

AHME partner Population Services Kenya (PS Kenya) used community customer education events at its Tunza Social Franchise health centres to create demand for and increase enrolment to social insurance and free maternity services schemes



While the National Health Insurance Fund (NHIF) is well known among Kenyans, lack of sufficient information about its services and procedures has led to low uptake of insurance amongst low-income households typically engaged in informal work. This snapshot shares lessons from Tunza Day customer education events carried out jointly by NHIF, AHME partner PS Kenya, and private health facilities to educate customers about NHIF products and, in turn, increase registration and service utilization.



Intervention

In 2016, NHIF intensified its customer education initiatives to help increase awareness of insurance products specifically targeted towards informal sector workers and poor households in an effort to grow registration among these key populations. This is in line with the Government of Kenya’s aspirations to achieve Universal Health Coverage (UHC) by 2022. In a Client Exit Interview survey carried out by PS Kenya in 2018, 41% of respondents indicated a “lack of adequate information to make a decision” as the reason why they had not registered for NHIF

In 2017/18, PS Kenya partnered with NHIF branches in 20 out of Kenya’s 47 counties to help deepen customer knowledge of NHIF’s informal sector product called Supa Cover and the Linda Mama free maternity services scheme. Using 100 Community Health Workers (CHWs), PS Kenya carried out customer education activities at the household level to create demand for Tunza days. A Tunza day is an event hosted by a healthcare facility to offer preventive, promotive and curative health services to clients; it is a powerful channel to pass on crucial health information to the community. Household activities entailed reaching out to community members in their homes or places of work to offer education on NHIF products and encourage them to attend Tunza day events for registration.

In support of Tunza days, health providers offered a comprehensive package of services to clients at subsidized prices to encourage them to attend and register. The return on investment for providers was new customer acquisition as the NHIF membership processes requires that a customer selects an outpatient clinic for the purposes of capitation. NHIF branch teams viewed the partnership as an opportunity to reach their enrolment targets and secure income from customer payments; a significant part of their operating budgets.



Result

In the period July 2017 – May 2018, A total of 124 Tunza day events were carried out reaching 84,060 customers with NHIF product messages through Tunza days, an average of 670 per event. 5,774 new NHIF principle member registrations were achieved while 256 dormant accounts reactivated their membership, resulting to 30,150 additional individuals insured. 3,850 women also signed up for Linda Mama free maternity services. The Tunza day partnership further served to deepen relationships between AHME partners, NHIF and Tunza health providers.

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Examples and Evidence

Customer interactions during Tunza day events revealed that information on Linda Mama free maternity services was inadequate and inconsistent. For example, the mobile phone registration application prevented women that had previously enrolled for NHIF but whose membership had lapsed from enrolling for Linda Mama services despite NHIF’s position that these women were eligible.

In the case of Supa Cover registrations, it was evident that information gaps still persist and there is need to provide ongoing education especially on the benefits entitled and selection of a primary healthcare provider for outpatient services. Additionally, customers continued to have a low perception of risk, and questioned the rationale of risk pooling and the need to pay for services they will not utilize. This was especially so for younger people, who make up the bulk of the population in Kenya. Cost continued to emerge as a key barrier to registration and there was a tendency to compare the previous monthly cost of KES 160 (USD 1.6) for an inpatient cover only to the current monthly cost of KES 500 (USD 5) for a package that includes both inpatient and outpatient services. This barrier can be best addressed through a deeper understanding of the benefits package. Finally, customer perception on the role of NHIF and service provider is blurred; customers viewed a negative experience with a particular health facility as product failure on the part of NHIF, which in turn made them less likely to renew their membership.



Lessons Learned

Despite widespread awareness about NHIF Supa Cover and Linda Mama products, customer interactions during Tunza day events revealed knowledge gaps in regards to the benefits entitlement and choice of outpatient facilities. This underscores the need for community and household education drives to bridge the information gap. It was also evident that bringing registration services closer to people increased the likelihood of registration as opposed to referring them to the physical branch offices which required an investment in cost and time on the part of the customer, which can be a barrier to enrolment.



“Partnerships are a focal part of how we work at NHIF as they collectively help all parties to meet common objectives. We are glad that this is the second time we are partnering with AHME, first during the launch of Supa Cover and now to carry out household education and enrollment. The good thing about Tunza days is that they help with customer education, registration and linkage to care”.
NHIF Officer. Narok Branch



Outlook

While community sensitization events like Tunza Days can drive up NHIF registration, improving the consumer experience with the whole product is essential if NHIF is to retain these customers. In addition to this, AHME’s involvement in the registration process has enabled partners to identify a lack of product understanding as a key barrier to registration and service utilization, and worked towards addressing this barriers by using CHW to carry out customer education in local communities.

It's a Family Affair...



Edwin is a boda boda rider (motorbike taxi) in Narok town and a father of two. After receiving education from a CHW about the benefits of the NHIF Supa Cover scheme, he made a decision that it was important for him to have his family protected as well as cushion himself against the financial strain unexpected illness frequently put his family resources through. More so, his occupation was high risk, as being on the road constantly put him at risk of accidents. "I have seen many of my colleagues suffer injuries caused by road accidents and we have had to contribute towards their treatment" said Edwin. "When I heard about the benefits of health insurance, I said to myself, this is a good thing, I must attend the Tunza day at Shephard's Hospital to register", added Edwin. Edwin felt that enrolling to health insurance was useful and would save him money in the long run.

A Paradigm Shift



Peter is a resident of Mai-Mahiu, a business man and a father of one. All his life, he has never had any health cover because he believed it was costly to have one and therefore a product more suited for the rich and middle class folks. Recently he has heard a lot of talk about NHIF from his friends and relatives on how the cover had helped them settle hospital bills and medical related expenses.

Others had shared with him how they were able to access quality treatment locally despite having no money.

His inquiries revealed that the product was affordable and widely available in his locale. On this day, he got information that registration was on-going on at a Tunza Network facility near his business premises. So he quickly closed shop and dashed to Mai Mahiu Maternity & Hospital to register for the NHIF cover. He later professed that the registration was quick and really simple. All his questions were professionally answered and all his reservations allayed. He returns to his business an informed man, armed with a cover for himself and his family.

What's good for the gander is good for the goseling



Derrick is a 17-year old teenager who's recently completed school and is waiting to join college. On this day, he came seeking treatment and was able to access medical services using his father's NHIF card.

Derrick is lucky that his father had nominated him as one of the beneficiaries on this NHIF cover otherwise he would have been forced to make a cash payment for his treatment which he can ill afford. Derrick will soon turn 18 and won't be covered under his father's medical cover. He has seen the benefits of having medical insurance and he therefore plans to take up an NHIF cover for himself as he prepares to join college.

When asked how he intends to pay for the said insurance cover, he smiles shyly and proclaims that the cover is quite affordable and he can pay for it from proceeds of the odd jobs he does or even use a portion of the little pocket money he will get from his parents.