

Finding the Key: Innovative Funding Models for High-Cost Non-Communicable Diseases

In a global landscape study, 106 innovative funding solutions were identified as potential solutions to addressing the funding gap challenge. Results highlighted collaboration and knowledge sharing as the key success factors.

Global landscape

Globally, high-cost non-communicable diseases (NCDs) are rising in prevalence, particularly in low and middle income countries (LMICs). NCDs can be categorized into cardiovascular diseases, diabetes, respiratory diseases and cancers.

Management of NCDs requires long term and ongoing therapy, and in the case of cancer — complex interventions, posing an increasingly high burden of disease to achieve optimal patient outcomes.

Particularly in LMICs, lack of sufficient funding often leaves patients with the choice between abandoning treatment or facing financial hardship. Despite meaningful efforts within the health system, current traditional funding models will struggle to close the gap.

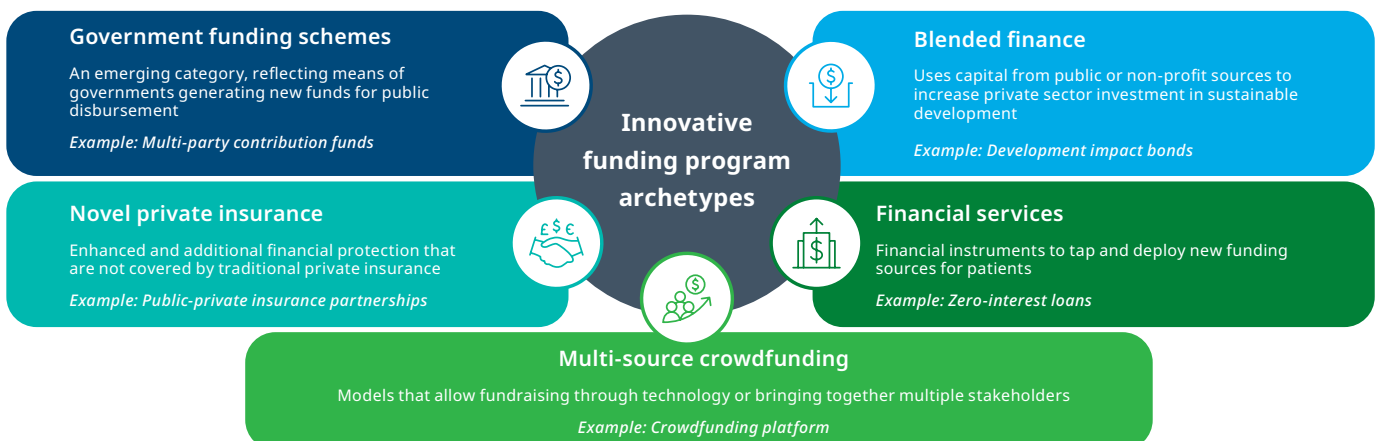
- ~41Mn people** die globally from NCDs each year¹
- ~75%** occur in low-middle income countries²
- ~97Mn people** fell below the poverty line as a result of out-of-pocket health care spending (2010)³

The funding gap between optimal treatment and available funding continues to widen—a gap notable in LMICs as patient numbers increase. Within this funding gap, key challenges are:

<p>Limitation on funding</p> <p>Restrictions to affordability, legislation and sustainability to ensure continuous provision of funds</p>	<p>High demand on traditional funding</p> <p>Pools of funding are stretched, and patients are exposed to high out-of-pocket costs</p>	<p>Under prioritization of NCD services</p> <p>Gaps and limited treatment options due to insufficient funds for service provision</p>	<p>Reach of traditional financing schemes</p> <p>Difficulty delivering funding to a demographic that is unable to set up bank accounts/ traditional insurance</p>
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Innovative funding models

Innovative funding models can be leveraged as part of the solution to address these challenges through new means of raising funds and providing alternative financing delivery options. Roche and IQVIA conducted an analysis of characterizing financing innovation through a single framework – comprising five archetypes:



Types of innovative funding models

Globally, diverse and innovative approaches are successfully being used to address funding challenges.

Below are 5 examples from the landscape study report:

In Mexico, Amae health insurance, a **digitally delivered insurance product**, was the first coverage targeted to individuals with type 2 diabetes. The platform provides access to comprehensive personalized services, and a wellness rewards program.

In India, Inter Aide and ATIA provide **mutual health services** to their micro-entrepreneur members, who are generally excluded from any health coverage system. This creates social protection for the poorest families in certain districts of Pune and Mumbai.

In Thailand, Krungthai Card Public Company Limited (KTC) in partnership with Roche Thailand, aims to relieve the financial burden of patients by offering a 6- and 10-month **instalment payment plan at 0% interest rate** for those who use Roche products.

In Nigeria, a **Cancer Health Fund** was introduced to create a sustainable funding source to lift affordability restriction of standard of care for indigent patients and at the same time, strengthening the country's cancer care ecosystems.

In Singapore, a **multi-party contribution fund** was formed to provide long-term financial support for patients with a rare disease requiring treatment with high-cost medicines. For every S\$1 of public donation, the government will triple the amount, boosting the impact of the fund.

Call to action

Innovative funding models


Innovative funding models are necessary to **address gaps and support treatment access** due to affordability, but alone are insufficient to address the growing burden of high-cost NCDs.

Broader health system changes

Within the broader health system, the funding gap can be significantly reduced through:

- Incorporating proven value-based interventions into Universal Health Coverage
- Actively engaging in strategic partnerships to improve outcomes across the patient journey
- Customizing successful global or regional strategies to local context

There is an **opportunity for diverse stakeholders** to collaborate and share knowledge to drive funding innovation and change.

 The funding gap for high-cost NCDs is significant and, without action, will grow. Approaching health financing in new and innovative ways can help countries address this challenge, ensuring patients benefit from new scientific and technological advances.

For further details, and more examples of real world case studies, please see the [full white paper report here](#).

¹Web article. "Noncommunicable diseases". Details of Noncommunicable diseases. Last accessed on January 3rd, 2019
²Web article. "Cancer" Details of Cancer. Last accessed on January 3rd, 2019
³Report. World Health Statistics 2019: Monitoring health for the SDGs, The World Health Organization. Last accessed September 24th, 2019

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