

Overview of New Incentives Operational Model for PMTCT-CCT Program

Local Name of Program: All Babies Are Equal (ABAE) Initiative¹

Purpose

Conditional cash transfers (CCTs) to incentivize treatment towards the prevention of mother-to-child transmission of HIV (PMTCT)

Core Program Model

- Selection of Beneficiaries: Pregnant women who are HIV positive will be referred to a New Incentives staff member on Booking Day when she comes to the clinic to register her pregnancy and enroll in ANC services. The New Incentives staff member carries the full responsibility of explaining the program to the woman and enrolling her. This removes any pressure on the clinic worker to explain the program to prospective participants. Another reason a New Incentives staff member is present at participating clinics on Booking Days is to provide constant training about the program, ensure adequate completion of data sources used to verify conditions, and interview program beneficiaries in person.
- Disbursement of Cash Transfers: This program avoids reliance on disbursement and storage of physical cash. This in turn reduces corruption, program leakage, and operational expenses, thereby ensuring the maximum amount of money goes to women in need and is disbursed to them in a reliable manner. The cash transfers are given using electronic payment codes. These codes can be redeemed at any X Bank ATM [name redacted] or bank office without the need of a bank account, mobile phone, ID, and without filling out a form. New Incentives will partner with additional banks so that most banks in Akwa Ibom State can be used to redeem the payment codes in the future.
- Payment Disbursement Process: Payments to beneficiaries are only made after (1) reviewing clinic health records by the New Incentives staff members at the clinics and New Incentives Headquarters in Uyo, (2) reviewing pictures of the beneficiary, (3) checking fingerprints against our data base to ensure women do not sign up at several clinics, (4) comparing voice samples of the beneficiary each time they call the New Incentives hotline to receive payments codes (starting only in 2015, more information in the section below), and (5) a phone conversation between New Incentives headquarters and the beneficiary after the clinic visit. This phone conversation also allows for surveying the beneficiary about the impact of the cash transfers. New Incentives is committed to using feedback from beneficiaries to improve the program on a continuous basis.

¹ This local program name was selected as 'New Incentives' does not meet the requirements of Nigerian business registration.

Cash Transfer Disbursement Process

Installment	Implementation of Conditional Cash Transfer
<p>1 of 3</p> <p>HIV-positive pregnant woman signs up to the program on booking day</p>	<p>A New Incentives staff member is employed to attend each participating clinic on its respective Booking Day from 8am to 6pm (new ANC patients are only admitted on Booking Days). On Booking Day, hospital nurses refer pregnant women who are HIV-positive to the New Incentives employee. The New Incentives employee will then describe the program to the woman, discuss confidentiality and privacy, and see if the woman is interested in participating. If yes, the New Incentives employee will enroll the woman into the program and give her an informational brochure describing the program, including requirements to earn the cash rewards. This brochure is written in a simple language and includes visual graphics to facilitate easy understanding. The New Incentives employee then advises the pregnant woman to ask medical questions solely to hospital nurses and is told that the New Incentives program does not provide medical advice. During this enrollment meeting, if a woman is interested in joining the program, the New Incentives staff member takes a fingerprint and also recording of her voice to verify her identity when she calls the New Incentives hotline to receive her payment code. The fingerprint and voice record ensure that the same woman does not try to receive her payment twice, that she does not register in multiple clinics where the program operates, and that she can only participate in the program once in her lifetime (to avoid incentivizing additional pregnancies).</p> <p><u>Clinic Records to Verify:</u> A New Incentives staff member reviews and takes photographs of relevant data in clinic registers so that New Incentives headquarters staff can monitor the work of field employees and also verify that participating women successfully met conditions. This will take place for the following records at the end of Booking Day to confirm the HIV status of enrolled pregnant women: 1) National PMTCT Register, 2) Patient Cards of participating women, 3) HIV Test Results Forms of participating women, and 4) Pharmacy Register to show receipt of ARVs. These are confidential records and protocols will be maintained to ensure confidentiality is maintained as negotiated with the Ministry of Health.</p> <p><u>Cash Transfer Disbursement:</u> If the HIV-positive woman wants to participate in the program, she calls the New Incentives hotline the morning after her clinic visit to receive her payment code for 6,000 Naira. The delay allows New Incentives HQ to verify the information from Booking Day. The payment code can be redeemed for 6,000 Naira at any X Bank ATM or inside any X Bank branch. The information brochure contains visual descriptions of how to redeem the transfers. The woman will also be showed a video of how to redeem the transfer during the enrollment meeting.</p>
<p>2 of 3</p> <p>Woman delivers at the health clinic</p>	<p>A New Incentives staff member will check the Labor Ward Registers in the afternoon of each participating clinic's Booking Day to check which participating women met the delivery condition of the second transfer the week prior. Participating women who delivered their newborn and received PMTCT treatment for themselves and their newborn will be eligible to receive the cash transfer of 6,000 Naira. For each month that this woman picked up her ARV medications prior to delivery (within 3 days of her scheduled pick-up day), she will receive an extra 2,000 per month. Thus she has the opportunity to earn up to 14,000 Naira for delivering her baby in the clinic and receiving her ARV medication on time. The reason that women must pick up their ARVs within 3 days of their scheduled pick-up date in order to be eligible for the bonus transfers is because medical research indicates that this is highly correlated with</p>

adherence to medication.

Clinic Records to Verify: A New Incentives staff member reviews the following records at the end of Booking Day to confirm which participating women delivered their newborn in the hospital, received PMTCT treatment for the mother and newborn during/after birth, and received ARV medication during the second and third trimester: 1) Labor Ward Register, 2) Patient Cards of participating women, and 3) Pharmacy Register to show receipt of ARVs for newborn and mother.

Cash Transfer Disbursement: During the enrollment interview, the participating woman is informed that she should call the New Incentives hotline the Friday after birth to receive the payment code for her second transfer. When the woman calls in, she will be asked simple questions to confirm delivery in the hospital and learn about the use of her previous cash transfer. She will then receive her second payment code. This code can be redeemed for up to 14,000 Naira at any X Bank ATM or inside any X Bank branch. This information is also located on the informational brochure the woman received during enrollment. The woman's voice from the call will be matched against the sample of her voice recorded during enrollment to verify her identity when calling into the hotline (starting in 2015, for now the women is asked for a simple password given to her in person on Booking Day).

A New Incentives staff member will check the relevant clinic register in the afternoon of each participating clinic's Booking Day to check which participating women met the conditions of the third transfer the week prior. A participating woman who received an Early Infant Diagnosis test result for their newborn will be eligible to obtain the cash transfer of 6,000 Naira. For each month that this woman picked up her ARV medications after delivery and before receiving the EID test results within 3 days of her scheduled pick-up day, she will receive an extra 2,000 per month. She has the opportunity to earn up to 10,000 Naira for receiving the EID test result and picking up ARV medication for both herself and her newborn on time.

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Woman conducts the EID test at 6 weeks and picks up the result at 10 weeks

Clinic Records to Verify: A New Incentives staff member reviews the following records at the end of Booking Day to confirm which participating women received Early Infant Diagnosis test results for newborns and received ARV medication each month after delivery: 1) EID Test Register, 2) Child Health Card of newborn, and 3) Pharmacy Register to show receipt of ARVs for newborn and mother.

Cash Transfer Disbursement: During the enrollment interview and then again during the phone call where the participating mother was given her second transfer, she was informed that she should call the New Incentives hotline the Friday after receiving her newborn's EID test result to receive the payment code for her third transfer. When the woman calls in, she will be asked simple verification questions about the EID test and use of the previous cash transfer. She will then receive her payment code. This code can be redeemed for up to 10,000 Naira at any X Bank ATM or inside any X Bank branch. This information is also located on the informational brochure the woman received during enrollment. The woman's voice from the call will be matched against the sample of her voice recorded during enrollment to verify her identity when calling into the hotline (starting in 2015, for now the women is asked for a simple password given to her in person on Booking Day).

Note: References to Friday are based on a clinic Booking Day of Thursday.

Role of Ministry of Health in Akwa Ibom

1. Supervise public health-related activities in the state including management and service delivery at all public clinics;
2. Approve operations of New Incentives in selected clinics throughout the state;
3. Participate in Onboarding Training at each participating or prospective clinic;
4. Advise New Incentives regarding issues at specific clinic sites or issues on getting access to patient information for participating women or clinic registers;
5. On a regular basis, ensure participating clinics that all information shared with New Incentives will be kept private and confidential;
6. Share state-level data with New Incentives about PMTCT sites including current utilization, gaps in utilization, and potential to expand the CCT program; and
7. Keep New Incentives informed of any issues from clinics about the program and suggestions for improvement.

Program Risks and Solutions

The table below lists several primary program risks that could compromise the impact of the All Babies Are Equal program as well as planned solutions. Our strategy for verifying conditions and monitoring the program was developed to minimize these risk scenarios.

Risk	Level of Risk	Mitigation Difficulty	Mitigation Strategy
A woman who is HIV-negative tries to enroll in the program.	High	Medium	- Health records including HIV test - In-person interview by New Incentives - Random audits
A woman who is not pregnant tries to enroll in the program.	High	Easy	- Health records incl. pregnancy test - Picture of pregnant woman - In-person interview - Random audits
Health worker or New Incentives staff member tries to get a part of the transfer.	High	Difficult	- Cash transfer is verified by New Incentives HQ and disbursed via electronic codes, not through clinics - Beneficiary is informed on the phone about the conditions of the transfer (amount)

Quality Control Strategy

Partnering with clinics is at the core of our program. However, we are cognizant of the related risks for leakage and service quality in general. Academic research points to the difficulties of operating in health clinics in Sub-Saharan Africa. Challenges include irregular clinic fees, extortion, and corruption. New Incentives is committed to partnering with health clinics, as this is essential to reach the biggest number of beneficiaries and scale the program across Nigeria and eventually across sub-Saharan Africa. Moreover, New Incentives adheres to international standards on aid effectiveness (Paris, Accra, Doha, Busan), which demand the usage of country systems. Only by implementing programs through national structures will they be sustainable and result in capacity building in the partner country.

At the same time, New Incentives puts the prevention and prosecution of corruption at the center of its program. The measures listed below will be implemented to reduce the risk of leakage to an absolute minimum.

- **Training:** Clinic workers are trained in two-hour sessions, followed by a common lunch to create a shared sense of mission.
- **Random HIV Tests:** A New Incentives staff member asks clinic staff to conduct random HIV tests for a small percentage of program beneficiaries. These tests are financed by New Incentives and of a different brand than those utilized by the clinics. Oral saliva tests are used to minimize discomfort for participating women and avoid drawing an additional blood sample. A health worker in the presence of a New Incentives staff member will administer these tests.
- **Whistleblower Reward:** Health workers who report evidence of major fraud are rewarded with a considerable airtime credit (up to \$100). Whistleblowers are protected; they remain anonymous.
- **Clinic Exclusion:** The above measures should be sufficient to prevent cases of major misconduct. However, if a major fraud scheme is detected at a clinic and clinic management does not take any actions to mitigate the risk of future improper activity, New Incentives reserves its right to stop operating in a particular clinic.
- **Transparency:** While service delivery for PMTCT is free in Nigeria, academic papers show clinics still charge for various treatments related to maternal health care. New Incentives only operates in clinics where fees are very low. Moreover, beneficiaries are informed about the typical fees in the clinics to avoid being overcharged. Clinics are encouraged to put a list of fees in their waiting rooms.