



Pro Mujer



“Our co-founders certainly had an “aha” moment that led to our initial innovation when they realized that to truly provide access to quality, prevention-focused care for our clients we would need to operate the service ourselves. Our most recent “aha” moment was when we realized that rather than creating an educational platform from scratch to promote healthy habits, it made more sense to leverage a popular platform, in this case Facebook, and stay true to our “one-stop shop” strategy for service delivery.”



Characteristics

<i>Country</i>	Argentina, Bolivia, Mexico, Nicaragua, Peru
<i>Target Population</i>	Women and children Vulnerable populations
<i>Target Income Level</i>	Low
<i>Geographic Reach</i>	Multinational
<i>Target Geography</i>	Operating across multipole geographic settings (e.g. rural to urban)
<i>Health Need</i>	Non-communicable disease Cancer Diabetes Heart disease Maternal, child, and reproductive health Dental care
<i>Continuum of Care</i>	Prevention Screening/Diagnosis Primary
<i>Offering</i>	Care delivery Financing (payments and insurance)
<i>Organization Type</i>	Not-for-profit
<i>Website</i>	www.promujer.org



Pro Mujer

Description of Innovation

Pro Mujer is a women’s development organization that provides an integrated package of financial, business training, health, and educational services for low-income women in five Latin American countries.

Pro Mujer bundles financial services with health care delivery at the point of service, helping to overcome barriers to care that typically affect low-income women in Latin America by making critical health care services convenient and providing financing to facilitate access. Clients typically come in for monthly loan repayment meetings and then also gain access to a wide range of low-cost health care services on- and off-site, including prevention and early detection of chronic diseases and health education.

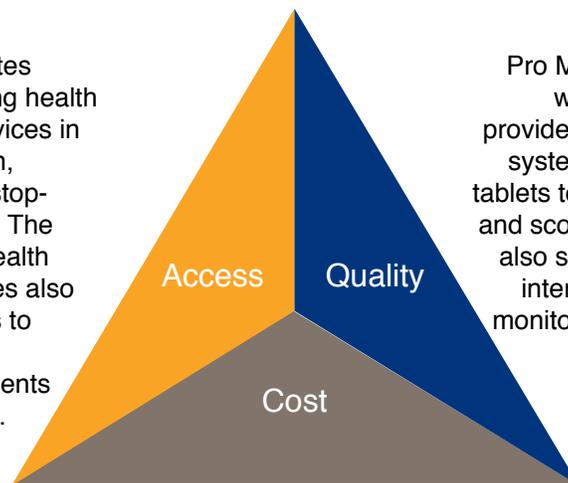
Pro Mujer’s health care delivery model includes basic screenings and educational services available to all clients, a pre-paid health package of primary health care services, and a broader range of primary care services on a pay-per service basis. By bundling financial services with care at the point of service and offering flexible financing options, Pro Mujer is able to offer services at below-market rates and create a financially sustainable model that increases access to key health care services for low-income women and their children.

Health education is an important aspect of Pro Mujer’s model that has been incorporated into their model in several ways. Social marketing campaigns focus

Access, Cost, Quality

Pro Mujer promotes **access** by offering health and financial services in the same location, providing a one-stop-shop experience. The broad reach of health education services also increases access to relevant health information for clients and their families.

Pro Mujer is partnering with Mayo Clinic to provide a clinical support system on phones and tablets to improve **quality** and scope of care, and is also strengthening their internal processes for monitoring the quality of care.



Pro Mujer makes the **cost** of basic screenings more manageable by directing a small portion of the clients’ loan interest or a monthly fee towards health services and offering flexible payment options to purchase additional services.



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on specific behavior change messages and are delivered during the clients' monthly loan repayment meetings. Additionally, Pro Mujer engages children during monthly visits in their children education corners, where they use technology and games to reinforce healthy habits. Finally, Pro Mujer enables ongoing and interactive contact with Pro Mujer staff (and soon, with clients) to drive behavior change and normalize health behaviors through the Pro Mujer Salud Facebook platform.

Founded in 1990, Pro Mujer currently operates over 165 branches serving more than 286,000 women and their families across five countries with 2,100 employees. Pro Mujer provided 1.1 million screenings and consultations in 2013, screening 64% of their clients for hypertension, obesity, and diabetes. To date Pro Mujer has sold 18,500 pre-paid health packages that include medical consultations, diagnostics, and dental care.

Pro Mujer is currently expanding the range of health services and products they offer their clients and in the next three years will be expanding their full service model from ten to twenty-eight sites, reaching more than 200,000 women and their families with medical services, diagnostics, and dental care.

