

Affordable, Quality Health Care and Services for the Underprivileged

Pakistan



Huma Dawood



Organization type:

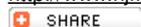
nonprofit/ngo/citizen sector

Budget:

\$250,000 - \$500,000

Website:

<http://www.njfk.org>



- [At risk youth](#)
- [Boys' development](#)
- [Child care](#)
- [Early childhood development](#)
- [Education](#)
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- [Youth development](#)

Project Summary

Elevator Pitch

Concise Summary: Help us pitch this solution! Provide an explanation within 3-4 short sentences.

South Asian governments spend only 1.7-3 percent of GDP on the public health sector. Consequently, 97 % of all health care expenditures occur out-of-pocket. In Pakistan and India, at least 800 Mn people earn less than 3 US\$/day, medical expenses are a major precipitant of generational poverty. Naya Jeevan provides access to affordable, quality healthcare, cross-subsidized by their formal or informal employers to low-income individuals. We negotiate exclusive pooled-risk agreements with insurance underwriters and leverage the underwriters' existing nation-wide networks of quality, inpatient/ER-trauma healthcare delivery systems. By making low-cost, private health insurance accessible for the working poor, 66 Mn people living in the informal sector have the potential to receive a health plan.

About Project

Solution: What is the proposed solution? Please be specific!

The innovative features of the NAYA JEEVAN health plan are: • Affordable access to a private, high-quality healthcare system that low-income BOP population was previously excluded from • The plan leverages corporate distribution channels which results in a win-win partnership for the beneficiaries, MNCs, supply chains and the overall healthcare ecosystem • The health plan is embedded in an ecosystem of socio-economically transformative value-enriched services • The plan provides social protection in the form of a health rescue fund that covers uninsurable expenses. The NAYA JEEVAN health plan is the first of its kind in the developing world to leverage the distribution systems of MNCs in a way that cascades our health plan to MNC officers/managers and encourages/provides them with financial incentives to enroll their own domestic household staff (i.e. the driver or maid, etc. who works as an informal employee of the MNC employee). Through partial matching contributions, the MNC, the MNC executive/manager and the informal worker (driver, maid, etc. of MNC employee) can share the cost of the driver/maid's family health plan in a manner which positively impacts the beneficiary's quality of life while positively impacting the MNC's bottom line.

Impact: How does it Work

Example: Walk us through a specific example(s) of how this solution makes a difference; include its primary activities.

Naya Jeevan, or New Life in Urdu/Hindi, is a social enterprise dedicated to improving the lives of low income citizens throughout the emerging world. Employing a holistic ecosystem approach, Naya Jeevan's plan offers the underprivileged access to high quality private hospitals as well as complementary value-enriched services at the affordable rate of less than \$2.50/member/month. Complementary services include but are not limited to: • Annual general screenings, which promote the early detection of disease • A 24-hour care helpline managed by doctors available to all beneficiaries to handle any concerns or emergencies that may arise. Doctors answer all kinds of queries, from suggesting routine remedies for minute ailments or advising immediate hospitalization for more grievous cases. • A Health Rescue Fund, which assists beneficiaries for uninsurable conditions or when their hospital management/healthcare exceeds the maximum annual insurance coverage. • Preventive Health workshops that detail the causes, symptoms, treatments and prevention against most common maladies to allow individuals to be better able to protect themselves and their families. Our workshops include: o Healthy Heart – Keep your Heart Happy o Nutrition – How to Eat Right o Breast and Cervical Cancer – Prevention, Detection, and Cure o Sexual Health – Know Your Body o Dental Hygiene – Keep Your Teeth Strong Combined, these services ensure healthier citizens, enhancing the quality of life one patient at a time.

About You

Organization:

Naya Jeevan

About You

First Name

Huma

Last Name

Dawood

Twitter

Facebook Profile

<http://www.facebook.com/nayajeevan>

About Your Organization

Organization Name

Naya Jeevan

Organization Phone

+922135478439

Organization Address

12329 Hibbing Street

Organization Country

, CA

Country where this project is creating social impact

, S

How long has your organization been operating?

1-5 years

Is the project that you are entering related to this organization?

Yes

The information you provide here will be used to fill in any parts of your profile that have been left blank, such as interests, organization information, and website. No contact information will be made public. Please uncheck here if you do not want this to happen..

Innovation

What stage is your project in?

Operating for 1-5 years

Tell us about the community that you engage? eg. economic conditions, political structures, norms and values, demographic trends, history, and experience with engagement efforts.

Our beneficiaries are predominantly from low income marginalized communities (average income less than \$3.33/day), which inhabit urban slums. These communities typically retain archaic social taboos regarding diet and obesity (which is often viewed as a sign of prosperity and not disease), limited access to health care for women, family planning/contraception, and numerous other health related issues. Previous efforts to provide medical care have ranged from mediocre to none with little government assistance, intervention, or representation.

