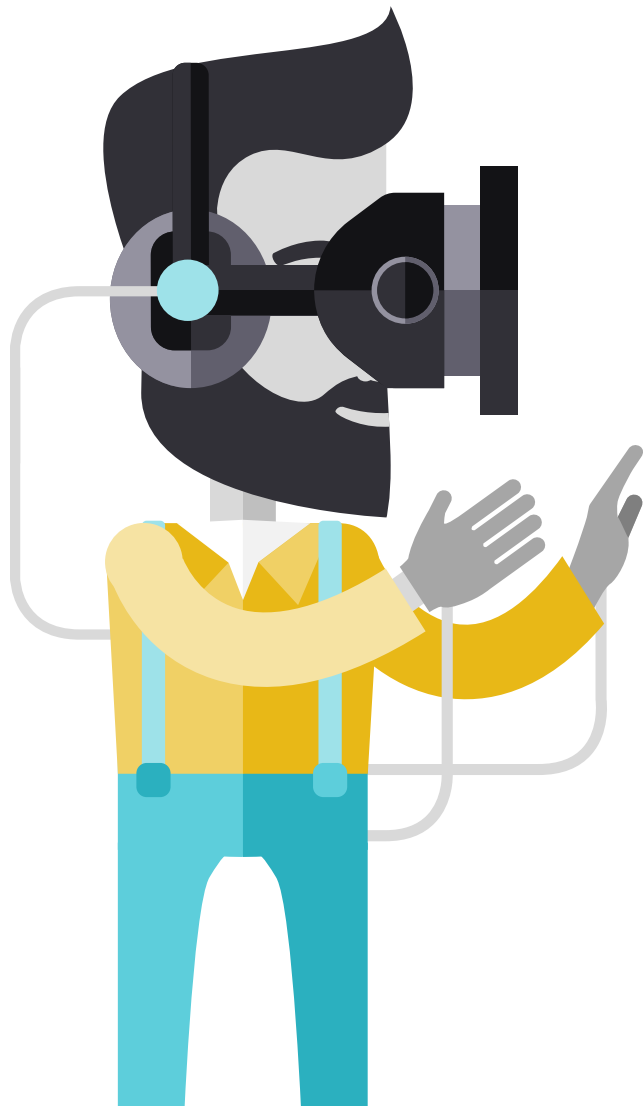


Phoenix Health Insurance Limited

How is telemedicine making health insurance more affordable and how should insurers be responding?

HOW TELEMEDICINE IS MAKING HEALTH INSURANCE AFFORDABLE AND HOW INSURERS SHOULD BE RESPONDING

PRESENTATION OUTLINE



TELEMEDICINE



- History and Background of Telemedicine.
- Telemedicine Classifications
- Current Global Trends
- The West African Experience: Major Ghanaian Highlights

TELEMEDICINE IN HEALTH INSURANCE



- Pre-pandemic Times
- Current Trends
- Future Expectations

THE AFFORDABILITY QUESTION



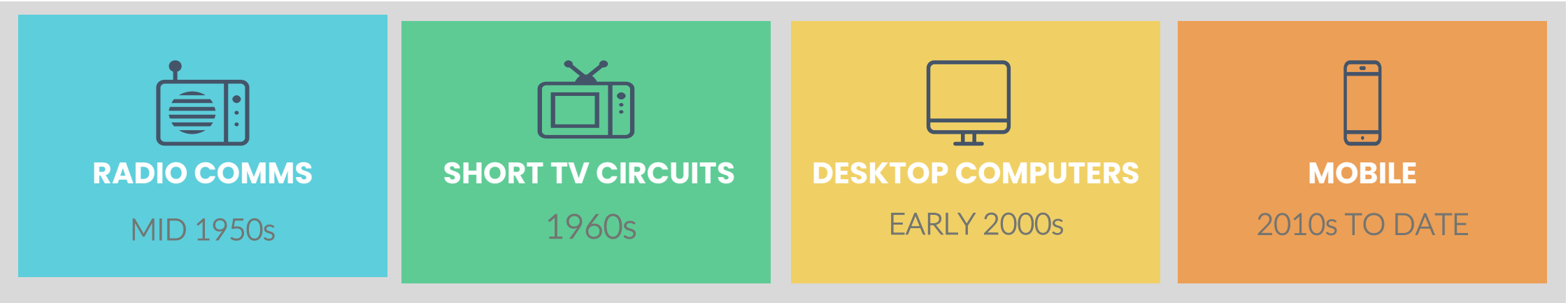
- What Factors Should Be Considered
- What Drives Affordability
- Overall Effect on Profitability

