
Terms of Reference

Title of the Consultancy: Deployment of Mobile Technology as Mobile Health Insurance towards achievement of UHC in Bayelsa, Enugu, Sokoto, and FCT

Place of Assignment/Duty Station: Bayelsa, Enugu, Sokoto, and FCT

Proposed period of the consultancy: 2 Months/State/Concurrently

Actual work time/Actual number of working days: 30 Days/State/Concurrently

I. Objective

Acceleration of financial risk protection through improved coverage on State Health Insurance using mobile technology in **Bayelsa, Enugu, Sokoto, and FCT**.

2. Rationale

Nigeria is still pursuing UHC through Primary healthcare revitalization and financial risk protection. With the full decentralization of Social Health Insurance to all the 36 States and FCT, there is a need to support coverage of the informal sector which are predominant in the population using innovative mechanisms.

As mobile phone penetration and teledensity in Nigeria according to the Nigerian Telecommunications Commission (NCC) in July 2021 has increased to 98.39% from 91.65% in July 2019, it therefore follows that many Nigerians have access to mobile phones. Using lessons learned from the pilot in Imo and Anambra States, we find that innovative approaches to population coverage using mobile technology could be useful especially as OOPE for health is 70.5% of CHE in 2019.

3. Scope of work

- a. Design of mobile health insurance implementation protocol
- b. Desk review of available relevant documents on health insurance in the State including operational guidelines and enabling law.
- c. Deployment of Unstructured Supplementary Service Data (USSD) technology for Registration /Enrollment, Payments, Balance check, Personal Profile Update, Quick Help Desk, Imo and Anambra State Health Insurance Plan, Search for Hospital, Claims Processing, etc.
- d. Development of custom hassle-free mobile telecommunication options for payment of health insurance premiums
- e. Engagement with all Telecommunication companies for enablement of dedicated short-codes and integration into SSHIS
- f. Deployment of automated adoption tree for innovative coverage of the informal sector
- g. Integration of the mobile technology solutions to existing ICT platforms of SSHIS and NIN
- h. Develop operational guidelines for use by the Imo and Anambra States for sustainability.
- i. Collaborate with the Consultant handling the operations research aspect of the assignment.
- j. Report writing

3.1.1. Specific Deliverables

- a. Mobile health insurance implementation protocol
- b. Unstructured Supplementary Service Data (USSD) technology for Registration /Enrollment, Payments, Balance check, Personal Profile Update, Quick Help Desk, Imo State Health Plan, Search for Hospital, Claims Processing, etc

- c. Dedicated short-codes from telecommunications companies integrated into SSHIS operations
- d. Custom hassle-free mobile telecommunication options for payment of health insurance premiums
- e. Automated adoption tree for innovative coverage of the informal sector
- f. Mobile technology solutions integrated into existing ICT platforms of SSHIS
- g. Operational guidelines for use by the States
- h. A detailed consultancy report

II. Required Skills, Qualifications, and Experience of Consultants/Firms

- ✓ Essential: University degree in Computer Science/ICT Medicine, Public Health, Health Financing/Economics, Economics, Social Sciences, Business Development and Administration, Law.
- ✓ Essential: Previous experience in the design and implementation of similar projects at the national and state health insurance schemes is compulsory
- ✓ Desirable: Advanced Qualifications in Computer Science/ICT Medicine, Public Health, Health Financing/Economics, Economics, Social Sciences, Business Development and Administration, Law, and other related areas.
- ✓ Desirable: At least 10 years' experience and technical expertise in providing sustainable ICT Solutions, Health Insurance Management, Business strategy development and management, Public Health, Health Financing, Public Finance Management, and Health Administration.
- ✓ Expertise in ICT Programming, Mobile Financing, Business Logic, and Health Insurance administration will be an advantage.
- ✓ Extensive Knowledge of Nigeria's health system and health financing landscape
- ✓ Demonstrated ability to provide sound methodological and technical advice and guidance to multiple stakeholders and partners at national, State, and LGA levels including the Ministry of Health, Ministry of Finance, Budget and Economic Planning, Accountant General, NCC, community members, etc.
- ✓ Demonstrated ability to work with telecommunication companies in Nigeria in similar projects will be an advantage
- ✓ Ability to analyze political contexts, interact, and negotiate effectively with multiple interests at the political level.
- ✓ Demonstrated ability to innovate, integrate, synthesize and communicate complex concepts and ideas verbally and in writing.

III. Reporting & Management of Consultancy

The Consultant will report to the Health Economist in WHO Nigeria. In addition, the consultant will hold regular consultations with the relevant national and State institutions and key stakeholders.

IV. Breakdown of the number of days for technical assistance

Tasks	Days	Output/Deliverable
Design of mobile health insurance implementation protocol	1	Mobile health insurance implementation protocol
Desk review of available relevant documents on health insurance in the State including operational guidelines and enabling law.	5	Desk Review Report informs mobile health insurance development
Deployment of Unstructured Supplementary Service Data (USSD) technology for Registration/Enrollment, Payments, Balance check, Personal Profile Update, Quick Help Desk, Imo State Health Plan, Search for Hospital, Claims Processing, etc.	3	State-specific Unstructured Supplementary Service Data (USSD) technology for Registration/Enrollment, Payments, Balance check, Personal Profile Update, Quick Help Desk, Imo State Health Plan, Search for Hospital, Claims Processing, etc

Development of customhazzle-free mobile telecommunication options for payment of health insurance premiums	3	Customhazzle-free mobile telecommunication options for payment of health insurance premiums
Engagement with all Telecommunication companies for enablement of dedicated short-codes and integration into SSHIS	3	State dedicated short-codes from telecommunications companies integrated into SSHIS
Deployment of automated adoption tree for innovative coverage of the informal sector	3	Automated adoption tree for innovative coverage of the informal sector
Integration of the mobile technology solutions to existing ICT platforms of SSHIS.	5	Mobile technology solutions seamlessly integrated into existing ICT platforms of SSHIS
Develop operational guidelines for use by the States	5	Operational guidelines for use by the States
Report writing	2	A detailed consultancy report
Total	30	

V. Financial Implication of the Agreement:

ix. **Indicators to evaluate the consultant's performance:** As in deliverables above.

X. Technical Supervision

The selected Consultant will work under the supervision of:

Responsible Officer:	Dr Francis Nwachukwu Ukwuije	Email:	ukwuijef@who.int
Cluster Coordinator	Dr. Vivas Torrealba Claudia	Email:	vivasc@who.int

XI. Travel*

The Consultant is expected to travel, including for taking up the assignment, according to the itinerary and estimated schedule below:

Number of Travel nights: 15				Locations:	
From	Abuja/Lagos	To	Bayelsa, Enugu, and FCT		
Purpose:		Stakeholder consultation meetings, data collection, deployment of mobile solution.			

XII. Terms of Payment:

* **All travel arrangements** will be made by WHO – WHO will not be responsible for tickets purchased by the Consultant without the express, prior authorization of WHO. While on the mission under the terms of this consultancy, the Consultant will receive **subsistence allowance** in line with the instructions applicable locally, or up to the maximum of the UN DSA.

The Consultant shall apply for a **UN Certificate** before travelling.

Visas requirements: it is the Consultant's responsibility to fulfil **visa requirements** and ask for visa support letter(s) if needed.

S/N	Implementation Milestone	Payment Milestone
1.	Signing of contract	25%
2.	Submission of Final report	75%