

# Namibian Association of Medical Aid Funds

DRIVERS OF HEALTHCARE INFLATION  
WORKSHOP

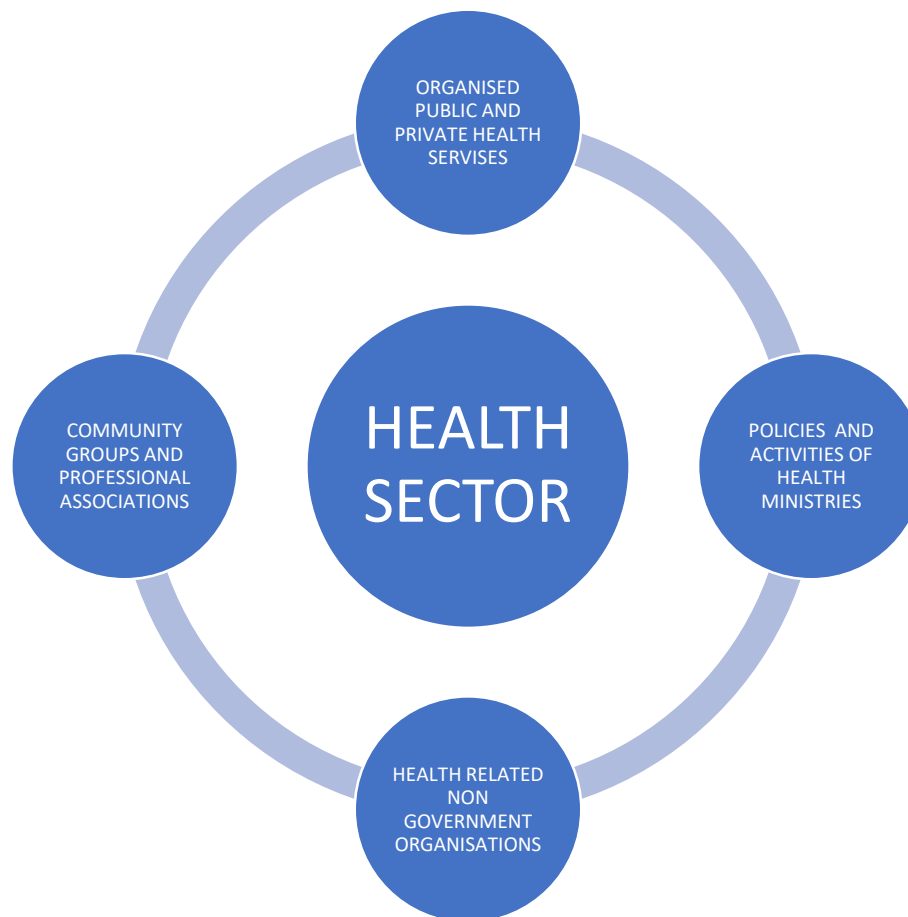
10<sup>th</sup> of June 2019



Taking hands in Namibia's  
healthcare

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NAMAF CEO

# SECTOR THE FUNDS BELONG TO?



# THE BUSINESS OF A MEDICAL AID FUND

## STRUCTURE

- TYPE OF PRODUCT ON OFFER
- THE NUMBER AND TYPE OF INSURERS IN THE MARKET
- SUBSCRIBER CHARACTERISTICS
- INFORMATION ASSYMETRY

