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Access to Quality, Affordable Health Care

THE CHALLENGE

The COVID-19 pandemic has exposed the harmful inequalities in our global health systems. Prior to the pandemic, more than half of the world's population lacked access to essential health services, and coverage was particularly low among women living in poverty.¹ Low-income families often went untreated or relied on poor-quality care resulting in distrust, increased costs, complications, and even death. Meanwhile, annually nearly 100 million people were pushed into extreme poverty due to out-of-pocket health expenses.² The pandemic has exacerbated these conditions, increasing the burden of disease for those with the fewest resources to cope.

THE OPPORTUNITY

Noncommunicable diseases still represent 71% of all deaths globally, with a disproportionate number of deaths occurring among low-income individuals. Fortunately, these deaths can be reduced through better and more timely detection, screening, and treatment.³

As part of Global Partnerships' (GP) Women-Centered Finance with Health (WCFH) and Health Clinics initiatives, GP-affiliated funds (GP Funds) support social enterprises closing the healthcare access gap for low-income clients and the results that clients report are promising.

Health Clinics initiative

GP Funds invest in social enterprise partners that provide high-quality, low-cost services through primary and specialty care clinics. For low-income clients, these clinics enable improved access to timely and appropriate treatment, increased use of higher quality health care services, lower incidence of preventable illness, and reduction in loss of income due to illness.

Reina Madre, a partner in GP's Health Clinics initiative,⁴ delivers high-quality, affordable reproductive health care to low-income patients in Mexico through a network of specialized clinics. Reina Madre offers these services at prices that are 30-50% lower than other providers of similar quality.

1. Source: World Health Organization (WHO), [Primary Health Care on the Road to Universal Health Coverage](#). 2019 Monitoring Report.

2. Source: World Bank and WHO, [Tracking Universal Health Coverage](#). 2017 Global Monitoring Report.

3. Source: WHO, [Noncommunicable Diseases](#). April 2021 (accessed July 2021).

4. As of June 30, 2021, Reina Madre had outstanding loans from Global Partnerships Social Investment Fund 5.0, LLC and Global Partnerships Social Investment Fund 6.0, LLC.



A 2020 survey⁵ of Reina Madre clients found that:

94% reported their quality of life had changed after coming to Reina Madre. Reported changes included improved health habits and awareness as well as access to regular check-ups.

Women-Centered Finance with Health initiative

GP Funds also invest in social enterprise partners that deliver gender-informed financial and educational services paired with access to basic health services. By enhancing client access to health information and services, our partners aim to empower women to adopt healthier behaviors, practice preventative measures, and seek and receive timely and appropriate treatment, thus enhancing the economic resilience and health of households living in poverty.

ESPOIR, a partner within GP's WCFH initiative,⁶ is a microfinance institution that provides tailored loans, education, and health services for low-income, majority female microentrepreneurs in Ecuador. ESPOIR's health services are delivered through a low-cost insurance product that enables clients to access medical care through vetted local providers, including three clinics in ESPOIR branches.



A 2019 survey⁷ of ESPOIR clients found that:

94% reported improved quality of life;

77% reported lack of access to a good alternative to ESPOIR;

91% reported increased income; and

97% reported an increased ability to plan finances.

IMPLICATIONS

GP is dedicated to expanding opportunity for people living in poverty. We believe access to quality, affordable health care is critical in delivering on that mission.

Amidst the ongoing pandemic, as the need for care has become even more acute, GP Funds continue to provide capital and support to social enterprise partners who are making health care more affordable and accessible for households living in poverty.

5. Based on responses from interviews by Reina Madre with 100 of their low-income clients in 2020.

6. As of June 30, 2021, ESPOIR had outstanding loans from Global Partnerships Social Investment Fund 5.0, LLC and Global Partnerships Social Investment Fund 6.0, LLC.

7. Based on responses from 281 ESPOIR clients via mobile, voice-based surveys known as Lean DataSM; conducted by 60 Decibels, Inc., an impact measurement company.