“The strong commitment from our leadership, board, and staff to integrated service delivery of microfinance with health care, at a time when much of the microfinance industry has focused more narrowly on financial services, has been critical to our ability to innovate what we are doing in health care.”

Providing Value to the Patient, Community, and Health System

Incidence of chronic disease has skyrocketed in Latin America in recent years. Childhood obesity has dramatically increased and diabetes has moved into the top five causes of death. Chronic diseases account for 68% of mortality in Latin America and have led to losses in economic productivity upwards of several billion US dollars. Additionally, experts predict that deaths from heart disease, diabetes, and stroke will triple in the next two decades. Prevention and early detection are vital in combating these and other conditions such as breast and cervical cancer.

However, the opportunity cost of seeking care for informal sector workers is high since a day spent at the doctor is a day without income. For this reason, individuals tend to only seek care when complications or symptoms become problematic, making treatment more expensive and difficult.

Bundling microfinance options with health care is a promising model because, by virtue of having regular contact with clients, finance institutions are able to provide a convenient and affordable platform in which to offer care. For many years, clients have relied on Pro Mujer health care services for a range of primary health and preventive services, including Pap smears, primary care doctor visits,



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dental services, and medical advice and support. Clients with detected medical conditions are able to receive health counseling and medical attention on-site at Pro Mujer offices, or, in the case of more advanced conditions, may be referred to trusted outside providers for secondary or tertiary care.

Through their financial services and business trainings, Pro Mujer has a built-in client market for their health services and is able to easily publicize new offerings to attract clients. Pro Mujer focuses on the speed, convenience and quality of care when marketing their health care offerings. Preferential below-market rates, flexible payment methods, and the transferability of services to family members are other health offering highlights.

The implementation of Pro Mujer's complete health service model in Peru, Nicaragua, and Bolivia has confirmed that once clients have accessible financing mechanisms that do not interrupt their regular cash flow they are willing to pay for health services. For example, 96% of clients in the pilot utilized financing mechanisms such as a loan or credit-linked savings in order to purchase a pre-paid health package. Pro Mujer is poised to become an industry standard in linking microfinance and health with the potential to achieve tremendous global impact.

The implementation of a health management information system in the coming year that hosts electronic health records for the Pro Mujer client network will assist with payment tracking and provide additional value to clients by increasing Pro Mujer's efficiency and lowering costs. By 2015, Pro Mujer plans to have this system fully implemented in one country and roll it out to other countries over the following two to three years.

Finally, Pro Mujer drives down total health system costs by leveraging existing infrastructure (Pro Mujer microfinance branches), and by focusing on the high volume of patients who are already coming to Pro Mujer offices for their monthly loan payment meetings. Pro Mujer provides services in-house when it makes sense from a cost and quality perspective, and negotiates discounted prices with external providers to complement in-house offerings.

Health System and Policy Context

Despite the fact that chronic disease now accounts for the majority of deaths in Latin America, the public sector continues to focus primarily on maternal and child health as defined in the Millennium Development Goals.



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“Delivering health care within a microfinance platform presents the greatest opportunity, but is not without challenge. Not everyone is well suited to work in an organization that is such a unique hybrid; this really demands that we build talent from within.”

Even beyond this strategic focus, the public sector is also unable to reach many vulnerable groups, such as informal sector workers, to screen for asymptomatic conditions because of the high opportunity cost of accessing care in the public health system. Hypertension, obesity, diabetes, and breast and cervical cancer are growing causes of mortality in Latin America. These conditions often go untreated and costly complications arise because diseases are not detected until an advanced stage. Inefficient public health systems designed to address infectious diseases suffer from inadequate staffing and do not have the capacity and infrastructure to include effective chronic disease detection, treatment, and management.

This is the gap in the Latin American health system that Pro Mujer aims to fill. Pro Mujer’s convenient facilities, caring staff, flexible payment options, and client-responsive service offerings were all designed with a focus on prevention and early detection of chronic disease. For example, in the El Alto metropolitan area of Bolivia in 2013, Pro Mujer worked with approximately 7% of the women of fertile age, yet provided 18% of all Pap smears in the area. This demonstrates the impressive reach and health impact Pro Mujer has in preventive medicine for women. By creating a financially sustainable model, Pro Mujer is able to innovate and swiftly respond to the needs and behaviors of their clients in ways that traditional health systems cannot.