THE INSURERS' RESPONSE

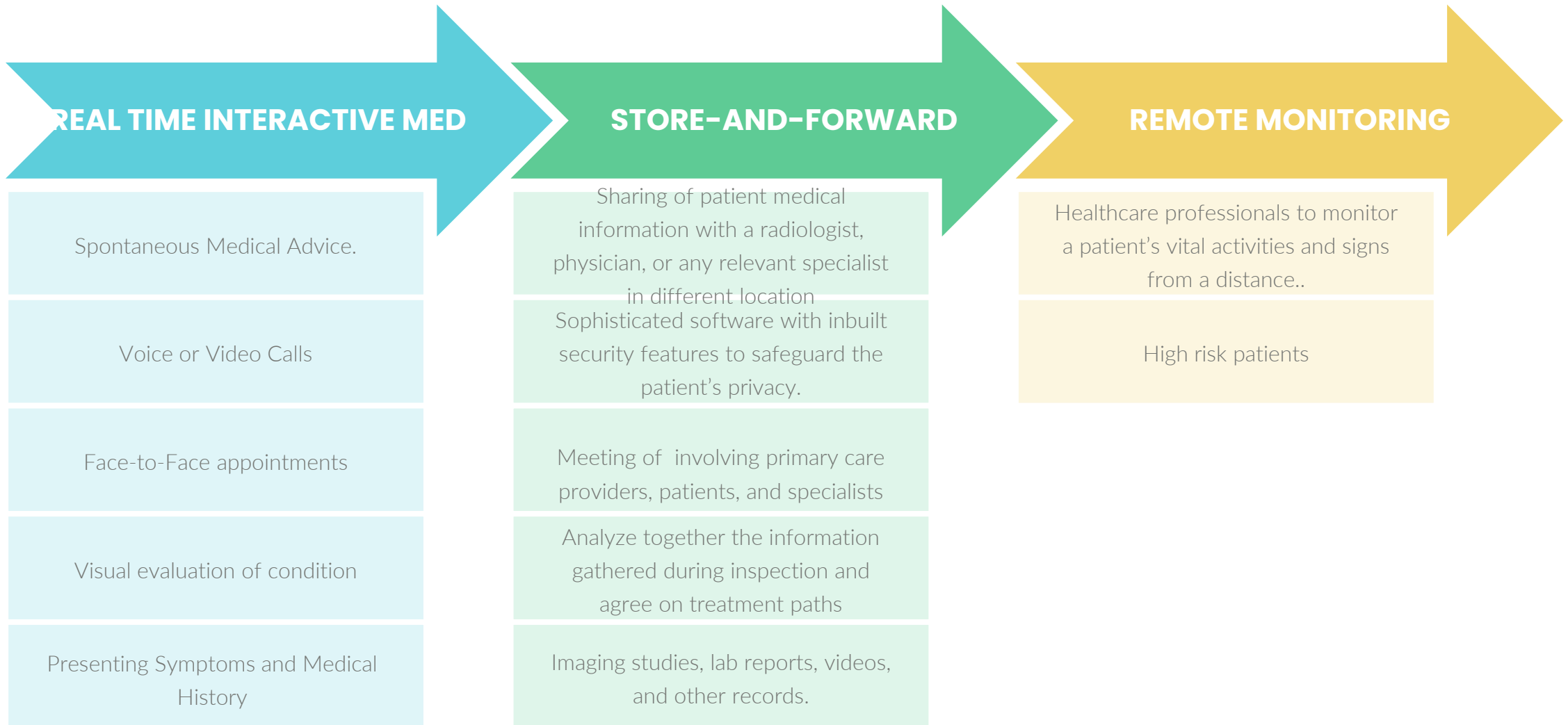


HISTORY AND BACKGROUND OF TELEMEDICINE

TIMELINE

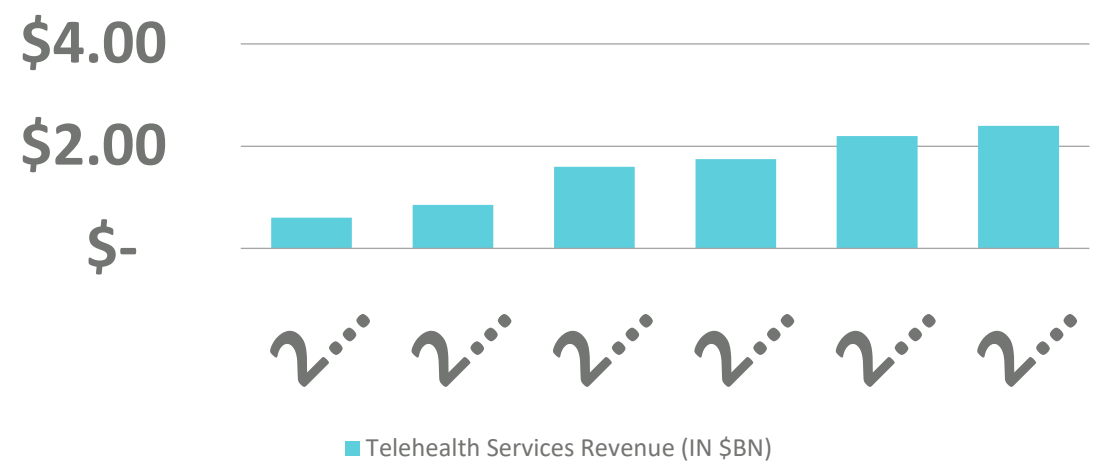


TELEMEDICINE CLASSIFICATIONS

