

# UNIVERSAL HEALTH COVERAGE



## THE UHC JOURNEY IS ON!

The UHC Journey is on! The Current Universal Health Coverage (UHC) by the Government of Kenya, 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. NHIF under the guidance of the Ministry of Health has made strides in the implementation of the UHC scale up through digitization of its' process. Indigents have been registered in various counties including Laikipia, Nakuru, Taita Taveta, Tharaka Nithi, Homabay, Kisumu among many others. The exercise is a joint initiative of the National and County governments to support those who cannot pay for themselves to realise the UHC initiative. With a target of 1 million households, so far NHIF is almost completing the registration of the needy households in numerous Counties which is a great achievement to the people of Kenya. NHIF cumulative membership in YTD of FY 2020/21 (Up to March



Dr Peter Kamunyo  
NHIF CEO

2021) was about 23.06 million beneficiaries consisting of 9.96 million cumulative principal members. In the same period, NHIF collected 39.47 billion; with a utilization of 36.95 billion utilized as broken down in the report below. UHC remains one of the key government's commitment whose goal is to ensure all people obtain the health services they need. The utilization shows that Kenyans have benefitted and will continue to benefit with NHIF as their partner in health financing to ensure the attainment of UHC.

### Is Renal dialysis and kidney transplantation part of the package?

The Renal Dialysis and Kidney transplantation package includes care for prescribed renal conditions through dialysis as an intervention and other related treatment. Applicable for inpatient and outpatient care and is offered comprehensively in over 100 contracted Dialysis Centres across the country. It requires pre-authorization from NHIF.

### What if I need treatment outside Kenya?

Foreign Treatment package comes into play when medical and surgical intervention that is not available in the country becomes necessary. It requires approval by Director General for Health Services and NHIF.

### What about X-Rays, CT-Scans etc?

Radiological services including diagnostic imaging for X-Rays, Ultrasound, MRI and CT-Scans are offered at contracted facilities with prior authorisation. Note: that X-rays and ultra-sounds are offered under the outpatient package and that MRI and CT scans are limited to patients with stroke, cancer or those that have suffered injury through accidents. MRI and CT scans are limited to 2 per year per card.

### Does it cover Road Ambulance costs?

it covers emergency evacuations and transportation to the nearest contracted healthcare facility.

### And of course, there is a maternity package?

Yes, this caters for normal or Caesarean section delivery costs for expectant mothers.

BENEFITS PACKAGE UTILIZATION		
BENEFIT PACKAGE TREND 000,000	No. of Cases Treated	Amount Paid Out.
Inpatient	440,333	7,151,051,184
Outpatient	749,441	4,935,312,210
<b>Maternity</b>		
Normal	157,923	1,098,912,449
Caesarean Section	86,993	1,356,705,907
<b>Specialized Diagnostics Tests</b>		
MRI	13,553	194,653,771
CT SCAN	12,781	105,007,048
ULTRASOUND	301	1,183,369
Renal Haemodialysis	223,752	2,382,750,167
Kidney transplant	40	21,604,814
<b>Surgical Package</b>		
Minor Surgery	18,798	508,049,007
Major Surgery	54,979	4,820,457,890
Specialized Surgery	3,205	967,458,450
<b>Rehabilitation</b>	563	117,296,866
<b>Oncology</b>		
Chemotherapy	18,587	290,208,917
Radiotherapy	13,407	180,862,213
Chemotherapy Complex	9,967	706,669,365

Source: NHIF data, 2021.

## NHIF UTILIZATION REPORT TOWARDS THE ACHIEVEMENT OF UHC

For close to 6 decades, NHIF has endeavoured to ensure that all its members are protected from economic catastrophe owing to health challenges. The critical role that NHIF plays in strategic resource pooling and healthcare purchasing in collaboration with stakeholders is highlighted below:

### SUPER COVER BENEFITS PACKAGE

#### Outpatient Cover Utilization

The Cover includes consultation, laboratory investigations, day-care procedures, drugs & dispensation, health education, wellness and counselling, physiotherapy services, immunisation / vaccines as per KEPI schedule.