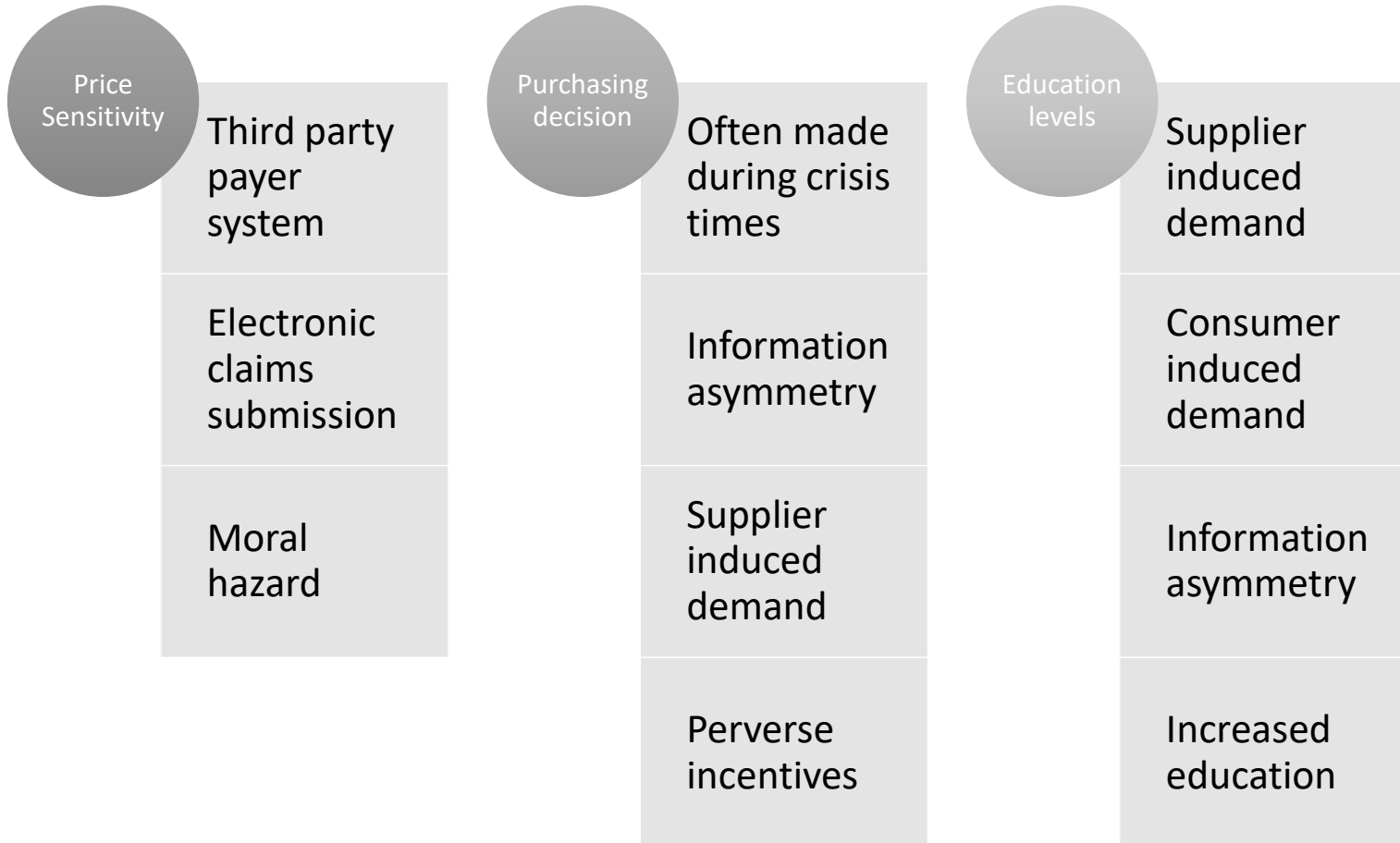
## MARKET CONDUCT

- DEFINING BENEFITS
- SETTING PREMIUMS
- CREAM-SKIMMING LOW RISK INDIVIDUALS
- FINANCIAL EQUALIZATION BETWEEN INSURERS
- ADDRESSING MORAL HAZARD

