mTOMADY

Business Strategy Update

2023

Our Vision

Financial barriers prevent millions of people in sub-Saharan Africa from accessing the healthcare they need. Every year, around a half billion worldwide people are pushed or further pushed into extreme poverty by healthcare costs - many more forego care altogether out of fear of financial consequences Despite a global initiative to achieve universal health coverage by 2030, out-of-pocket payments remain the primary method of covering health expenses in the region.

We believe in equitable access to quality healthcare. Our mission is to build and implement technology that lowers financial barriers to healthcare and accelerates progress toward universal health coverage.

Our Mission

Our mission is to build and implement technology that lowers financial barriers to healthcare and makes universal health coverage possible.

To make this happen, we built an inclusive and multi-payer platform that connects patients, healthcare providers, and health financing services - no matter how remote.
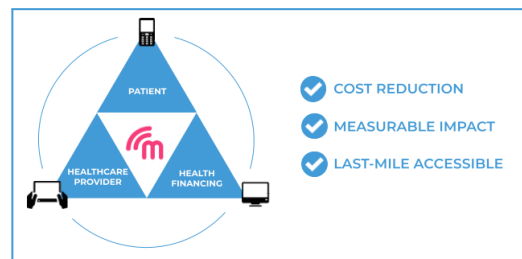
Our Value Proposition

mTOMADY helps governments, donors, and insurers deliver health financing equitably, efficiently, and transparently - down to the last mile.

mTOMADY works without the internet and for non-phone owners, ensuring anyone, anywhere can access essential healthcare free from financial risk.

Strategic Objectives

Our strategy is based on four guiding objectives:

mTOMADY services are accessible to vulnerable people. Anyone, anywhere should have access to our services, regardless of their financial resources, location, technical knowledge, and access to technology overall.

mTOMADY platform supports the ecosystem of health financing services.
mTOMADY improves the efficiency, reach, and cost-effectiveness of multiple health financing programs or services to reach vulnerable populations while ensuring transparency in the use of healthcare resources and funds (repartition and usage of the funds, transparent and fair healthcare services pricing, etc.).

mTOMADY makes providing health coverage and health services sustainable for key system stakeholders (healthcare providers, community health workers, health insurance providers, NGOs). To ensure the success of reducing financial barriers to accessing essential healthcare, it is crucial to foster collaboration with local partners and communities. This includes understanding their needs, capabilities, and habits. The digitization of on-the-ground activities are leveraged to ensure transparency, fairness as well as optimization of costs and payment times.

mTOMADY is financially sustainable. mTOMADY's services should be long-lasting to support the transition to permanent positive change. Therefore the objective is to reach a level of financial autonomy and sustainability through our activities, by securing recurring revenue.

Strategic Direction 2023

From our four strategic pillars, the current market status, and the domain knowledge we have acquired so far, we have derived a set of priorities we want to focus on in 2023.

Priorities and initiatives have been defined together with mTOMADY team members, to ensure ownership, collaboration, and alignment across the company.

High-Level 2023 Priorities

Strategic Goal	Bet
mTOMADY's services are accessible to people in vulnerable communities	1.1. A Point of Service app allows agents to onboard beneficiaries and file claims without the internet
	1.2. Beneficiaries can use mTOMADY without a SIM card
mTOMADY supports an ecosystem of health financing services to ensure healthcare is affordable for people in vulnerable communities	2.1. Government/institutional programs are key partners
	2.2. The health fund management model is a potential opportunity
	2.3. Expanding the capabilities of the health wallet is a potential opportunity
	2.4. A beneficiary can use multiple schemes

Providing health coverage & care is sustainable for health system stakeholders	3.1. Healthcare providers and health workers have regular sufficient funds to provide their services
	3.2. Digitization enables payers to cost-effectively reach target beneficiaries
	3.3. Healthcare providers benefit from digitization
mTOMADY is financially sustainable	4.1. Growth through opportunities outside of Madagascar
	4.2. Growth through the acquisition of new payers in Madagascar
	4.3. Growth with existing customers
	4.4. Growth through the creation of our own projects

Initiatives breakdown

Growth with existing partners in Madagascar
- Support community-based health insurances (CBHIs) and NGOs to grow their activities in Madagascar (i.e reach more beneficiaries in remote areas, expand to new regions, and manage activities efficiently).
- Identify further opportunities for digitization and co-develop them with end-users.
- Strive for customer satisfaction by streamlining our processes to get constant feedback, reduce technical issues, and offer support
- Ensure the adoption of the digital system by healthcare providers by better understanding their current challenges, and improving our system based on this.

Scaling by supporting governmental initiatives
- Assess opportunities to support the Malagasy government in the digitization of CBHIs and micro-insurances for health programs across the country,
- Become the chosen technical partner of the Malagasy government for all health financing and universal health coverage programs.

Internationalization
- Learn and test use cases via research projects:
  - Uganda: Assess the impact of using mobile money to pool funds for the bulk purchase of cardiovascular and hypertension drugs at the Semuto clinic in Nakaseke district.
  - Ghana: Consult on a project to build and assess an additional technical component for the National Health Insurance Scheme mobile renewal system to improve the insurance renewal rate. The technical component consists of reminders and auto-renewals.
- Expand our concept of healthcare financing to the DRC, by digitizing a local CBHI.

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Roadmap

Product Roadmap 2023

Please note, the product roadmap is subject to change as we learn from our users and opportunities.