

# Closing the Gap

## 8th Eastern and Southern Africa Regional Conference on Inclusive Insurance

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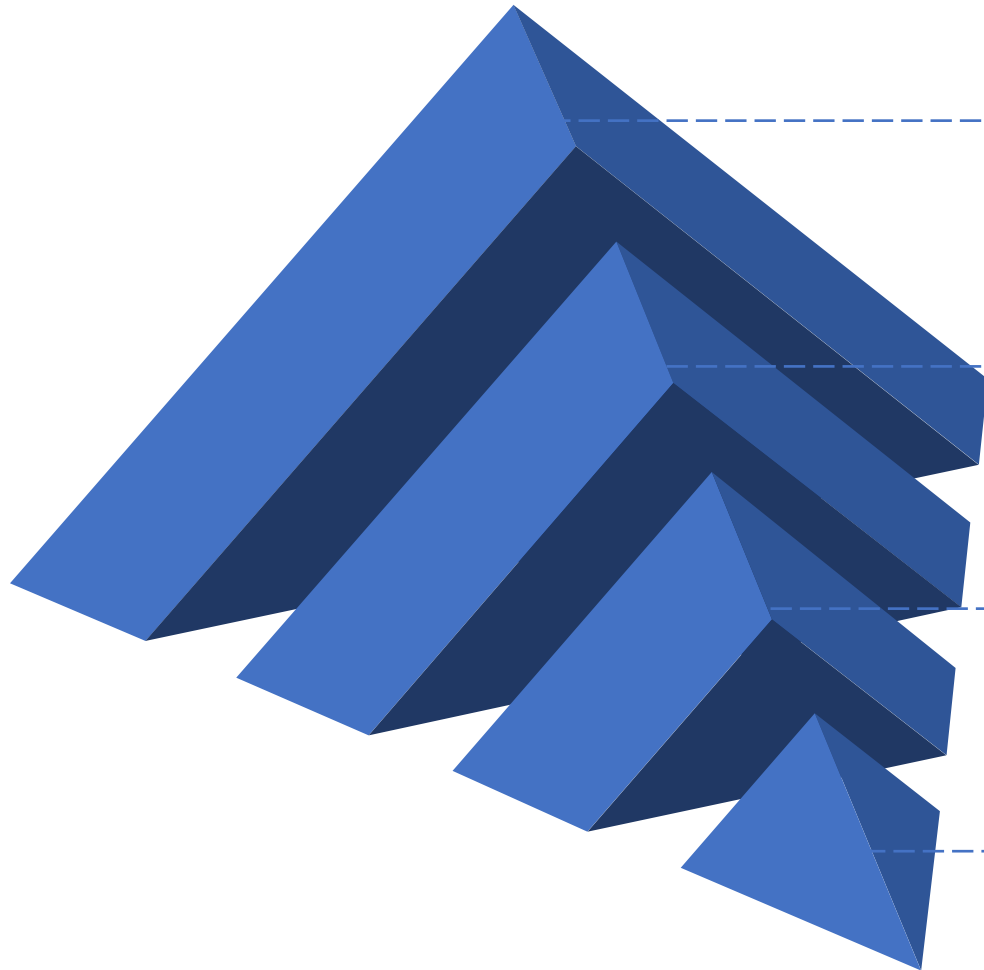
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25<sup>th</sup> April 2023

# OVERVIEW OF NHIF

- ✓ Inclusive Insurance is done through Social Health Insurance (SHI) by NHIF which is a State Corporation legally constituted under the Ministry of Health.
- ✓ Traditionally, NHIF targeted salaried workers but over the years, the Fund has extended coverage to the informal sector and the poor
- ✓ Informal sector workers enrol with NHIF on a voluntary basis, making monthly, or annual contributions to NHIF.
- ✓ Currently, NHIF has **1.7Million active informal sector members and 1.3Million poor households**
- ✓ On the other hand, the NHIF introduced Health Insurance Subsidies to provide health cover for poor and vulnerable households.
- ✓ Subsidies are **100%** financed by the Government of Kenya through tax revenues while the State Department for Social Protection identifies and targets the poor and vulnerable households to be covered
- ✓ The informal sector workers and poor and vulnerable households access medical benefits through the NHIF **National Health Scheme**