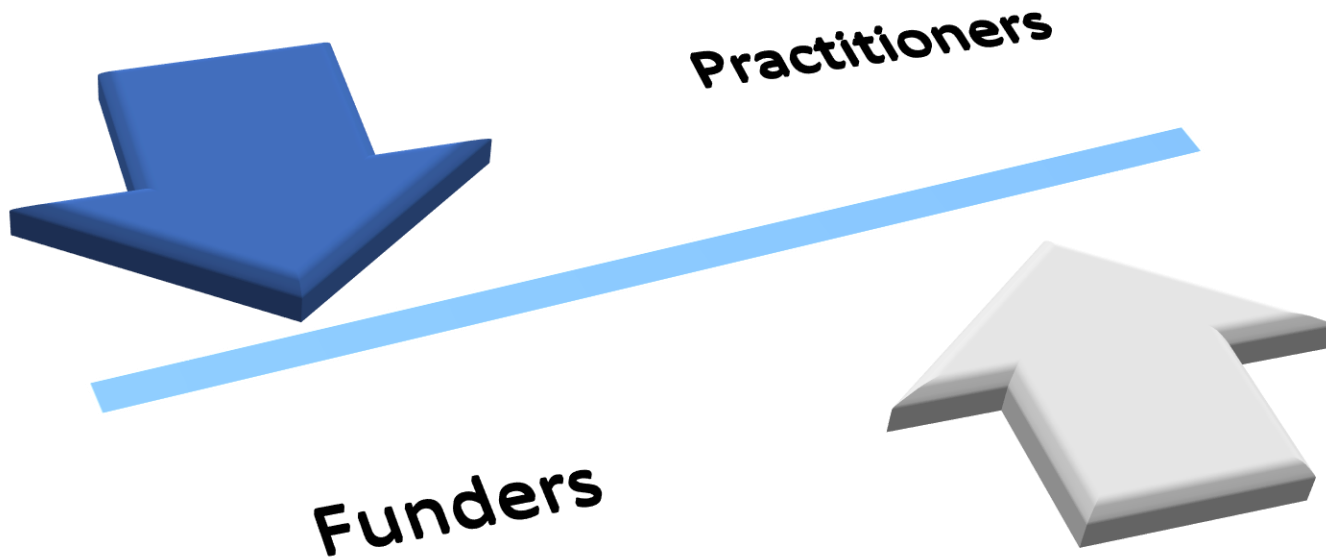
## MARKET PERFORMANCE

- LEVEL OF COVERAGE
- PRICE OF PREMIUM
- HEALTH SERVICE COST
- INSURERS PROFIT RATIOS AND
- IMPACT ON HEALTHCARE SYSTEM AS A WHOLE AND EQUITY IMPLICATIONS

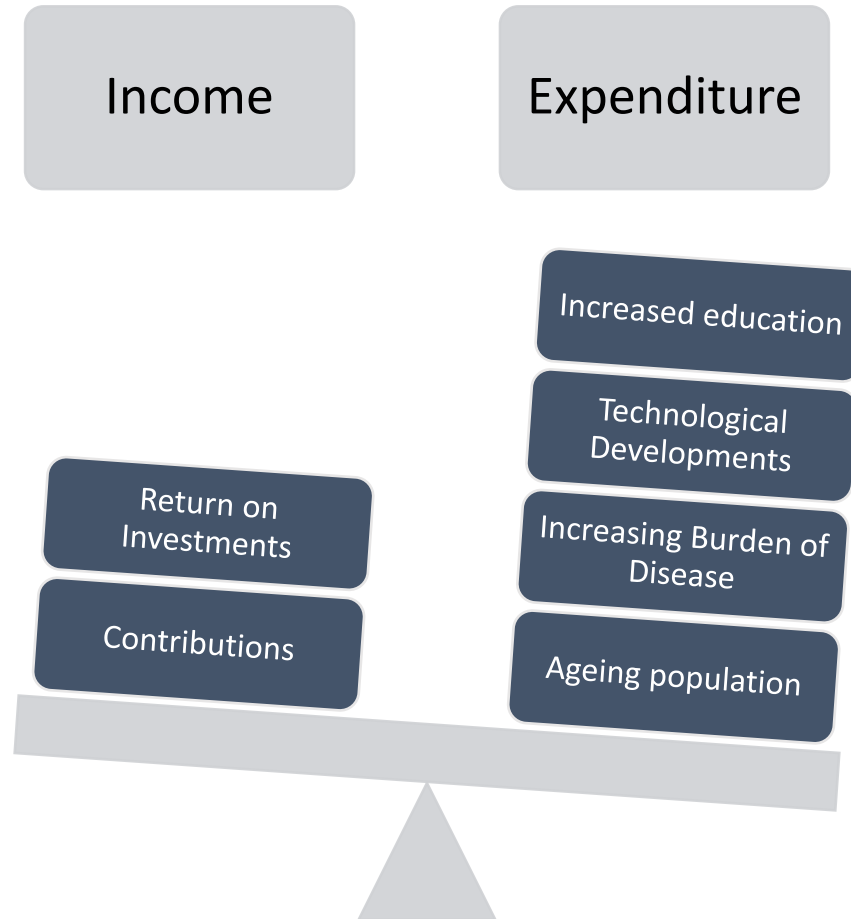
# Imperfect market



# Natural tension



# Prioritisation is a must

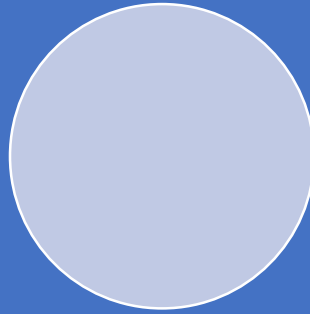


# OBJECTIVES OF THIS WORKSHOP – MC QUESTION

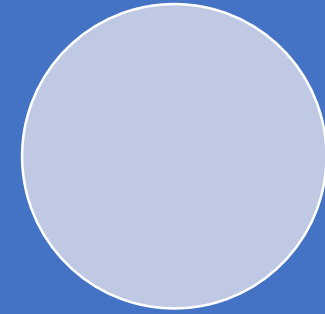


WHAT DRIVES HEALTHCARE INFLATION?

