

# People First!

How Uplift Mutuals is building for what people need

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A photograph of a hospital ward. In the foreground, a woman wearing a vibrant, multi-colored striped sari (pink, purple, blue, and white) looks directly at the camera with a serious expression. In the background, a young child in a light blue hospital gown lies on a bed, looking towards the camera. Other people are visible in the background, including a man in a white shirt and another woman in a red sari. The ward has several beds, some with blue headrests, and medical equipment like IV stands. The walls are white and have some signs, including 'BPL'.

# Health Insurance in India

- 7000 people slip into poverty every hour in India due to health expenses
- 60-70% of all health expenses are on outpatient care and medicines
- Majority of Health insurance schemes cover only hospitalisation
- Trust in commercial insurance very low
- Govt schemes are the ones that are providing any protection to the poor
- 500-700 Million people still don't or cant buy health insurance



# Uplift Mutuals

- Pioneer of Mutual Health Microinsurance in India
- One of the few pure mutuals in India to survive
- A model where women led families from low income households lead the health insurance design and delivery
- A model where risk prevention and value for money is in focus
- 400,000+ members across urban slums and villages across 3 states
- Working on a digital “mutual as a platform” in the second version
- A not for profit working to get Mutual regulated!



पुर्णित  
लुप्तप्रायः

- DESIGN PRINCIPLES
- DELIVERY FOCUS

People First



# Product Design

- What people need to access Health care?
- WHY will they /What can they pay?
- Is it Inclusive?



# People need Health !

- Outpatient Care in Slums and Villages
- 24X7 Medical Helpline for anytime access
- Navigation support for emergencies
- Medicines at rationalized rate



# People Need Trust Transparency

- Claims decided by Member Reps aided by Uplift technology
- Member meetings to discuss business essentials and health issues
- Performance data accessible to every member
- Member AGM to discuss new product features

# People need efficacy with efficiency

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- Uplift now settles claims in 2 hrs. (earlier 30 days)
  - Claims can be filed instantly via the Uplift app (earlier 7-15 days)
  - The entire policy detail is available on a click
  - Can register for health services online
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A group of women, likely from a community organization, are shown in profile, speaking into microphones. They are wearing traditional Indian attire (sarees) and appear to be at a public event or meeting. The image is overlaid with a semi-transparent dark layer to accommodate text.

# People need Mutuals

- Scaling the Mutuals idea to millions
- Mutuals as a digital platform
- Advocacy with Insurance Regulators

# COVID relief work

- Providing free Out patient care and Medicines to slum dwellers in the worst hit Pune-Mumbai cities of India- through 5 Medical Vans-each medical van doing 100+ screening everyday
- COVID insurance for 5000+ Truck drivers who are driving oxygen across the country

