





Enhancing Healthcare Access for Urban Gig Workers in India using a Technologically-enabled Solution: eKure

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Introduction

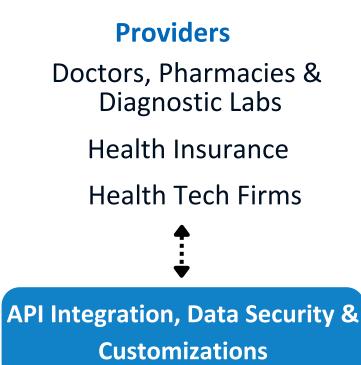
India's gig economy is growing, employing over 8 million low-income workers who often struggle with healthcare access due to job insecurity and limited social protection. Despite digital advancements in online healthcare services, gig workers remain underserved. To address their healthcare needs, Population Services International (PSI) and Entitled Solutions co-created eKure, a digital health benefits platform under the USAID-funded urban health project Samagra.

<u>Objectives</u>

- Delivering affordable healthcare services tailored for gig workers
- Leveraging digital platforms to maximize healthcare accessibility

Technology-enabled Solution - eKure

Tailored Product Portfolio



WANDATORY



Health Check-ups



Flexible Group Health Insurance Plans Subscription-based Outpatient Care



Accident Cover

Simplified Frontend

- Unified Interface (WhatsApp)
- Multilingual & Userfriendly
- End to End EncryptionCashless Services

Employers

Gig Platforms

Staffing Agencies

Aggregators



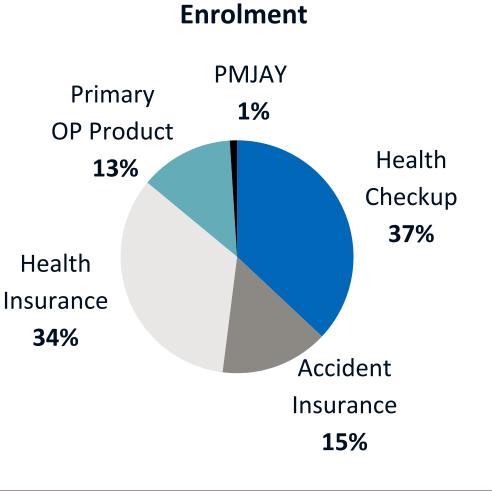
Wage Loss Cover

Public Health Scheme Enrolment

- Flexi Payments
- Automated Claims Management
- Opt-in and Pay Options

Results

- eKure has scaled rapidly, reaching 6,51,000 workers through partnerships with over 40 workforce platforms and associations.
- More than 101,000 gig workers have enrolled on the platform, saving a total of 237,000 USD in out-ofpocket healthcare expenses.



Product Category Wise

Conclusion

eKure integrates technology, healthcare, and finance to offer gig workers and their families flexible and affordable access to essential services. The platform is evolving to expand services and improve its interface, bridging healthcare gaps and driving sustainable impact.

For more information, please contact: Dr Harsha Tomar, Lead Innovations, PSI Email: htomar@psihsa.org



Scan the QR code to get the eKure demo now!