

Ro Product Documentation

Links to other Documents

- [x User Story Requirements - Ro.xlsx](#) - Internal
- [+ Ro • Product Requirement Doc](#) - External
- [+ Motherboard | Product Glossary](#)
- [RO 5 -Year Plan](#)
- Competition Recordings:
 - [Forma](#)
 - [User interview on Forma](#)
- [Market discovery](#) and [Persona that filled](#)
- [Userflow](#)
- [Pricing Model](#)
- [Product Weekly Update meeting](#)
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Product Vision

roHealth launched with Flexible Health Insurance for employees in Nov 2021. Within the period, roHealth has grown to over 14,000 (Dec 2022) active users across 214 companies. It also launched a deals tab to drive partnerships with providers who do not fit within the Health Insurance space. According to [GEB](#), there would be over 1bn Africans within a working population by 2040. According to research by Mercer, [benefits add up to about 20% of total remuneration](#) package. These benefits do not appear in payslips and therefore not tracked. Out of these benefits, Healthcare is about 5% of total compensation.

What are the challenges and possible solutions?

1. **TAM:** The total addressable market for Health Insurance in Africa is [\\$68bn](#) but the penetration is very - 0.3% in [SubSaharan Africa](#). We believe the market is wide, but the growth rate is low.
2. **Restrictive Product Suite:** In Africa and globally, a company can hardly survive with a single product suite. Health, unfortunately, is also not always the first benefit an employer shares with its employee.
3. **Product Experience:** The roHealth platform was built to sell only one product - Health Insurance which made it incredibly difficult to leverage other partnerships. We have achieved product-market fit and have successfully built a healthy retention rate

Solution

To solve this problem, we have decided to rebuild the platform to achieve the following:

- A platform that allows for more services and products
- A platform that is obsessively focused on the customer

With the new platform, roHealth would be aiming to build the biggest flexible Employer Sponsored Benefits Platform in Africa.

Team

| Role | Responsibility | Role Description |
|--------------------|---|--|
| Product Manager | Micheal Inaolaji | Develops User stories and manages the team to deliver the MVP. |
| Product Designer | Victory Mokuolu | Lead Product Design and User Experience |
| Software Engineers | Jeremiah Ovabor - Lead Philemon Akuagwu Ernest Eferetin Olaleye Sunday Chisom Marshall Ogbuagu Elsie Okobi | Engineering Production on the MVP |

Sections

The product is divided into 3 major sections:

- The landing page
- The app
 - The Ro App (in development)
 - The existing roHealth App
 - The existing beneficiary App
- The last 2 apps would be deprecated and collapsed into the Ro app.

Ro App

The Ro app is in development. The product requirements can be [viewed here](#) and Jira tickets [here](#)

Timeline

8 weeks ending Jan 31, 2023

Extended for 3 months ending Mar 31, 2023

Extended for 4 months ending Jul 31, 2023