

AMPATH Kenya Health Reporters assess use and impact of NHIF as part of its goal for population health

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ORIGINALLY PUBLISHED 1 August, 2017

UPDATED 20 September, 2017



In an effort to achieve universal healthcare coverage in order to ensure access to quality and affordable healthcare for all Kenyans, various changes have recently been made to the National Health Insurance Fund (NHIF). Although it is mandatory for all citizens to have NHIF cover, there has been a lag in getting those in the informal sector and the indigent population to join as members. To this end, the contribution rates for this group have been capped to make it more affordable. A flexible and more convenient platform for remittance of monthly premium contributions from the informal sector has been put in place through availability of mobile payment. Additionally, the elderly population above 70 years are set to get free insurance coverage as of January 2018 through government support.

With more people getting insured under this scheme, financial burden in health and on family will greatly reduce and ultimately, the country's economy will also be positively impacted.

In an effort to assess the extent of use and the impact of NHIF in the community, AMPATH Health Reporters used TIMBY App to conduct interviews with various community members. In his interview with Brenda, Mr. Festus, a 30 years old primary school teacher, reports that he has greatly benefited from using this insurance cover. Not only is he assured of getting health care even in emergencies, he has the option of choosing to use either private or public hospital. Additionally, he likes that his family too receives health cover with him being the primary policy holder.

In another interview, Vincent, a resident of Nandi Hills, feels that NHIF is the 'best cover to use'. Having previously used private insurance cover under his parents, he opted to use NHIF when he had to take an individual cover and has never regretted making that choice. Using this cover, Vincent gets both outpatient services (all bills paid) and inpatient services (partial payment) and the quality of service accorded to him is not compromised.

In the formal system of employment, there is an automatic system put in place to have individual contributions deducted directly from the member's salary. While ensuring compliance on member contribution, convenience to the user is assured. Vincent and Festus both agree that this is convenient.

Amos, an AMPATH Health Reporter, spoke with Sharon from Bomet, who reports that the reason she has health insurance is because "I want to be safe in case of any accident or any emergency."

In spite of all the advantages received by using health insurance, there are still challenges faced by the beneficiaries. Festus narrates of a time he was unable to settle his bills using NHIF cover as his monthly contributions had not been updated in the system. He ended up making out of pocket payment.

Despite a wider array of medical services covered under health insurance, certain limitations still exist in amount of bills that will be settled by the insurance cover. Sharon, who uses private insurance cover, laments on being required to pay up some cash in addition to using the cover because of the cost limits imposed by the health insurance companies, meaning she still has significant out of pocket payment.

Sharon feels information provided on health insurance policies is not sufficient. She narrates of a friend who had to pay her hospital bills using cash despite maternity services being covered under her policy. This arose because the waiting period for her cover to mature had not lapsed and hence she could not use it, but wasn't aware of this requirement.

As it stands, approximately 11% of the population in the country are contributing to the fund, enabling about 16 million Kenyans to benefit from this health insurance fund. With the recent changes, it is hoped that this will expand further.

In her final statements, Sharon says "In this world you never know what will happen. Today you're well, tomorrow you're sick... Everybody should have insurance cover."

REPORT FROM 21ST FEBRUARY, 2017 TAKEN AT 0.54418118201263, 35.269775167108

Driving force behind use of Private vs Public Health Insurance Cover

A young man in his late 20s who is seeking treatment at a private hospital is interviewed about how he will cover his medical bills.

He informs me that he has health insurance, National Health Insurance Fund cover (NHIF), that he has been and will be using to cover his bills at the hospital. Initially, he was covered by one of the private insurance covers for civil servants, AON, under his parents. On attaining the age of 25 years old, he had to seek individual insurance cover.

Since he was already employed, he opted for NHIF as it was easier and convenient to have the deductions done through his employer. He however has mixed feelings about the requirement to state the hospital that he will be attending to get care using this cover. He is tied down to that particular hospital which is a hindrance in case he needs care and he is not near that facility. He is relieved though that he can use this cover in any other public health facility. He feels it is really important to have NHIF as it has helped him a lot. He is able to get both outpatient (all bills paid) and inpatient services (partial payment) using this cover. He believes he has received same quality of care accorded to users of other private health insurance.

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REPORT FROM 21ST FEBRUARY, 2017 TAKEN AT 0.52733630481152, 35.277099609375

Use of National Health Insurance Fund Cover

In an effort to establish reasons for and extent of use of NHIF cover versus other private health insurance covers, Christabell, a reporter with TIMBY conducted an interview with a young man from Nandi Hills. As a user of NHIF, he feels it is the 'best cover to use'. This is because he can use it in both private and public hospitals. Additionally, he says, he receives good care same as that given to someone using private insurance cover. He started using this cover due to the government's policy to have everyone registered with it. His other reason for using this insurance cover is because he knows sometimes, he might not have cash to pay for health services in which case he can use his insurance cover instead. This is made easier by having a system where his contributions are deducted directly from his salary monthly. Having experienced the benefits of using this cover, he would recommend it to others too who are yet to be covered under this fund, even those who are not employed as there is a system for them to make contributions which is affordable .

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REPORT FROM 10TH JULY, 2017 TAKEN AT 0.5178387, 35.2779013

Health Insurance Use

Sharon, from Bomet, reports that the reason she has health insurance is that: "I want to be safe in case of any accident or any emergency," she says. However, she has had challenges with the cost limits imposed by the health insurance companies, meaning she still has significant out of pocket payment. In addition, having insurance doesn't mean she always gets quality care: "I would advise the insurance companies to increase the number of health providers, because I really don't like the services I'm getting from those providers." There is also a lack of information surrounding the insurance policies. She knows others who have had to pay large hospitals bills despite having insurance because when an emergency occurred they had not yet completed the waiting period after which benefits begin. As she says, "They are not aware of the waiting period." The main take-away from her interview is her final statements: "In this world you never know what will happen; today you're well, tomorrow you're sick... Everybody should have insurance cover."

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