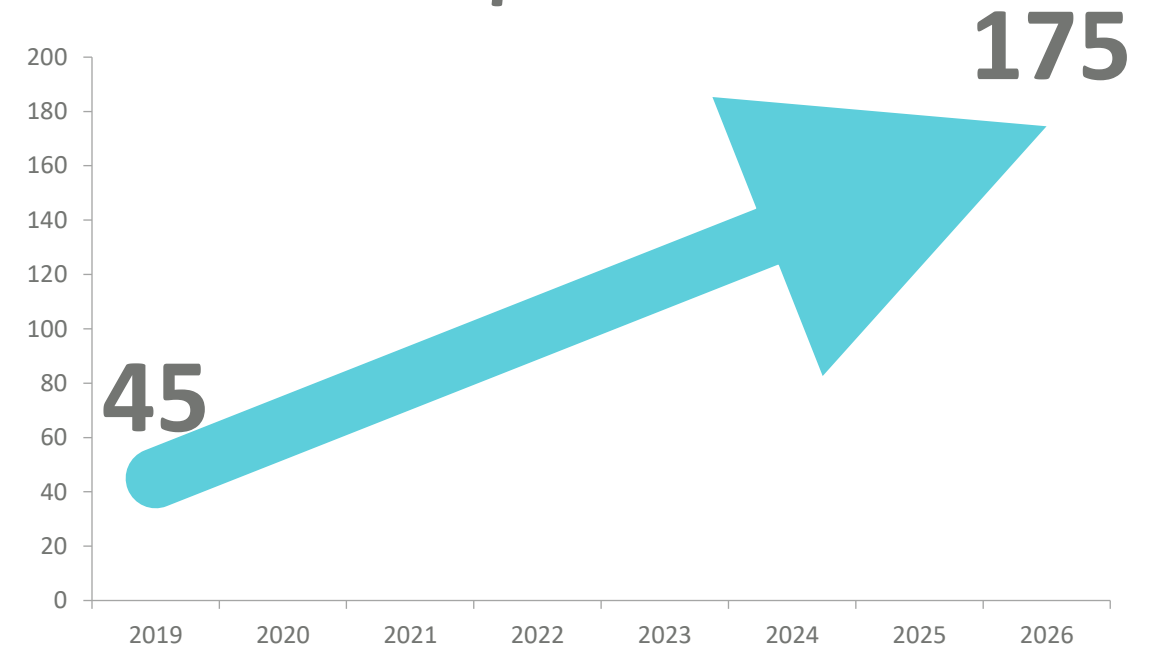


TELEMEDICINE: Global Trends

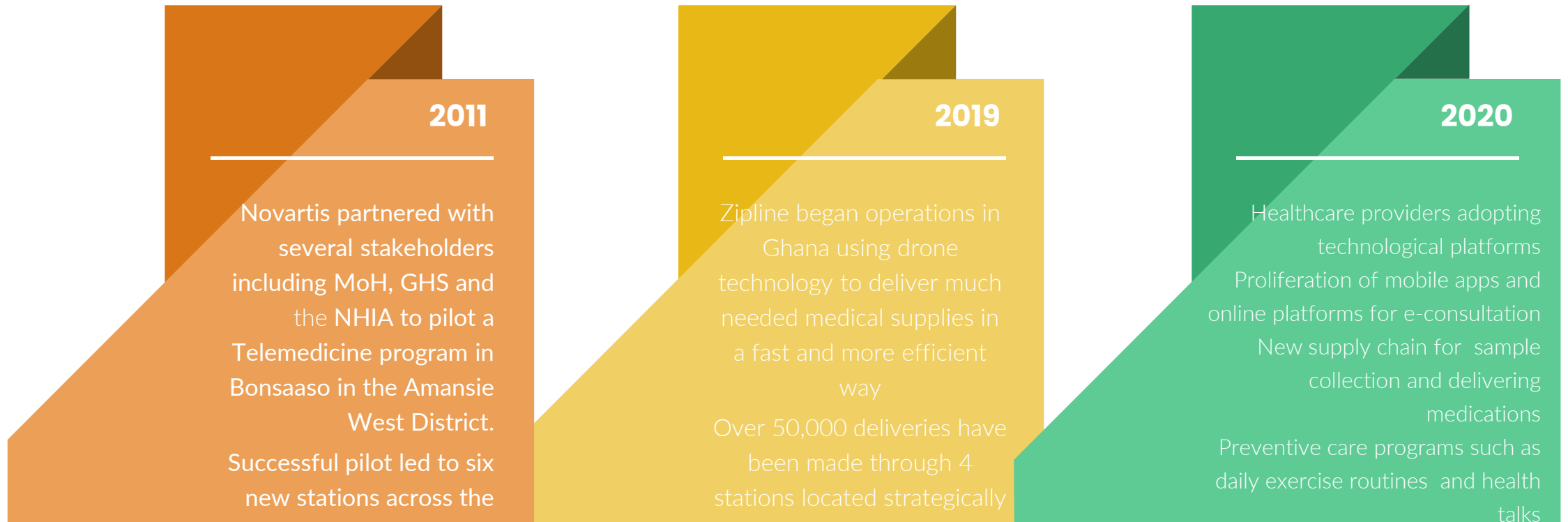
Telehealth Services Revenue IN \$BN



Market Size in \$BN



THE WEST AFRICAN EXPERIENCE: Ghana's Story



TELEMEDICINE IN HEALTH INSURANCE

PRE-PANDEMIC

MEDICINE MEETS TECH

Growing number of meetings with young doctors and programmers who had partnered to provide e-consultation apps.



