



JOB TITLE: CHIEF MEDICAL OFFICER

Location: Accra, Ghana

Qualification: Qualified and licensed Medical Officer

Experience: At least 3 years of clinical experience post Medical School

Industry: mHealth Services

Job Function: Manage the delivery of medical services, lead team of medical officers and physician assistants

Type: Full time preferred. Part time candidates (at least 50%) can be considered

BIMA OVERVIEW

We use disruptive mobile technology to bring insurance and health services to consumers at the bottom of the pyramid, on a scale never seen before. In just six years, BIMA has established itself as one of the fastest growing and most innovative companies in emerging markets. We already have thriving operations in 17 markets across Africa, Asia, Latin America and the Caribbean, with 24 million subscribers registered to date. We continue to show a strong growth trajectory, adding over 500,000 new customers per month.

The company is led by a dynamic group of young entrepreneurs who are committed to disrupting the traditional insurance industry and democratizing access to vital services for billions of underserved families around the globe. In addition to being a recognized leader in innovation and inclusion, BIMA is one of the most attractive emerging market and insurance tech investment opportunities in the world.

BIMA has been featured in [CNBC](#), [The Economist](#), [Wired](#), [Financial Times](#), [The Guardian](#) and has won several awards including the [MasterCard Foundation Global Prize](#), [the Mondato Asia Social Impact Awards](#), [Africa Business Awards](#) and the [FT Transformational Business Award](#). Please visit www.bimamobile.com to learn more about BIMA and our success to date.

We have been present in Ghana since 2010 and have grown rapidly to protect over 1.5 million customers. We operate three main business lines:

1. Our mobile-delivered insurance offerings in partnership with Tigo
2. Our 'direct to customer' model in which agents sell pre-paid packages of BIMA-branded insurance straight to the customer
3. Our telephonic doctor consultation service giving affordable access to medical advice: once subscribed, members can enjoy unlimited calls into a medical call centre, where doctor's answer questions, diagnose and make recommendations on the most appropriate course of action

BIMA Ghana team has grown to over 600 staff that are young vibrant and passionate. We invest heavily in training and development of our staff and believe in creating real opportunities for progression within the company.



THE ROLE

MEDICAL TEAMS MANAGEMENT

- Lead and implement the clinical direction for the local BIMA tele-doctor operation
- Manage the BIMA medical team (doctors and physician assistants). Inspire and motivate them to ensure an engaged team which aims to deliver a high-quality service
- Interview, hire and conduct training for new medical staff, and retraining of existing ones
- Manage and prepare roster for medical team to ensure adequate staffing and tracking for remuneration of locum staff
- Monitor key performance indicators against benchmarks to be set

PROCESS AND OPERATIONS

- Manage the delivery and all features of current mhealth products including but not limited to health tips to be send by SMS or through the BIMA smartphone app, as well as any other products that the company will launch in the future
- Develop and implement strategic initiatives around the tele-doctor service as defined by the country management team
- Assist in the implementation of BIMA's medical protocols: localization to adapt them to the medical culture of the country, training of medical staff, and ensure compliance
- Guide implementation of standalone What's app to improve customer engagement
- Guide implementation of the new Doctor's Portal and conduct training accordingly
- Provide clinical guidance, support and education to the Management of the organization
- Collaborate with CMOs in other BIMA operations

QUALITY ASSURANCE

- Provide level 2 support to our doctors (in case of doubts or complications, the CMO should be available for consultation)
- Support quality assurance processes regarding our medical activities (monitoring of recorded calls, business intelligence from the data gathered in our system) and assist with the development and implementation of health analytics
- Proactively manage the service, looking for ways to continually improve the quality and efficiency of our service
- Ensure at all times that we comply with relevant legislation and professional guidelines, while providing an innovative service that meets the need of our customers
- Engage regulatory authorities to complete licensing requirements or secure their endorsement as far as possible
- Support the business in any other Governance, Risk and Compliance activities
- Develop and implement strategic goals related to the quality improvement, management programs and accreditation standards

INNOVATIONS AND PARTNERSHIPS

- Assist BIMA develop its products and services for informal sector through new distribution channels, product re-design and/or development.
- Consider potential partnerships or new technologies to improve the BIMA Doctor product



- Assist Business Development team to sign new partnerships as a way of expanding BIMA Doctor service to a wider audience.

THE CANDIDATE

- Medical Officer with a current unrestricted licence to practice in Ghana
- Currently licensed with the Medical and Dental Council
- Direct clinical experience (patient facing) of at least 3 years in hospitals or ambulatory centres (post Medical School; ideally post housemanship training)
- Previous management responsibilities in a clinical environment (e.g. head of department, leadership role at emergency room, etc.) a plus
- Ideally, a specialist in internal medicine, urgent medicine, intensive care, family medicine or infectious diseases, however general practitioners are also encouraged to apply (provided that all other requirements are met)
- Fluency in both English and Twi is a must, fluency in another local Ghanaian language is an additional advantage
- Good quantitative skills: tech-oriented and good knowledge of common software
- Good interpersonal skills: good communicator, leadership skills, passionate and engaging
- Ability to work collaboratively, proactive, self-assured and results-oriented

WHY BIMA?

BIMA has a very distinct culture. We like people who are smart and independent, but we don't like ego. We share our ideas as readily as we do our opinions, and are respectful when doing so. We are driven and ambitious but most importantly we never lose our sense of humor.

Everyone in the BIMA team shares a passion for adventure. We look for bold people who love to travel, experience different cultures and try new things.

Our recruitment process is rigorous, but it has helped us build an impressive, dynamic team that shares a strong bond. If you match the profile described above, we want to hear from you.

HOW TO APPLY?

If interested to apply please send a CV and cover letter to:
christina.tuемmers@gh.milvik.com.

Please note that applications without a cover letter will not be considered.