

Evaluating the Role of Private Health Insurance on Household Budget and Health Outcomes

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Kenya has an elaborate policy and regulatory framework guiding the establishment and management of private health insurance schemes run by non-state service providers. The private health insurance services are complimentary to services provided by the National Hospital Insurance Fund (NHIF) which is the body mandated by the Kenyan Government to provide the national insurance cover for all its citizens in an effort to spearhead universal health coverage. However, due to limited range of benefits available under the national scheme, it is important to also explore the complementary role of private health insurance schemes in meeting household healthcare financing needs. A lot of discourse around healthcare financing has focused mainly on the national cover with little attention paid to the role of private service providers in bridging household healthcare financing gaps and delivering quality health outcomes. The Constitution of Kenya, 2010 and the Vision 2030 advocate for the right to the highest standard of health for every citizen. Over and above the primary responsibility of the state in providing structures for social insurance, the state also plays a critical regulatory role in the health insurance industry. This paper seeks to analyze the national policy and the regulatory framework guiding the establishment and management of private health insurance schemes; evaluate the household uptake of private health cover; the challenges of access to private health insurance schemes; and the partnership opportunities available in private healthcare financing for better household health outcomes. This paper will also review literature around the key thematic areas, outline policy gaps and provide recommendations for evidence based decision making in the private health insurance sector.

Key words: Private health insurance, service providers, household health financing needs, health outcomes