LITTLE TO NO LAB DIAGNOSTICS SERVICES

Very little work done on the remote monitoring side of Telemedicine.



CALL A DOCTOR

Booking an appointment with a Physician for consultation. Follow-up appointments after first visit for review



MEDICINE DELIVERY

Online pharmacies providing delivery of prescribed medication to clients

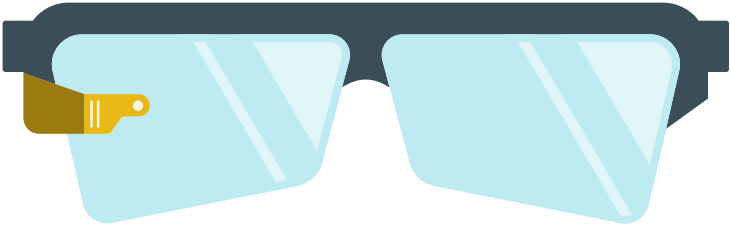
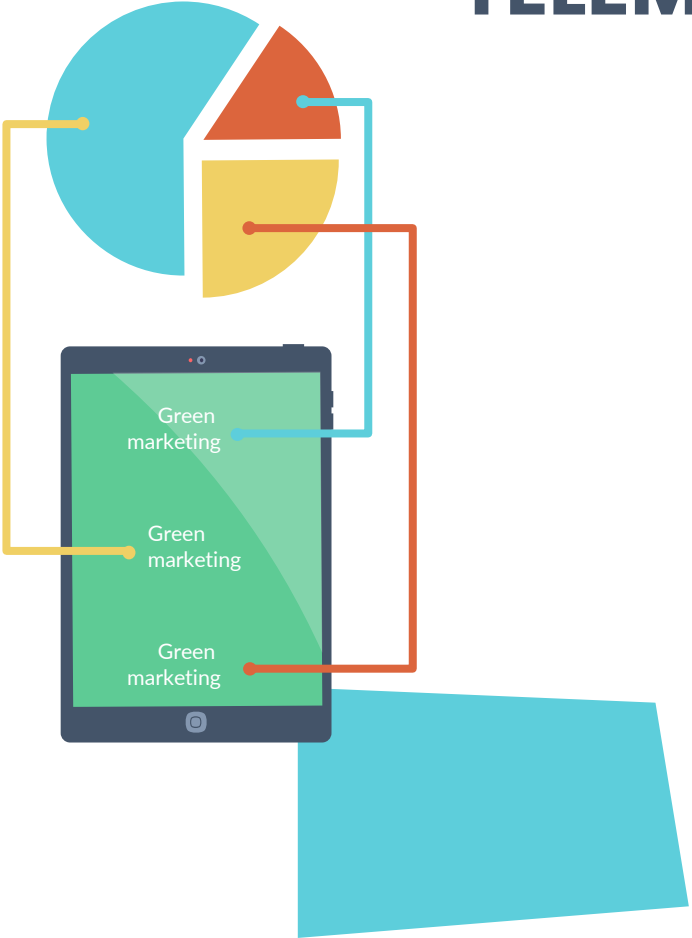
TELEMEDICINE IN HEALTH INSURANCE

DURING AND POST PANDEMIC



TELEMEDICINE IN HEALTH INSURANCE

FUTURE EXPECTATIONS



THE AFFORDABILITY QUESTION



ABILITY TO PAY

A measure of the health care payer's ability to purchase healthcare services from a provider



WITHOUT SACRIFICING QUALITY

A purchaser with limited resources is able to make a purchase without unacceptable or unreasonable sacrifices

