

Efficiency in Managing the Transition to Universal Health Insurance



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Improving business. Improving lives.

The Original iPhone - 2007



Confidential – Not for Distribution

- Most anticipated phone of all time
- 3.5” screen, 2-megapixel camera, tons of new technology
- The “next big thing” by many critics – and they weren’t wrong.
- At the time, it was by far the most powerful phone with the most memory.
- One drawback.... no 3rd party apps allowed

iPhone Evolution

Model	Release Year	Launch price	Key Upgrade
<u>iPhone</u>	2007	\$499/\$599	Touchscreen
<u>iPhone 3G</u>	2008	\$199/\$299	App store
<u>iPhone 3GS</u>	2010	\$199/\$299	Video recording, Voice Control
<u>iPhone 4</u>	2011	\$199/\$299	Retina display, front facing camera, FaceTime
<u>iPhone 4S</u>	2012	\$199/\$299/\$399	8mp Camera, Siri
<u>iPhone 5</u>	2013	\$199/\$299/\$399	Lighter phone, Longer screen
<u>iPhone 5C</u>	2013	\$99/\$199	Multitasking
<u>iPhone 5S</u>	2014	\$199/\$299/\$399	Touch ID, Menu redesign
<u>iPhone 6 (Plus)</u>	2015	\$649/\$749/\$849	4.7" Screen, Apple Pay, Camera
<u>iPhone 6S (Plus)</u>	2016	\$649/\$749/\$849	5.5" Screen
<u>iPhone SE</u>	2016	\$399/\$499	iPhone 5 look, updated innards
<u>iPhone 7</u>	2016	\$649/\$749/\$849	Waterproof, no headphone jack
<u>iPhone 8</u>	2017	\$699/\$849	Wireless charging, most powerful & smartest chip
<u>iPhone X</u>	2017	\$999/\$1149	No home button, Face ID, Improved cameras
<u>iPhone XS (Max)</u>	2018	\$999/\$1149/\$1349	512 GB, live wallpaper, larger display, faster charging
<u>iPhone XR</u>	2018	\$749	Better battery life

iPhone Evolution

- Apple didn't get it perfectly right the 1st time
 - Or the 2nd time
 - Or even the 3rd time.....
- No new release was without hiccups
- Each release had many updates before the next release
- Each innovation built loyalty and increased expectations
- Customers satisfied with features (for the most part) but anxious for more in next launch!



The iPhone and other smart phones have come a long way (or no longer exist)

What can we learn from Apple, Blackberry, Google, Kodak, Nokia, Samsung and others?

The iPhone has come a long way since its arrival in 2007....

How far have Caribbean countries come with UHC & NHI since the first CCHFI in 2006?

Are our health systems working better today than they were in 2006?

What's been typical so far

- Hired consultants to provide lengthy reports that very few have read
- Spent lots of money and time with very little to show for it while hospitals lack equipment and resources that could have been purchased with funds that went to rent, staff, travel & consultants
- Skilled people's time diverted to meetings and travel and not put to "better" use
- Talent lost while Cabinet deferred decision after decision
- Credibility lost with the general public

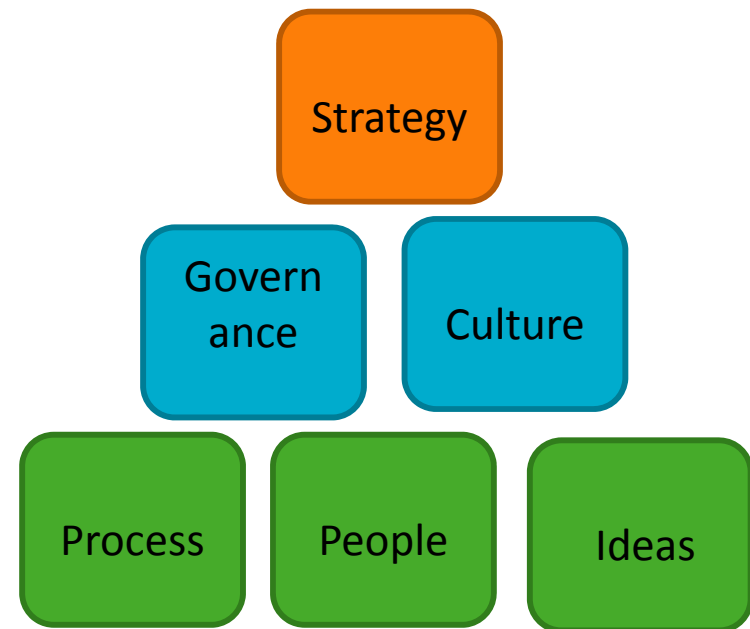
Why has Apple been successful?

1. For any product that Apple creates, the people who create it have to want it themselves
2. Products have to be easy to use
3. Keep things simple
4. Offer great customer service and in-store experiences
5. Apple only makes a product if Apple can do it better
6. Apple stays at least two years ahead of its competitors
7. Best industrial design team
8. It's made well
9. They keep pushing technology forward for the masses
10. Apple is constantly evolving

So why not apply the Apple rollout and upgrade approach to UHC and NHI?

- Well governments don't operate that way!
- UHC and NHI are not commercial products but instead involve people's lives and wellbeing. Can't take any chances!
- The next government will "Stop, Review, Cancel & Replace"
- We need to know the exact cost first
- We need to know where we want to end up before we start

Innovation Building Blocks



What do Governments typically need before giving the green light on a new NHI?

- A lengthy (academic) report that confirms in writing much of what we already know the situation to be?
- A comprehensive benefits package (at least something for everyone but maybe too costly to implement)?
- Long-term actuarial projections (data often incomplete)?
- 10 possible funding options of which:
 - 4 don't pass the first political smell test
 - 3 don't pass the practicality test, and
 - 1 will lead to revolt?

Here's what Governments perhaps really need to sign off on a new NHI program

Confidence that they have the right people, with the right information and a workable strategy to get started, and that those right people have the ability to find and apply the skills & talents to know when it is the right time to implement “Plan A”, monitor/evaluate and then tweak/upgrade into “Plan B” and one day evolve to “Plan F” so that the population always gets a product that meets their expectations at an affordable cost.

So.....

- Who are those right people?
- What is that right information?
- What is that workable strategy?
- Where are those new/needed skills & talents?
- What's included in Plan A?
- When do we tweak/upgrade to Plan F?
- How much more, or less, do we spend in the next upgrade?

Multiple Choice Question #1

What new features will the iPhone XI have:

- a) NHI app for easy registration with no need for unique identifier and a plastic card?
- b) Siri gives you an appointment date in seconds
- c) Regular (annoying) reminders to take your meds, get your 6-month ultrasound, #GY*U&GFAW, etc.
- d) Siri says “Oh no you don’t..... you’ve have already had 2 drinks today!”
- e) All of the above

Multiple Choice Question #2

Which Apple success factor(s) are we not able to emulate in the Caribbean?

- a) Expert design team
- b) Simple to use & understand NHI system
- c) Great customer service
- d) Keep pushing for improved health care system for the masses
- e) Launch a promised product on time
- f) None of the above



Business. Needs. People.

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