



Afya Yet u. Bima Yet u.

NATIONAL HOSPITAL INSURANCE FUND

NHIF PLAYS A MAJOR ROLE IN SOCIAL HEALTH PROTECTION THROUGH SUBSIDY PROGRAMS FOR UHC

Universal Health Coverage (UHC) rolled out by the Ministry of Health and National Hospital Insurance Fund (NHIF) presents an opportunity to ensure that the people of Kenya have access to the health services they need without suffering financial hardship. The key mandate of NHIF is to mobilize and register members, collect contributions, and pay health insurance benefits based on the various packages that the Fund has developed for Kenyans. This fits into the dimensions of Universal Health coverage by looking into the population that is not covered and extending coverage to them. Many Kenyans are driven into poverty through catastrophic spending on health care. Thus, NHIF has been working with the Ministry of East African Community (EAC), Labour and Social Protection, Kenya National Bureau of statistics, and through the Counties to identify vulnerable populations. In the Current FY, 3,209,039 members have been registered in the flagship programs to be supported through the subsidy programs as listed below. The dream is to assist as many vulnerable families and individuals as possible towards the achievement of Universal Health coverage for the people of Kenya.



Dr. Peter Kamunyo
NHIF CEO

NHIF is currently implementing four subsidy programs supported financially by the Government of Kenya, through the Ministry of Health which target various segments of the population, and these include:

1. **Linda Mama Program**
2. **Health Insurance Subsidy Program (HISP)**,
3. **Older Persons and Persons with Severe Disability (OPWD)**,
4. **Inua Jamii 70+ Program (IJP)**

Linda Mama Program

Linda Mama is a Government of Kenya program administered through NHIF, which provides a package of basic health services accessed by all expectant mothers, towards Universal Health Coverage (UHC). Linda Mama program is a public-funded health scheme that ensures that pregnant women and infants have access to quality and affordable health services. All Kenyan pregnant women are eligible. Linda mama's goal is to "Achieve universal cases to maternal and child health services and contribute to the country's progress towards UHC. The aim is to achieve optimal maternity and child health services and contribute to the country's progress towards universal health coverage.

The benefits of the Linda Mama package include pregnancy care package (4 prenatal), delivery in hospital (Normal and CS deliveries), post-delivery care (4 antenatal). To register, pregnant women of age 18 years and above will be registered using their national ID cards and antenatal care records. Pregnant women under 18 years of age will be registered using their guardian's national ID and antenatal care records. Pregnant women without national identification cards or guardians will be registered using Antenatal care records. The mode of registration is through the mobile phone (by dialing *155#), Linda mama accredited hospitals, NHIF service centers, and Huduma centers countrywide. In rural areas, Linda mama is done by filling forms in the nearest health center.



In FY 2019/2020, 1,202,510 women delivered through the Linda mama program. In the current year up to Q3, 885,446 women were registered to Linda mama and utilized Kes. 3,553,264,961 under Linda Mama program.

Health Insurance Subsidy Program (HISP)

To ensure inclusivity, NHIF plays a major role in social protection through the Health Insurance Subsidy Program (HISP) which is a major government initiative to extend health insurance to the vulnerable segments of the population. HISP is a government flag-ship Program launched in 2014 under Vision 2030 being implemented by NHIF and financed by the Government of Kenya. The program is rolled out in all 47 counties targeting orphans, the elderly, and people living with physical disabilities. The program used a Phased implementation approach with a total number of 181,968 households under HISP. NHIF has been working with the Ministry of East African Community (EAC), Labour and Social Protection, Kenya National Bureau of statistics, and through the Counties to identify these vulnerable populations.

Approximately 36% of the population lives below the poverty line while 9% live in extreme poverty. A large proportion of the population is vulnerable to poverty and is unable to deal with livelihood shocks such as sickness, old age, unemployment, and disability. Health Insurance Subsidy Program (HISP) was integrated into the NHIF National Scheme, and the beneficiaries have access to inpatient and outpatient services, surgical services, chronic care packages among other benefits as stipulated in the National Scheme guidelines.