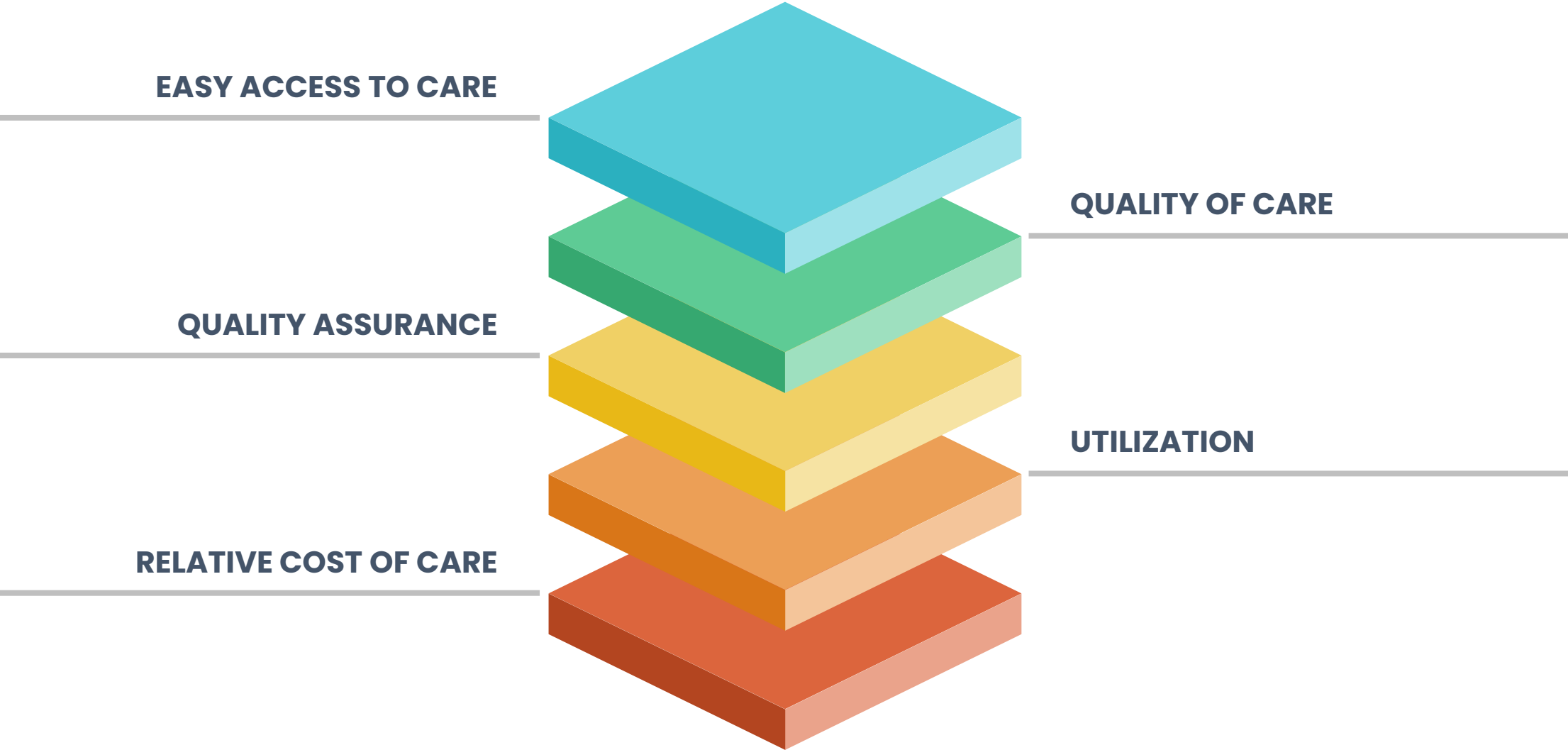


SUFFICIENT INCOME

Whether the purchaser has sufficient income to pay for or healthcare costs

THE AFFORDABILITY QUESTION: FACTORS

WRITE YOUR SUBTITLE HERE



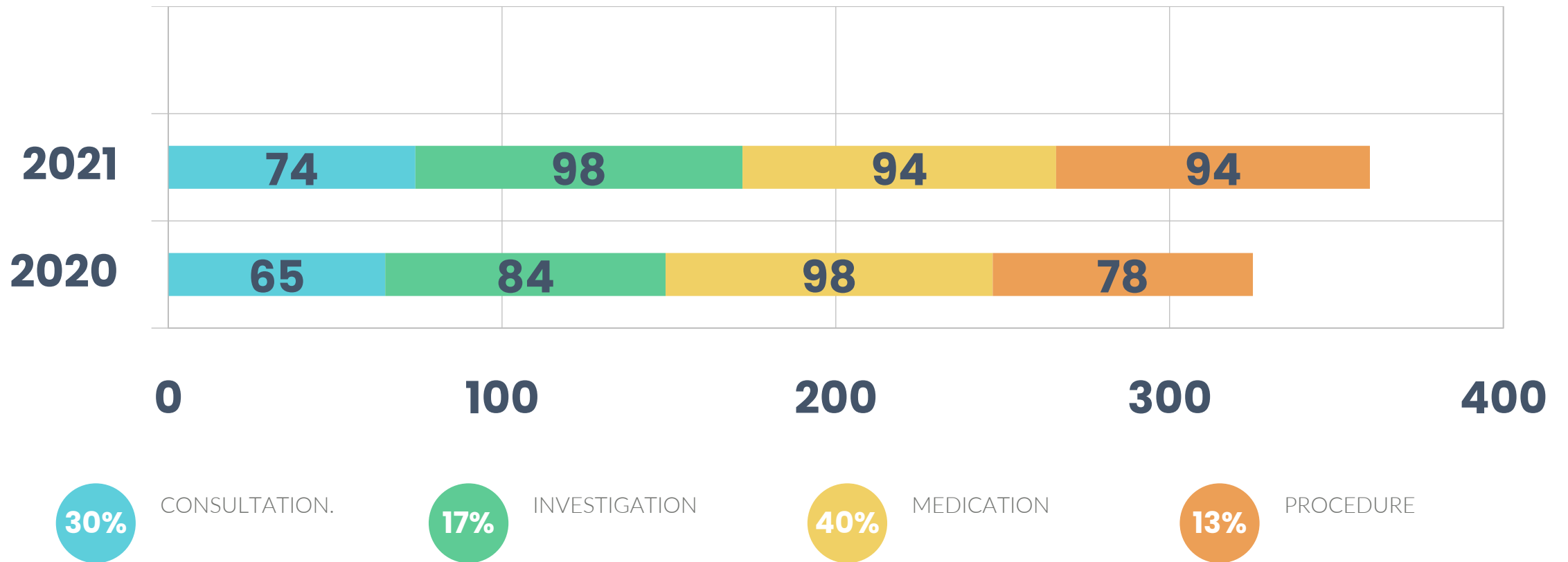
THE AFFORDABILITY QUESTION: DRIVERS

WRITE YOUR SUBTITLE HERE



THE AFFORDABILITY QUESTION: TELEMEDICINE EFFECT 14

If Telemedicine does not apply to the critical cost areas of medication, procedure and investigations and continues to be innovation at the consultation level, Insurers will not feel the impact



THE INSURERS' RESPONSE

WRITE YOUR SUBTITLE HERE

15



EMBRACE E-CONSULTATION



BUILD FRAMEWORK THAT WILL COLLECT DATA FROM WEARABLES



ENGAGE STAKEHOLDERS TO HELP STANDARDIZE THE RULES



SUPPORT THE MEDICATION DELIVERY SERVICE TO ELIMINATE COST OF DELIVERY