In FY 2020/2021, there were 749,411 outpatient visits. In the previous FY 2019/2020 YTD, there were 2,805,365 outpatient visits: thus a 73.3% decrease.

#### The Inpatient Cover?

Covers hospital stay with health care diagnosis, procedure, and treatment. The package is offered on a comprehensive care basis at government, faith based, and low cost contracted Hospital.

In FY 2020/2021 YTD, there were 440,333 inpatient admissions. In the same period in FY 2019/2020, there were 1,505,862 inpatient visits: thus a 70.7% decrease.

### What if you require Surgery?

NHIF Supa cover includes a Surgical Package which covers all surgical procedures, including transplants except for cosmetic surgeries. We cover for minor surgeries up to KES 40,000 major surgery (KES 130,000) and up to KES 500,000 for specialised surgery. This requires preauthorization.

### NHIF oncology (cancer treatment) Utilization package

The Package has radiotherapy and chemotherapy sessions of treatment. The package is offered at contracted healthcare facilities with prior authorisation. It is capped at six sessions of basic chemo and four for complex chemo.

### What of drugs and substance abuse rehabilitation?

Yes, this is covered under Supa Cover. The Drug and Substance Abuse Rehabilitation Services package includes treatment for persons addicted to alcohol and illicit drugs. The package is offered comprehensively in all Level V and VI Gok facilities and on a co-payment basis in Private Rehabilitation centres.

## TESTIMONIALS OF BENEFICIARIES



My name is Elisha Guye. I am a resident of Nyaera. I joined NHIF immediately I got into employment many years ago. I just retired recently and If you are out of employment, life is not the same again. There's difficulty here and there especially with health issues. I've been unwell for close to four years visiting various hospitals. I used my card while in employment and after retirement, I have benefitted from my wife's card. It is this NHIF that has kept me going! When I'm unwell I go to the hospital I get treated. For instance, in 2017 I was down. I have this cardiac problem, so a doctor examined me here in a Kisumu hospital then referred me to a Nairobi hospital to be attended. I was admitted and NHIF paid for me. When I was at the hospital, through my wife's membership number. NHIF paid for me Ksh.156,000. It is good and I believe that everybody should at least have NHIF. I was in service for 30 years and I used NHIF throughout until I retired and even now. It is the most affordable health insurance in the country, and I encourage everyone to become a member.



My Name is Kilet. I am a Businessman in Kisumu. I got NHIF in 2016. I have used the card since then to date. It has helped me a lot. I went to a doctor, he examined me and realized I have a kidney ailment? He asked if I am a member of NHIF. I had not updated my payments thus I made sure I pay for the months I had defaulted. The Doctor told me my kidney was in a bad state and I had to start visitations urgently. I started my treatment, and I was in a very bad state. When I Started my treatment, I got better. They paid inpatient and treatment bills. They also pay my dialysis sessions with 9500 per session and 19,000 per week. Then, we do some checks after dialysis and NHIF paid all the bills. If I am unwell, I visit the hospital in Kisumu and NHIF pays the bills. I was even advised that I should add my wife and children which I did. I urge those with no NHIF card, NHIF will really assist you when you are down. I pay 500 per month or 6,000 per year when I have money. My mother was also sick, and I took the card for her. She had diabetes which had affected her leg and they needed to amputate the leg. NHIF paid for her surgery and treatment for Kshs. 500,000. Therefore, I am thankful to NHIF for the support they have awarded my family.



For generations, NHIF has been the one insurance provider that has consistently turned up for Kenyans from all walks of life, without too many conditions. Making sure you walk every step of the journey of life with confidence.

For more information dial USSD code \*155# visit: [www.nhif.or.ke](http://www.nhif.or.ke) | Call Toll Free: 0800 720601

f NHIFKenya @nhifKenya

Download the NHIF mobile app "My NHIF" on Apple Store or Google Play Store