# Challenges of Extending Social Health Insurance to Uncovered Populations



**Identifying, understanding, and connecting** with uncovered populations



**Adverse Selection** vis-à-vis providing relevant benefit packages that address disease burden



**Cost Pressure;** It is expensive to collecting premiums and paying claims for informal sector workers



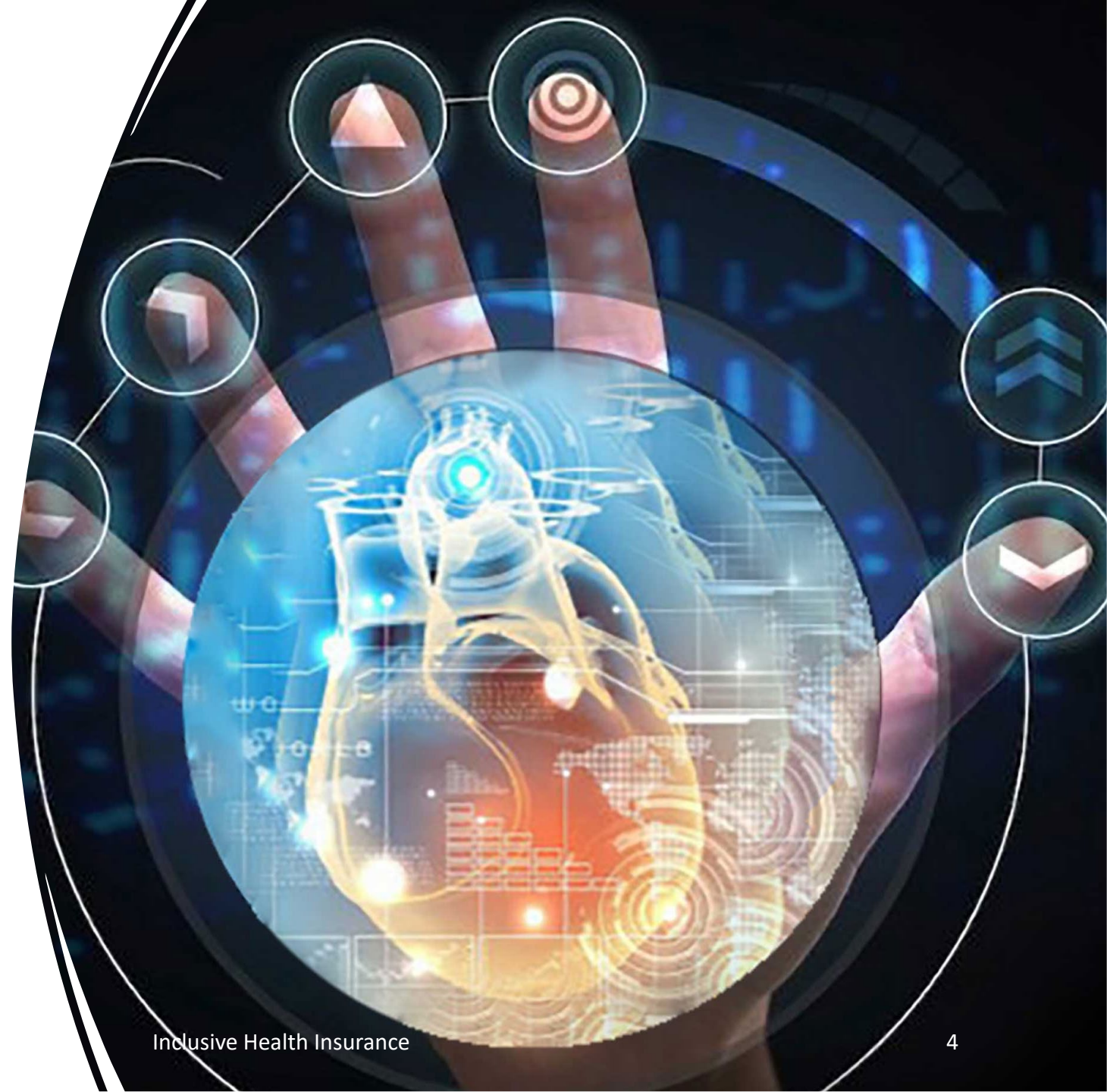
Their **remote locations, lower education levels, and lack of experience** with formal institutions.



