Early Warning System

IFC-52338

Alice

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Quick Facts

Countries	Brazil
Specific Location	uninformed
Financial Institutions	International Finance Corporation (IFC)
Status	Proposed
Bank Risk Rating	B
Borrower	Alice Operator Ltda
Sectors	Education and Health
Investment Type(s)	Equity
Investment Amount (USD)	$ 10.00 million
Project Cost (USD)	$ 10.00 million

Project Description

IFC is considering an equity investment of up to US$10 million in Alice (the Company), a private health insurance and healthcare services company operating in Brazil since 2019. Alice primarily provides employer-sponsored health plans for corporate clients and their employees. Its business model integrates health insurance coverage with primary care services, with healthcare services delivered through a contracted provider network and supported by an internally managed primary care and care coordination team. The Company focuses on the business-to-business (B2B) segment of the health insurance market, with a particular emphasis on micro, small, and medium-sized enterprises (MSMEs).Alice has national geographic coverage through a network of over 1,000 hospitals, 5,000 laboratories, and 12,500 clinics and specialists. Alice directly contracts 246 health institutions, mainly in the Greater Sao Paulo area, and relies on the network of CASSI (Caixa de Assistencia dos Funcionarios do Banco do Brasil) for coverage in other regions. The Company does not own or operate healthcare facilities; its administrative offices are leased, and its server and data center infrastructure is outsourced through contracts with third-party cloud service providers.

Investment Description

- International Finance Corporation (IFC)

Contact Information

IFC

ACCESS TO INFORMATION

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If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org. You can learn more about the CAO and how to file a complaint at http://www.cao-ombudsman.org/

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