



PS 1.1

TECH-DRIVEN SOLUTIONS FOR SMART SPENDING

| BACKGROUND

Health financing is one of the building blocks of health systems and digital health technologies are changing the way it operates. The functions of health financing are typically characterised as revenue raising (sources of funds, including government budgets, compulsory or voluntary prepaid insurance schemes, direct out-of-pocket payments by users, and external aid), pooling of funds (the accumulation of prepaid funds on behalf of some or all of the population), and purchasing of services (the payment or allocation of resources to health service providers).

Digital technologies can change the nature of business processes and interactions between actors. They offer efficiencies to streamline processes and reduce fraud, increase revenue collections through mobile wallet applications, for example and can potentially enhance equity by extending access to care through telehealth, for example, if covered by public insurance schemes. Strategic purchasing can utilise health technology assessment (HTA) and availability of data can enable evidence informed decisions. At the individual level, digital technologies for health allows households to better manage their money using technologies. However, there are also risks such as potentially increasing inequities, requirements for large up-front investments, and potential fragmentation. Further data security and interoperability of systems are key concerns. These challenges require innovative solutions that can pave the way for use of digital health technologies for health financing and ensure that financing for health can be sustainable, adequate, fair and efficient.

The key issues will revolve around application of digital health technologies across the functions of health financing (collection, pooling and purchasing). These are:

- Use of AI for audits or fraud, waste and abuse detection in health financing
- Health Technology Assessment (HTA) of innovative health technologies
- Smart payment solutions for health financing for payers and providers
- Efficiencies related to digitalisation of processes

| OBJECTIVES

The overarching objective is to identify how digital health technologies can enhance the effectiveness and sustainability of health financing.

- To demonstrate the potential of digital health technologies for health financing through case studies;
- To identify challenges and devise potential solutions to harness these technologies effectively to achieve Universal Health Coverage and the Sustainable Development Goals;
- To identify areas for collaboration across and outside the health sector.

Expected outcomes

- Increased understanding of key issues on the role of health technologies on financing
- Enhanced networks to collaborate on key issues

Moderator



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Inke Mathauer is a senior health financing advisor, with nearly 25 years of work experience, holding a MSc and PhD from the London School of Economics. Inke works at the World Health Organization in the Department of Health Financing and Economics in Geneva since 2007, providing policy advisory and technical support on a wide range of health financing policy questions in numerous countries across regions. She leads work on strategic purchasing for universal health coverage, looking at mixed provider payment systems and governance aspects. She also leads the work on digital technologies for health financing, guiding and undertaking various country studies to explore the effects of digital technologies on health financing and universal health coverage objectives. Moreover, she develops the policy and research agenda on the role of health financing policy for climate mitigation and adaptation. Inke has published on a wide range of health financing policy topics. Prior to joining WHO, she worked for the German Development Service, German International Cooperation (GIZ) and the World Bank in West and East Africa.