# WHAT HAVE WE DONE?

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## 01. BENEFIT PACKAGE



# NHIF Benefit Package



- Informal sector and the poor have access to a benefit package at a premium of **USD \$45 per year**.
- The benefit package compensates for the following
  - i. **Inpatient care** which includes hospitalizations, prescribed drug administration and dispensing; diagnostic laboratory tests
  - ii. **Outpatient care** includes consultations, basic laboratory investigations, drugs & dispensation and diagnostic imaging services like **CT-Scans and MRIs**.
  - iii. Management of **chronic ailments** including cancer treatment (both radiotherapy and chemotherapy), diabetes
  - iv. **Rehabilitation treatment** for persons addicted to harmful or hazardous psychoactive substances
  - v. **Mental Health services**
  - vi. **Overseas treatment** which cover treatment costs arising from a condition that warrants treatment that is not available in Kenya
  - vii. **Surgical package** which covers all surgical procedures including transplants with an exception of cosmetic surgeries



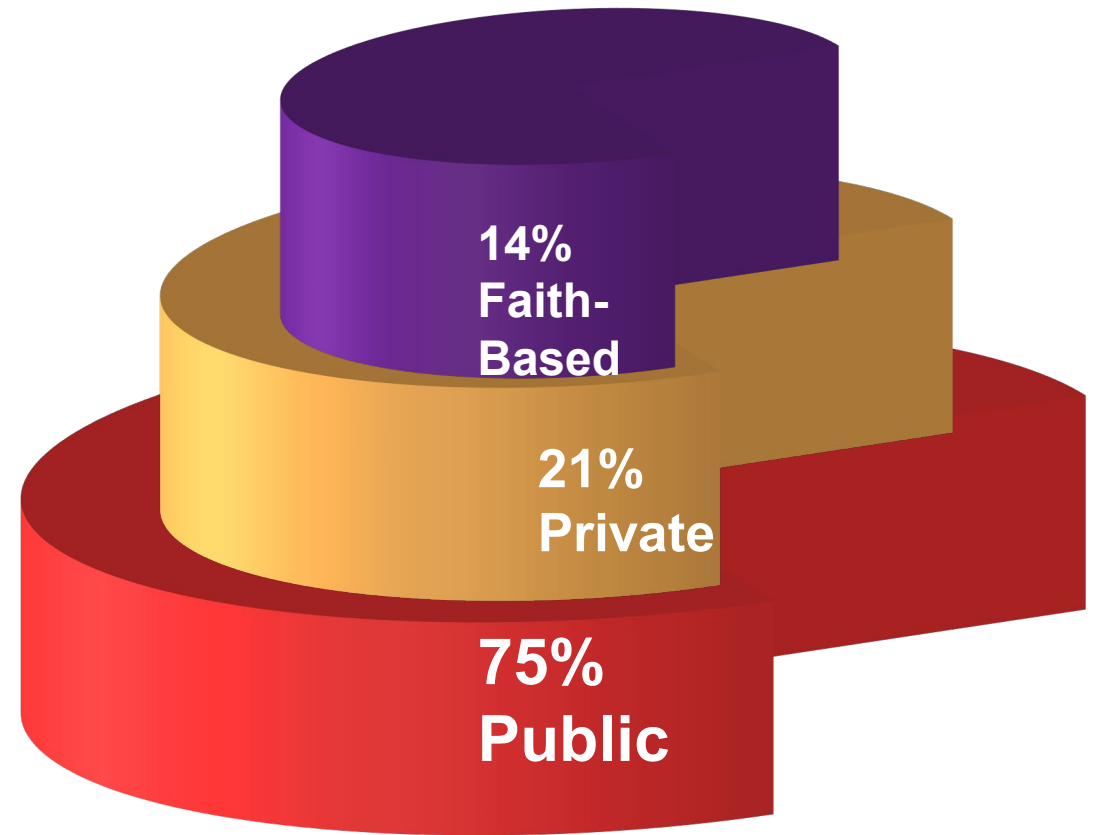


# Benefit Package; Provider Payment Mechanism

- NHIF uses the following models to reimburse or compensate healthcare providers for services provided to NHIF members
  - i. **Capitation model**; to reimburse for outpatient services
  - ii. **Daily rebate or per-diem model**; to reimburse healthcare providers for inpatient stays using a fixed amount per day for each medical admission
  - iii. **Case based model**; to reimburse for specialized services such as surgical, Oncology, Radiology, Dialysis and Rehabilitation for drugs & Substance abuse packages

# NHIF Network of Healthcare Providers

- Over **8,000** contracted **healthcare providers** providing service to NHIF members
- Biometric system of identification to facilitate access to services for members



# Assessment and Contracting of Healthcare Providers

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NHIF uses the Kenya Quality Model as the criteria for the assessment, declaration, awarding of rebates, scope of services and contracting of healthcare providers

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**Private Health Insurers work with healthcare providers** contracted by NHIF because of the thorough assessment that NHIF conducts before contracting the providers.