Flagship Programs are anchored in article 43 of the constitution and further embraced in the Vision 2030 Social Pillar. This pillar aims to improve the quality of life for all Kenyans by targeting a cross-section of human and social welfare projects and programs that form the basis of transformation in eight key social sectors, including Health.

To achieve this, the following are some of the strategies proposed in the health sector:

- Consolidating, expanding (new and existing), and coordinating social health subsidy mechanisms for the poor to achieve universal coverage.
- Provision of **free maternity services** in all public health facilities.
- Expand coverage of health benefits to all needy persons and families.

NHIF rolled out the 1st targeted health care subsidy for social health protection in Kenya in 2014 essentially extending coverage to the poor and vulnerable households. The objective of these subsidy programs is to improve access to health care for Kenyans with limited resources, improve the health outcomes of the poor, and remove the financial burden faced while accessing healthcare.

Orphans & Vulnerable Children Program

The targeted group constitutes beneficiaries of the Orphans & Vulnerable Children Cash Transfer Programme (OVC-CTP). It is a demand-side financing mechanism where funds are channeled to NHIF on behalf of identified and targeted households classified as poor and vulnerable. The cash transfer beneficiaries are targeted, identified, and registered to receive cash transfers by the Ministry of Labour and Social Protection. HISP provides membership not only to the orphans identified but to all members of the household.



In the Current FY up to Q3, Kes. 6,340,991 was utilized to pay for medical care for orphans and vulnerable children under the program.

The Older Persons and Persons with Severe Disability Program

The government of Kenya through the Ministry of Health also subsidizes the premiums of the beneficiaries of the Older Persons and Persons with Severe Disability Cash Transfer Program. The OPWD program was rolled out in all 47 counties covering 42,000 households. The OPWD target group constitutes the households under the Older Persons and Persons with Severe Disability Cash Transfer Program. The targeting and identification were carried out by the Ministry of Labour and Social Protection (ML&SP) through proxy means testing and community verification.

The 42,000 households were ranked by the Ministry of Labour and Social Protection as the poorest among in the database of beneficiaries in the Older Persons and Persons with Severe Disability cash transfer program.



Edu Afya Scheme

In 2018, President Uhuru Kenyatta launched a Kes.4.05 billion NHIF comprehensive medical cover to cater to students in public secondary schools. Through the cover dubbed 'Edu- Afya', the government paid a premium of Sh1,350 per student targeting three million students who were in public secondary schools to fulfill the Big Four Agenda – provision of affordable health care. Edu- Afya package was launched to enable students to access quality health services and thereby ease the burden from their parents and guardians. Thus, The Ministry of Education signed a contract with NHIF to provide medical Insurance for all public secondary schools for the duration of the study. The medical cover caters to any student who is in a public secondary school, registered by NHIF through the NEMIS database. The scheme covers essential outpatient and inpatient medical treatment on a comprehensive basis within the country and overseas for the student members. In addition, the cover provides for road and air evacuation, dental, optical, specialized services, group personal accident, group life, and last expense cover as defined in the contract. The outpatient benefits package includes preventive, promotive, curative, and rehabilitative health services accessed from a capitated or referred-to health facility.

In the Current FY up to Q3, 1,822,172 students were registered to Edu Afya; In the same period, Kes. 411,045,593 was utilized under the scheme.

NHIF envisions providing health insurance coverage to all the National Safety Net Program beneficiaries and progressively cover all Kenyans. In collaboration with the National and County Governments, NHIF has registered 1,005,204 needy families from all 47 Counties. NHIF has also embarked on mass biometric registration of its members including the one million needy families. Thus, efforts are in place to ensure efficient and successful scale-up of coverage of the current subsidy programs as well as allocation of and timely disbursement of funds.



NHIF understands that life is not easy and will be your health financing partner while you are being your best self. There for you and your loved ones through the journey of life.
#Bima Hakika, popote ulipo

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