Are there relationship between these drivers?



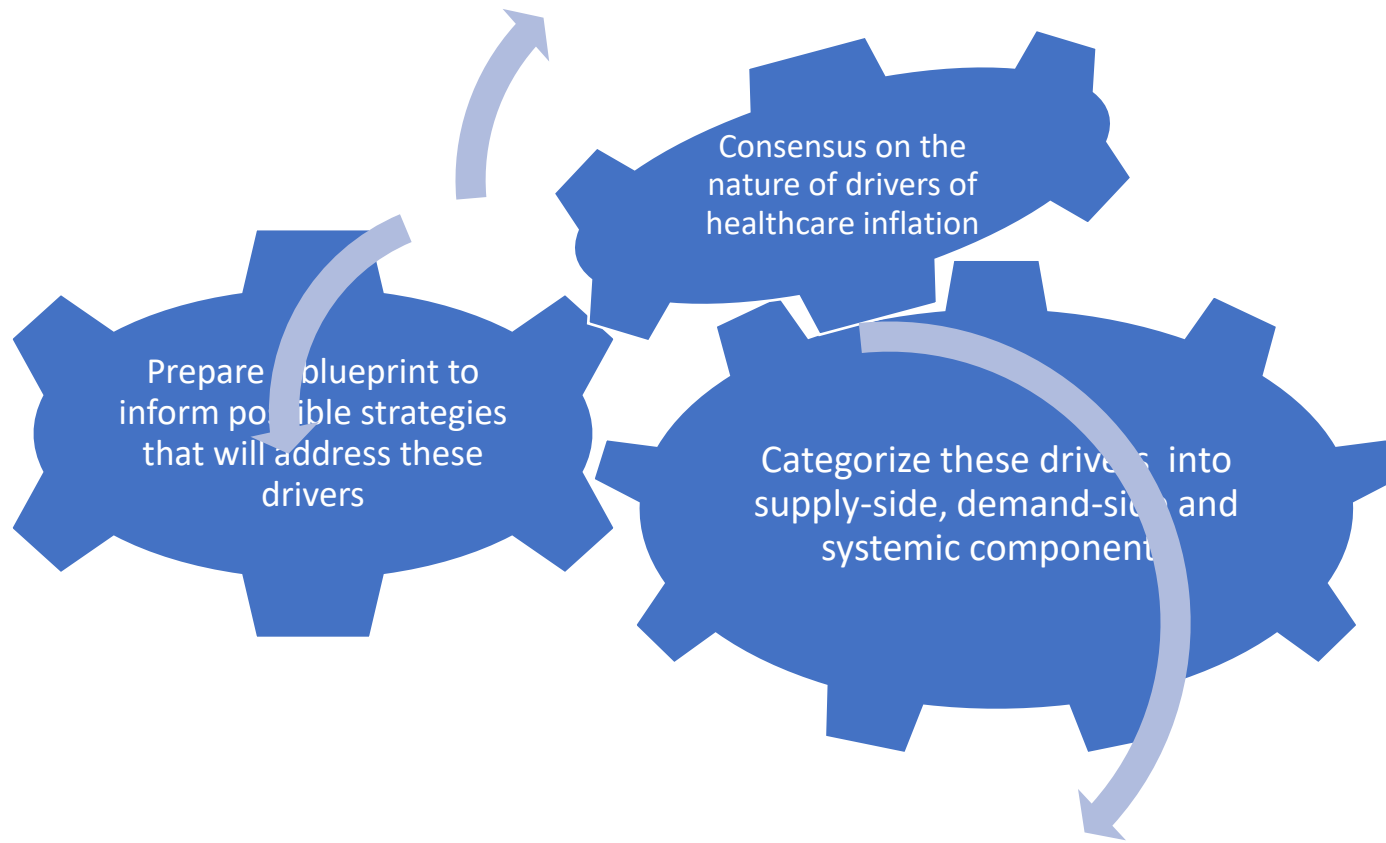
WHAT DOES THE DATA SHOW ABOUT NAMIBIA'S UNIQUE EXPERIENCE



WHAT MANAGEMENT TOOLS AND INTERVENTION STRATEGIES CAN WE EXPLORE



# WHY IS THE WORKSHOP ONLY ATTENDED BY THE DEMAND SIDE / FUNDERS







Thank You