Pro Mujer partners with ministries of health in all of the countries where they operate. The type of partnership varies between countries and depends on public sector interest, political climate, and available government resources. In a few countries, the public sector supports Pro Mujer health campaigns in rural areas, providing additional health services at no cost to the patient. In certain regions the Ministry of Health supplies Pro Mujer clinics with contraceptives and other materials, and in others there are agreements to facilitate access for Pro Mujer clients to higher-level diagnostics or treatment for cervical and breast cancer. Pro Mujer’s objective is to complement public services and proactively partner with the public sector to increase the range of available services for its clients.

Operating Model

Pro Mujer branches offer a suite of financial, business training, health, and health education services to low-income women and their families. The Pro Mujer model creates access to a captive audience; each Pro Mujer branch has minimum of 1,000 clients, with some branches serving upwards of 10,000 clients. In 2012, after two years of testing, Pro Mujer began transitioning its health program to a more expansive health care delivery model with three health service lines:



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“Getting buy-in from all stakeholders is so critical to making innovation happen and I certainly have learned over the years how long this takes and how complicated it can be at times.”

1) *Access to basic screenings and education for all Pro Mujer clients:* This includes health education sessions, access to blood pressure and body mass index (BMI) measurements, health counseling, and a glucose test for clients with risk factors.

2) *Pre-Paid Health Package:* This package includes: medical consultations, cervical cancer screenings or laboratory tests, select dental services, ultrasounds, and access to specialists and other services at discounted rates.

3) *Pay-per-service offerings:* Clients can pay for services on an as-needed basis at discounted prices. This includes a broader range of dental services as well as ultrasounds, medical consults, and other diagnostic tests.

Health education is also a key component of Pro Mujer’s health service lines. Pro Mujer conducts two social marketing campaigns each year that are focused on specific health messages, such as drinking water instead of sugary beverages. Health education sessions take place during the clients’ monthly loan repayment meetings and Pro Mujer ensures that the same standardized message is being conveyed to all clients by providing multi-media material to all loan officers so that they can facilitate these sessions effectively time and again.

The full health care delivery model, with the three health service lines and health education sessions, ensures that Pro Mujer’s health program is able to sustainably meet the health needs of their clients and can be rapidly rolled out to scale to complement Pro Mujer’s other robust programs. Since its initial design the full health care delivery model has been rolled out in ten sites to complement basic screenings and education already available in all five countries of operation.

Collaboration between Pro Mujer loan officers and health staff is an integral part of Pro Mujer’s operating model. Pro Mujer offers sales commissions to loan officers and performance incentives to health staff in order to ensure that the entire team is promoting purchase and usage of health care services.

Innovations via mobile and web-based platforms

Pro Mujer recently partnered with Mayo Clinic, Sesame Workshop, and Pfizer on a Clinton Global Initiative (CGI) Commitment to Action to leverage mobile and web platforms to improve Pro Mujer’s quality of care and educational programming. The CGI Commitment to Action will improve quality of care and promote healthy behavior and disease prevention among poor women and children in Pro Mujer’s five operational countries using a new technology platform, which integrates mobile, web, and video technology, remote training, and access to specialists. The three main projects that have resulted from these collaborations are detailed below.



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“Our clients are the reason we exist as an organization and the only way to provide the services they need is by constantly improving what we do by innovating.”

(1) *Clinical Support Platform:* Mayo Clinic translated priority topic areas from its Ask Mayo Expert platform and provided select Pro Mujer physicians with this application via tablet. The application provides clinicians in the field with up to date information on a wide range of conditions and suggested diagnostic and treatment protocols based on the latest clinical evidence.

(2) *Children’s Corners:* These child-friendly education corners were designed in conjunction with Sesame Workshop and provide a platform to relay health content directly to children when they are already on-site visiting Pro Mujer offices. The Children’s Corners include colorful tables and chairs, posters and decals, a large story pod mat, and a tablet with games, books, and programs for children.

(3) *The Pro Mujer Salud Facebook platform:* Active since January 2014, the educational Facebook platform creates ongoing contact with Pro Mujer staff (and soon, with clients) to drive and support healthy behavior change. The Pro Mujer Salud Facebook platform has more than 2,000 followers across Argentina, Peru, Bolivia, Mexico, and Nicaragua. The objective of this interactive platform is to create a culture of promoting and sharing healthy lifestyles, normalizing healthy behaviors.

Business Model

Pro Mujer generates revenue through a combination of interest income, fee-for-service offerings, pre-paid packages, and small monthly fees. By integrating health care delivery with financial services, Pro Mujer takes advantage of an already robust delivery model to address population health from multiple perspectives, including financial, care delivery, and education.