Other health plan beneficiaries include the lower-income staff of restaurants, hotels, private schools, and multinational corporations. Although they do not reside in urban slums, these beneficiaries often live in dense, peri-urban settlements without reliable access to running water or electricity. Numerous health problems arise in such desolate conditions yet there are few government medical provisions offered through the public health sector, effectively mandating the availability of quality private health services.

Share the story of the founder and what inspired the founder to start this project

The founder and CEO of Naya Jeevan is Dr. Asher Hasan, an ASHOKA fellow who strongly believes in the universal right to health and strives passionately to ensure this right is available and accessible to all, especially to marginalized communities in the emerging world.

Raised in the UK where everyone has access to healthcare, Asher was troubled to see the disparity in access to quality health care in Pakistan and India on his frequent trips to the subcontinent as a child. The poor living conditions of the base-of-pyramid (BOP) population coupled with complete lack of sanitation and poor hygiene awareness led to rampant infectious disease and maternal/infant mortality. Given his training as a medical doctor in the US, Asher was exposed to the best and worst aspects of the US healthcare system and felt there must be a better way to finance and deliver quality health care. He resolved to try a new approach to healthcare accessibility and financing for low-income families which would bring about a unique convergence of CSR, social entrepreneurship and institutionalized citizen philanthropy.

Coupling his interest in global health to a keen business acumen, Asher designed and developed the social enterprise model of NAYA JEEVAN. This social business went on to become the proud 1st prize recipient of the Social Entrepreneurship track of the 2008 NYU Business Plan Competition.

Social Impact

Please describe how your project has been successful and how that success is measured

Naya Jeevan's success is determined by how satisfied our low-income customers/clients and their employers/sponsors are. A good proxy indicator of achievement is a 90% retention rate amongst beneficiaries enrolled in 2010 who have been re-enrolled in 2011.

Another indicator of our success is improved health and socioeconomic outcomes in our beneficiary population. These outcomes are being monitored over time and will likely take 2-5 years to demonstrate a substantial effect. In the interim, surrogate markers such as decreased incidence of infectious disease and e.g. time from medical helpline call to revascularization in unstable angina patients should be indicative of positive health outcomes.

How many people have been impacted by your project?

More than 10,000

How many people could be impacted by your project in the next three years?

More than 10,000

Winning entries present a strong plan for how they will achieve growth. Identify your six-month milestone for growing your impact

Naya Jeevan's six-month milestone is to exceed 50,000 enrolled lives. We currently have ~15,000 beneficiaries. We plan to scale by a factor of more than 3 over the next 6 months.

Task 1

Naya Jeevan's primary task is to increase awareness through pamphlet distributions, radio talk shows, TV airtime as well as word of mouth through satisfied beneficiaries.

Task 2

Our second task on the horizon is to launch and manage PR events in order to raise funds. All proceeds will go to enrolling children of NGO schools as well as their families.

Task 3

Naya Jeevan's third task is to enroll lives in hard to reach communities. Teams will be sent in to provide medical services and enroll citizens so that they receive immediate benefits.

Identify your 12-month impact milestone

Naya Jeevan seeks to launch offices in major cities of Pakistan, namely Lahore and Islamabad as well as identify partners for our India market entry in 2013/14. Our enrollment target is 100,000 lives.

Task 1

The first task to launch regional offices in Lahore and Islamabad is to identify prime areas that would be easily accessible for MNC's and beneficiaries alike.

Task 2

Naya Jeevan's second task will be to appoint learned and passionate associates to run these offices, creating and ensuring checks for standards of quality.

Task 3

Our third task will be to implement our six-month milestone tasks in order for scalability. With promotions and fund raising events, we hope to enroll 100,00 lives into the program.

How will your project evolve over the next three years?

NAYA JEEVAN plans to engage the federal and provincial governments of Sind & Punjab using an evidence-based approach that will focus on:

- SESSI
- PESSI
- Benazir Income Support Program

A public-private partnership that leverages NAYA JEEVAN's nationwide network of private, secondary/tertiary care providers will create significant value for the beneficiaries participating in such programs. Peer advocacy support groups will also be mobilized to petition the provincial governments.

In addition, NAYA JEEVAN proposes to replicate its "HMO for the Marginalized" health plan model in neighboring countries including India and the UAE. New site locations will augment scalability by increasing reach to other target communities.

Sustainability

What barriers might hinder the success of your project and how do you plan to overcome them?

Barriers to the success of Naya Jeevan include a cultural/national mindset of 'guilty until proven innocent' where people view NGO's/charitable organizations with great skepticism. This has a negative halo effect on the social impact industry. This is due to the unfortunate fact that many unethical NGOs have participated in the corruption which is rampant within the public sector. Consequently, in order to gain trust/credibility with potential donors, innovative social enterprises need to be very transparent with their operations, accounts and financial auditing (e.g. in our case, we are audited by Ernst & Young and our accounts are prepared by KPMG).