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NHIF uses an **E-claims System** that has improved efficiency and turnaround time in claims processing







## 02 OPERATIONS

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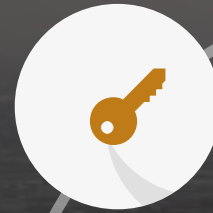
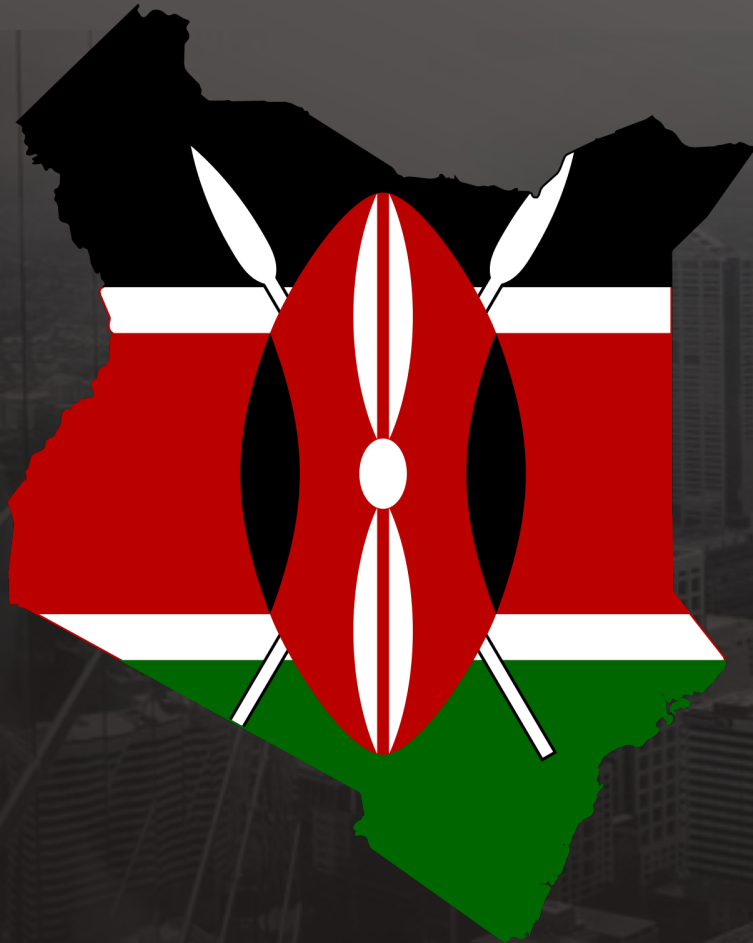


# Distribution Channels

- ✓ NHIF has engaged and partnered with **telcos, farmer cooperatives, transport SACCOs** and **organized groups** to identify and connect with low-income customers.
- ✓ NHIF has also partnered with **financial institutions** to facilitate collection of contributions from informal sector workers and reimbursement of claims to healthcare providers.
- ✓ Informal sector workers are able to remit contributions via **mobile phone interface and banks**.
- ✓ These partnerships have enabled NHIF to reach new customers at greater scale and lower cost.



# Access to NHIF Services



156 Service points  
countrywide



Selfcare Platforms

- Mobile interface:
- Website application
- Toll-free line

# COVERAGE & IMPACT

**7MILLION**

✓ Pregnant mothers have accessed Free Maternity Services under Linda Mama Program

**USD \$131M PAID**

✓ Claims and other benefits for members of the informal sector in 2021/2022

**719,000 INFORMAL SECTOR BENEFICIARIES**

✓ Total number of hospital visits and claims for informal sector workers



**USD\$ 2.8M PAID**

✓ Claims and other benefits paid for poor households for the FY 2021/2022

**>500,000 POOR FAMILIES**

✓ Total poor families that accessed services

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THANK YOU