Pro Mujer’s health care model uses a cross-subsidy strategy in which high-demand services that clients are willing to pay for help to cover the costs of delivering high-impact services that do not tend to be profitable on their own. Pro Mujer incorporates the cost of basic screenings and education services into the operational costs of financial services, covered through loan interest or a small monthly fee, guaranteeing all clients access to high-impact, but traditionally commercially unattractive, health services.

Pre-paid health packages can be used over the span of one year and cost between \$35 and \$55 (USD) per year depending on the country. Clients have the option to pay in cash, in installments with a loan, or with credit-linked savings. The client and her family can utilize the services included in the package. Pay-per-service offerings are also available to the general public at below market prices but the greatest discounts are available to pre-paid health package



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holders, allowing for further cross-subsidization of these services for Pro Mujer clients.

These revenue streams help generate the income necessary to sustain the overall infrastructure of the organization, as Pro Mujer health services are integrated with Pro Mujer financial services. Corporate funding and support from family foundations and individual donors is primarily devoted to developing and testing new initiatives and evaluating current programs.

Impact Metrics

Pro Mujer conducts ongoing data collection and analysis on both health and business metrics to understand service coverage, prevalence of health conditions, staff productivity, and financial sustainability, among other outcomes. They complement these reports with ad-hoc client satisfaction studies and program evaluations.

Pro Mujer does not currently systematically collect or analyze direct health outcome metrics but they are partnering with researchers from The University of North Carolina at Chapel Hill to build a stronger monitoring and evaluation framework. As a part of this process, they are identifying ways to systematically measure health outcomes and which outcomes are feasible to measure. Additionally, Pro Mujer is partnering with a public health professor from the University of Pittsburgh to explore how group dynamics within Pro Mujer lending groups affect domestic violence and health behaviors and faculty at the Duke Global Health Institute to evaluate the effectiveness of the Pro Mujer Salud Facebook platform on normalizing healthy behaviors.

Some of the key metrics tracked by Pro Mujer include:

- Service coverage of Pro Mujer clients
- Percent of positive chronic disease screenings
- Cost and revenue structure
- Level of financial sustainability
- Staff productivity, specifically service delivery
- Health package sales



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Goals for Scaling and Replication

1. In the next three years, roll out the full health care delivery model (the three health services lines) to 18 additional sites in four different countries providing more than 200,000 patients and their families with access to diagnostics and primary care.
2. By the end of 2015, make basic screenings and health education available to all 286,000 clients
3. Extend the Pro Mujer Salud Facebook platform to Pro Mujer clients and launch two new features, a digital self-help group and a goal-setting support group by 2015.
4. Expand the Mayo Clinic's clinical support system to include additional medical conditions by 2015.

External Support Required for Scaling and Replication

1. *Funding support:* Pro Mujer is rapidly rolling out its full health model to new sites. Each implementation requires upfront investment and additional financial support while the site reaches sustainability. Efforts to improve clinical quality, which include the creation of a quality control unit, the implementation of a Health Management Information System, and the partnership with Mayo Clinic to improve training for clinicians, are all new initiatives that require funding as well. Pro Mujer is also very interested in improving how it evaluates its program and measures health outcomes. In order to achieve this, the organization will partner with academic entities and collaborate on projects that will present additional costs. Additional funding support will enable Pro Mujer to realize these projects and maximize their impact.
2. *Communications expertise:* Pro Mujer would like to continue to build health communications expertise to drive behavior change and would welcome any partnerships that can help curate this expertise.
3. *Systems strengthening:* Pro Mujer would like to improve its supply chain management in order to improve efficiency and drive down costs for clients and prepare the organization to offer additional in demand product lines. Pro Mujer would welcome partnerships with organizations and/or individuals with supply chain management experience and expertise.
4. *Research Partners:* Measuring impact through third-party external research partners is a strategic priority of Pro Mujer's health department.



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Media Attention and Awards

Press

Clinton Global Initiative (2013) Pro Mujer's 2013 Commitment at the Clinton Global Initiative: Staying Healthy Through Technology: Pro Mujer, Mayo Clinic, Pfizer, and Sesame Workshop Launch New Joint Effort to Promote Disease Prevention in Latin America.

<http://promujer.org/cgi/>

Awards

Schwab Foundation (2014) Rosario Perez, Pro Mujer President and CEO named Social Entrepreneur of the Year 2014.

FT/Citi (2012) Finalist in the healthcare category of the FT/Citi Urban Ingenuity Awards.

Financial Times (2012). Top 50 brands in Latin America.

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Pro Mujer provided the source data for this document and is responsible for the accuracy of the content.