Another major barrier is the legacy of a post-colonial, hierarchical, social structure that discriminates against low-income workers – especially informal, household employees such as drivers and maids, etc. Thanks to globalization and the internet, nowadays workers are much more aware of their labor rights and no longer submit to the abuse that was perpetrated on them in the past. Beyond this, NAYA JEEVAN continuously challenges this informal system of 'socioeconomic apartheid' between rich and poor as part of its corporate value system.

Tell us about your partnerships

Naya Jeevan partners with major insurance companies such as Allianz-EFU who underwrite our health plan for the marginalized. In addition, NAYA JEEVAN has collaborated with Unilever, GSK, P&G, Pfizer, Deutsche Bank and others in terms of delivering value-enriched services to our low-income beneficiaries. NAYA JEEVAN is also a member of the Clinton Global Initiative, TED, the Aspen Network of Development Entrepreneurs (ANDE), the Ariane de Rothschild Fellowship and Ashoka and seeks to leverage these networks to enhance the social impact it is making.

Explain your selections

After acquiring information about Naya Jeevan, many citizens rise to the cause by offering support in terms of time, funds, spreading awareness, and enrolling their own domestic help. Over the years, myriad students, professionals, and businesses alike have advocated Naya Jeevan by launching private fund raisers, offering to volunteer, and passing on pamphlets and information to others.

How do you plan to strengthen your project in the next three years?

(i) Naya Jeevan plans to expand its health care project to India and the UAE. There are large pools of low-income laborers in the UAE who have family members/dependents back in India and Pakistan. These workers can be a very attractive target market to sponsor the health care of their loved ones.

(ii) Naya Jeevan plans to continuously integrate critical value-added services (VAS) that can socioeconomically empower the BOP population that we are serving. These services include:

- Access to financial services (entrepreneur loans for SMEs, savings, mobile banking)
- Protection of vulnerable communities – senior citizens, people with disabilities, etc.
- Access to low-income housing/financing

Challenges

**Which barriers to health and well-being does your innovation address?
Please select up to three in order of relevancy to your project.**

PRIMARY

SECONDARY

Lack of insurance/financing options for healthcare

TERTIARY

Lack of access to targeted health information and education

Please describe how your innovation specifically tackles the barriers listed above.

NAYA JEEVAN has developed unique methods to overcome lack of affordable care by assigning on-call doctors to provide annual general screenings and a 24/7 helpline for all beneficiaries.

Subsidiary systems transcend financial restrictions; NAYA JEEVAN has constructed deals with insurance underwriters to provide health care insurance at a negligible rate for low-income citizens.

NAYA JEEVAN has built its preventative health program over the years to tackle the lack of access to health care information and education in urban slum communities. Through awareness workshops such as Cervical Cancer, Sexual Health, Healthy Heart, Happy Teeth, etc, low-income communities are provided with previously unavailable knowledge which could potentially save their lives and the lives of loved ones.

How are you growing the impact of your organization or initiative?

Please select up to three potential pathways in order of relevancy to you.

PRIMARY

SECONDARY

Enhanced existing impact through addition of complementary services

TERTIARY

Leveraged technology

Please describe which of your growth activities are current or planned for the immediate future.

NAYA JEEVAN is actively enrolling lives in other metropolises of Pakistan including Lahore & Islamabad. In addition, our organization is running an Art Therapy project funded by USAID to better the lives of low-income children with physical and cognitive disabilities. This project is conducted in order to teach them skills from which they can generate sustainable revenue. By auctioning their artwork at the end of a 6 month period, this group of children will become independent through learning a professional trade as well as reap the benefits of therapy techniques taught to them by a skilled art therapist.

Additionally, it is our intent to increase value-added services to increase enhance preventative health measures offered in order to increase and spread vital health information.

Do you collaborate with any of the following: (Check all that apply)

Technology providers, NGOs/Nonprofits, For profit companies, Academia/universities.

If yes, how have these collaborations helped your innovation to succeed?

By collaborating with other institutions, Naya Jeevan is able to harness and integrate the energies and efforts of NGOs and Multinational Corporations (MNCs) to create a synergistic effect. An alliance of organizations offers a broad spectrum of expertise to create successful synergies. Naya Jeevan collaborates with MNCs to cascade our health plan to their 3rd party contract staff, through their corporate supply chains or to the household staff of corporate employees. Additionally, emerging partnerships with universities allow for the exploration of educational and research projects in the field of health systems performance and financing. This enables us to prototype novel ideas in a real-world community setting while developing an evidence-based approach to social entrepreneurship.

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