

2026-06 | Kampe Care: Primary Health Care Micro-Insurance Bundle, Nigeria

Financial Sector Partner (FSP):	AXA Mansard Insurance PLC	SCBF Contribution:	CHF 150,000 (36%)
Grantee:	Drugstoc Ehub Limited	Matching Contribution:	CHF 182,274 (43%) – FSP CHF 86,800 (21%) – Grantee
Country:	Nigeria	Duration:	Aug 2026 – Jul 2028
Potential Outreach:	92,000	Product:	Health Micro-Insurance
Thereof Women:	-	Target Group:	Low-income individuals

PURPOSE AND VISION

Kampe is a pharmacy-led brick-and-click model through a dynamic partnership between DrugStoc (pharmacy aggregator and quality of drugs partner), PharmAccess Foundation (quality of care partner), and AXA (insurance partner) with the goal of bundling access to quality primary care with low-ticket health insurance at local community pharmacies.

The Kampe business model innovation aims to shift the needle in the Nigerian primary healthcare space by sharing primary care responsibilities between pharmacies and (digital) healthcare providers and bringing primary healthcare closer to where people are. This involves formally incorporating the pharmacy sector, equipping them with digital tools to elevate the quality of their care services, digitally connecting them to referral hospitals and facilitating wider access to better-quality primary care for their patients. This innovative hybrid approach combines the strengths of both in-person and virtual care to establish robust local primary health ecosystems, ensuring that equitable and quality care is accessible to the underserved population segment.

PROGRAMME DESIGN AND DELIVERY

Kampe uses a brick-and-click hybrid model that combines physical pharmacy-based care supported by a host of digital health tools. The program leverages community pharmacies as the trusted physical touch point for patients as their first interaction. Pharmacists are equipped with 12 care pathways for the most common conditions (which will eventually be digitized) to improve the quality and standardization of care, as well as 9 point-of-care-tests (POCTs) to aid with simple diagnostics, shifting the behavior of providing medications such as anti-malarial medication without first having a diagnosis. Pillometer, the pharmacy operating system and EMR infrastructure powering the Kampe program, is equipped with digital tools to support basic consultations including 24/7 access to doctors through telemedicine for second opinions and more complex cases, and assists pharmacists with capturing patient details for insurance as well as presenting symptoms, medications issued and advice given. This is underpinned by a tech layer that includes an electronic medical record (EMR) that stores patient data from the pharmacy and from referral facilities and that is also connected to our insurance partner, AXA's, systems to facilitate claims processing and to ensure continuous medical records for patients.

OUTCOMES, IMPACT AND LEARNING

The Kampe programme seeks to demonstrate a scalable pharmacy-led model for improving healthcare access and financial protection among low- and middle-income populations, particularly those in the informal sector. By the end of Year Two, the programme aims to enrol over 92,000 individuals, drive behavioural change through the adoption of the Test Before Treat protocol, and strengthen the role of community pharmacists as a trusted and accessible first point of care. The programme also aims to increase awareness, trust and adoption of affordable health insurance, helping underserved populations access care while reducing reliance on out-of-pocket spending.

Progress will be measured through enrolment and active membership, utilisation of pharmacy-led services and the Test Before Treat protocol, changes in health-seeking behaviour, insurance enrolment and retention, and patient outcomes and referral patterns. Along the way, the programme will generate valuable insights into what drives or limits the adoption of pharmacy-led care and health insurance, including patient behaviour, willingness to pay, trust, utilisation patterns and the operational conditions required for sustainability. These learnings will be used to continuously refine the Kampe model and generate evidence to support its scale across Nigeria.

Partnering with:

