

2025-08 | Expanding Telehealth Access with AI-Driven IVR and SMS Consultations, Nigeria

Financial Sector Partner (FSP):	Avon Healthcare Limited	SCBF Contribution:	CHF 64,795 (69%)
Grantee:	Abi Global Health	Matching Contribution:	CHF 17,420 (19%) - FSP CHF 11,805 (12%) - Grantee
Country:	Nigeria	Duration:	Dec 2025 – Mar 2027
Potential Outreach:	5,000	Product(s):	AI-powered telehealth platform – IVR to Voice AI & 2-way SMS
Thereof Women:	55%	Target Group:	Low-income clients

PURPOSE AND VISION

Nigeria's health system is overstretched, costly, and difficult to access, especially for low-income households. Health insurance uptake remains low, and Avon's retail enrollment has declined due to affordability barriers, limited awareness, and weak day-to-day value. Telehealth services are also largely smartphone- and data-dependent, leaving many—particularly women and peri-urban users—digitally excluded from timely professional care.

Abi will address this gap by developing an offline-first telehealth model using IVR-to-Voice AI and two-way SMS, enabling anyone with a basic handset to reach licensed clinicians without literacy or internet requirements. The service will be integrated into Avon's lowest-cost retail product, with the long-term aim of strengthening the value of low-cost insurance through meaningful telehealth access. In doing so, Abi will also build a scalable IVR framework that can be adapted by partners in Nigeria and globally to serve similar underserved populations.

PROGRAMME DESIGN AND DELIVERY

Abi will design, localise, and deploy two low-barrier access channels: an AI-powered IVR for voice-based symptom reporting and a 2-way SMS consultation flow - converting user inputs into structured clinical data and connecting Avon policyholders to licensed clinicians without the need for smartphones, literacy, or mobile data. Avon will embed the service in its lowest-cost retail plan and drive uptake through agents and community outreach, while Abi handles technology development, integration, and clinical quality. During the 9-month proof of concept, both partners will refine the service through usage data and field feedback, with the aim of scaling the model to additional partners thereafter.

OUTCOMES, IMPACT AND LEARNING

The proof of concept aims to reach 3,000–5,000 new low-income Avon policyholders, increase women's participation, and demonstrate strong uptake of offline-first telehealth. Abi and Avon will monitor results through a shared framework covering patient, payer, physician, and provider perspectives. Key metrics include consultation volumes, match times, repeat use, user ratings, and gender, age, and location patterns, alongside a comparative analysis of users on Abi's solution versus Avon's existing telehealth pathways.

Quantitative data will be complemented by qualitative interviews to better understand user behaviour, accessibility barriers, and perceived value. These insights will guide product refinement, inform Avon's retail strategy, and build an evidence base for scale. Following a successful proof of concept, Abi aims to extend this solution to partners globally, expanding access to offline telehealth for underserved populations across multiple regions.

Partnering with:

