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Pahal
Partnerships for Affordable
Healthcare Access and Longevity



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PAHAL Participates in the National Conference on Urban Health *Indian Institute of Health Management Research, 24th- 25th February, 2018*

The International Institute of Health Management Research hosted a conference on Urban Health in New Delhi, on the 24th and 25th of February, 2018, at the IIHMR campus in Dwarka, New Delhi.

The conference created a platform for doctors, healthcare professionals, industry representatives, policymakers and regulators from across the country to discuss vital issues pertaining to urban health and suggest strategies to improve and streamline the system.

PAHAL (Partnerships for Affordable Healthcare Access and Longevity), a USAID and IPE Global joint initiative, aims to provide catalytic support to growth stage scalable social enterprises in developing affordable & quality healthcare solutions for the urban poor. It is a collaborative platform which seeks to connect, capacitate and catalyze innovative social enterprises focused on improving health outcome. By 2020, the PAHAL initiatives plan to reach 10 million urban poor and aim to reduce out of pocket (OOP) expenditure on health care for underserved urban communities by 30%.

PAHAL organized a session on “Healthcare Financing” at the conference to share insights on the challenges and opportunities in this space. A brief summary of the session is as follows:

HEALTHCARE FINANCING

The session on “*Healthcare Financing*”, which was chaired by **Mr. Gautam Chakraborty**, Specialist, Healthcare Financing at USAID. He introduced the audience to the healthcare issues pertaining to the urban population in India and that the network of healthcare operations in India is non-linear. He spoke on the importance of an ecosystem approach for health focused social enterprises that goes beyond capital support to include technical assistance and advisory for ensuring affordable and quality care inclusive of preventive/primary care.

Mr. LM Singh, Project Director, PAHAL and Head- Impact Investments at IPE Global, was the keynote speaker for this session. He laid

emphasis on the need for affordable care, and the opportunity that social enterprises present to cater to this segment of the market. He said, “*A system for wellness, not illness needs to be designed, and money needs to be aligned to preventive care before secondary and tertiary care.*”

Mr. Bhushan Tuli, Vice President, Equipment Finance, Dewan Housing Finance Limited highlighted that finance is the most important aspect for any social enterprise to sustain. He spoke on DHFLs alignment with project PAHAL to provide affordable loans to social enterprises in healthcare for expansion of their facilities and services. He said that the primary reason that some of these facilities are not being able to secure a loan is due to the poor credit worthiness of the borrowers. As a result of the partnership with PAHAL they aim to provide an



Panel Discussion 1: Health Financing

ecosystem support to these enterprises which will include technical assistance and not just operate as any other bank giving loans.

Mr. Shailesh Kumar, Partner, Ajooni Impact Investment Advisors, explained the concept of impact funds, and the opportunity rich environment that India presents for impact funds to flourish. He introduced the audience to the recently launched Pahal Health Fund, sponsored by IPE Global, which will be investing in social enterprises focused on improving health outcomes by taking an ecosystem approach and at the same time produce a financial return.

The last speaker for the session was **Mr. Gaurav Tripathi**, Product Lead, Aditya Birla Capital. He stated that a comprehensive insurance product is needed to reduce the out of pocket expenditure on health. He said,-
“*Incentivising primary care patients can reduce excessive hospitalization, thereby making insurance viable for the poor*”.

KEY HIGHLIGHTS:

- Need for expanding credit for affordable healthcare markets
- Impact funds as an innovative approach to improving healthcare
- Need for an ecosystem approach combining blended finance and technical support to help social enterprises achieve scale
- Comprehensive insurance as a solution to improve access and reduce health expenses

The collage consists of three main elements:

- Left:** A website header for 'CORE SECTOR COMMUNIQUE' with a navigation menu (Home, About us, Advertise, Join us, Social Media FAQ's, Our Clients & Associates) and a news article titled 'IIHMR Delhi Organizes National Conference on Urban Health' dated 26 Feb 2018. The article includes social media sharing options and a list of key takeaways.
- Middle:** A tweet from IPE Global Limited (@IPEGlobal) posted 4 hours ago. The text reads: 'Amit Bhanot, Head Health, Nutrition & WASH @IPEGlobal speaks at the National Conference on #UrbanHealth @IIHMR on "Addressing Challenges for Human Resources in Urban Health"'. Below the text is a photo of Amit Bhanot speaking at a podium during the conference.
- Right:** Another tweet from IPE Global Limited (@IPEGlobal) posted 4 hours ago. The text reads: 'LM Singh, Head Impact Investments @IPEGlobal speaks at the National Conference on Urban Health @IIHMR on #healthcarefinancing along with Gautam Chakraborty @usaid_india; Bhushan Tripathi @DHFL_India & Gaurav Tripathi @abcapital #PAHAL'. Below the text is a photo of a panel discussion at the conference.

About PAHAL : PAHAL (Partnerships for Affordable Healthcare Access and Longevity), a joint initiative of USAID and IPE Global, aims to provide catalytic support to growth stage scalable social enterprises in developing affordable & quality healthcare solutions for the urban poor. PAHAL is a collaborative platform which seeks to connect, capacitate and catalyze innovative social enterprises focused on improving health outcomes.

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