

Catalytic Capital: Bridging Health Financing Gaps for Climate-Vulnerable Communities

SCBF's new report highlights inclusive health financing for climate-vulnerable communities.

Join the virtual roundtable on March 20 to gain more insights!

ZURICH, SWITZERLAND, March 6, 2025 /EINPresswire.com/ -- The Swiss Capacity Building Facility (SCBF), with support from the UBS Optimus Foundation, has released a new report, <u>Financial Inclusion Innovations for</u> <u>Healthcare in a Changing Climate</u>, shedding light on the urgent need for inclusive health financing solutions. As climate change intensifies, extreme



weather events become more frequent, vector-borne diseases spread to new geographies, health risks increase, and livelihoods are threatened. Low- and middle-income populations face disproportionate risks. These risks are especially severe when healthcare access is out of reach and financial systems fail to provide adequate protection.

The report provides actionable insights for impact funders, investors, and financial service providers (FSPs) on advancing inclusive financial solutions that enhance healthcare access, protect climate-vulnerable communities, and build resilience against economic shocks.

The world's most climate-vulnerable populations often lack both financial and healthcare security, making them highly susceptible to health and economic crises. According to the World Health Organization, 4.5 billion people are not fully covered by essential health services, while 80% of the unbanked live in climate-vulnerable economies, limiting their access to financial tools that could mitigate health-related shocks. Additionally, 90% of households facing impoverishing out-of-pocket health spending are already at or below the poverty line. Without targeted solutions, these challenges will continue to worsen, driving millions further into poverty.

The report highlights two key areas for climate-resilient healthcare financing. It discusses

emerging solutions such as weather index-based insurance to protect informal workers and simplified health microinsurance that integrates with microcredit and telemedicine to improve access and affordability. It also explores the growing use of "High Touch, High Tech" strategies, combining digital platforms with last-mile networks like pharmacies and mobile clinics, to ensure even the most vulnerable populations benefit from inclusive health services. The report highlights real-world examples of financial innovations making a difference, such as the collaboration between Blue Marble and SEWA in India, which provides women in the informal sector with climate-responsive health and income protection through parametric insurance. It also features Britam's multichannel distribution of health microinsurance in Kenya, where diverse networks are leveraged to expand access to affordable health coverage.

I Join the Conversation - Virtual Roundtable on March 20, 2025:

SCBF will host a virtual roundtable on March 20, 2025, bringing together experts and stakeholders working at the intersection of climate, health, and financial inclusion. The discussion will explore how catalytic capital can accelerate scalable health financing innovations. To participate in this insightful discussion > <u>Register here</u>

About SCBF

The Swiss Capacity Building Facility (SCBF) provides patient and flexible capital to innovators delivering inclusive financial solutions for underserved populations. By partnering with financial service providers and social enterprises, SCBF ensures access to technical assistance and resources necessary for sustainable scale and meaningful impact. Through its public and private sector network, SCBF convenes multidisciplinary expertise to expand financial services for smallholder farmers, micro- and small-to-medium enterprises (MSMEs), and women. SCBF prioritizes digital finance solutions and financial services for health, agriculture, and housing, with a strong cross-cutting focus on gender, migration, and climate resilience.

Contact Information:

Sarita Mohanty Swiss Capacity Building Facility +41 44 585 12 55 email us here

This press release can be viewed online at: https://www.einpresswire.com/article/790934794

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire[™], tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information. © 1995-2025 Newsmatics Inc. All Right Reserved.