

Promoting Effective Health Care Delivery and Enhancing Physical Wellbeing Through Technology

Speaker: Kevin Rudahinduka
CEO, Eden Care Medical



RIBA

Rwanda Insurance
Brokers Association



The Current State of Healthcare Delivery



01

Access Issues

40% live >5km from Health
Care Provider



02

High Costs

High out of pocket
expenses



03

Quality Gaps

40% lower care in rural
areas, unequal outcomes

Main Health Access Challenges



Infrastructure Gaps

- 20% of health facilities in Sub-Saharan Africa lack essential medical equipment
Weak Infrastructure hinders care - Tech solutions vital



Rural - Urban Quality Disparity

Quality of care can be < 40% in rural areas than urban settings - Tech can improve standards across



InsurTech in Healthcare

- AI Diagnostics
 - Improves diagnosis by 25%
- IoT Devices
 - Enhances Patient monitoring and real time care
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- Blockchain
 - Ensures secure fraud resistant data management



InsurTech's Role in Expanding Health Care Access

- Micro Insurance models
 - Flexible, Pay per use Insurance expands coverage by 40%
 - MicroEnsure in Ghana
- Efficient Claims Processing
 - Digital systems cut claims processing time by 50%
 - Eden Care in Rwanda
- Secure Data management
 - Blockchain reduces fraudulent claims by 30%
 - M-Tiba in Kenya has reduced fraud by 30%



Enhancing Physical Wellbeing with Wearable Technology

- Wearables
 - Devices like fitness trackers, monitor health and promote healthy habits
 - Eden Care using wearables to track health habits
- Personal wellness Programs
 - Personalized health recommendations improve engagement by 40%
 - Discovery Vitality - 45% increase in user engagement
- Incentivizing Healthy behaviors
 - Offering rewards for achieving health goals
 - Eden Care rewards members for meeting health goals



Opportunities for Insurtech in Health Care

Expansion

Coverage, services

Tech Integration

AI, telemedicine

Collaboration

Insurers, tech, providers

Challenges for Insurtech in Health Care



Regulation

Navigate environments



Privacy

Ensure data security



Adoption

Overcome barriers in low-tech areas

Emerging Trends

AI Powered

Prevention Care

Predictive Analytics

Early Intervention

Wearables Technology

Personalized health plans

Collaboration Potential

- Brokers
 - Building awareness
 - Ecosystem orchestration
 - New product design
- Partnerships
 - Tech companies, improve outcomes
- Platforms
 - Advance digital healthcare for wider population



Key Takeaways



01

Technology

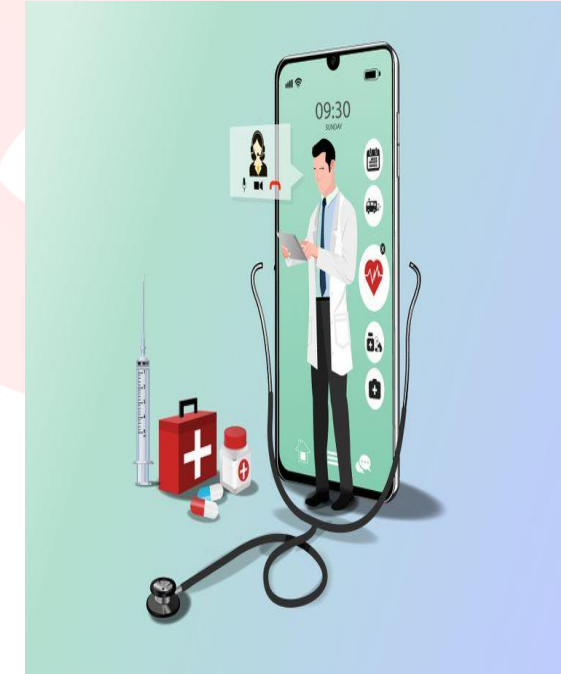
Transforms access,
affordability, quality



02

Brokers

Integrate tech into
healthcare



03

Future

Adopt innovations
for better outcomes

Questions to ask ourselves

1. How can brokers create insurance products that support entire healthcare ecosystems and promote collaboration across value chains?
2. What strategies can brokers adopt to use technology as a distribution channel and improve access to underserved populations in Rwanda
3. How can brokers intergrade wearable technologies into their insurance products to enhance wellness and offer personalized premiums in Rwanda

Q&A