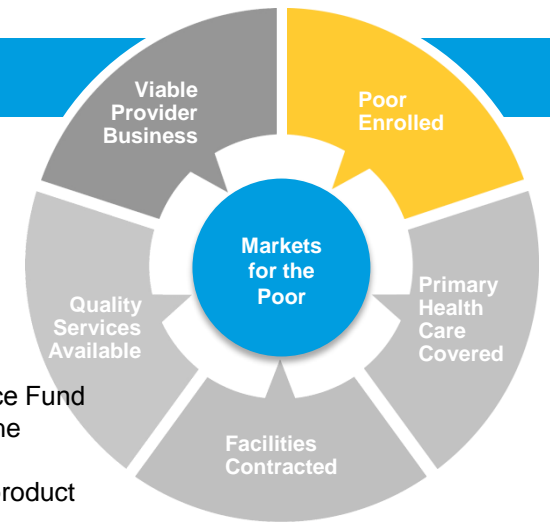


In Kenya, AHME partners assisted the national insurer to market a low-cost insurance cover to informal sector households



This snapshot captures lessons from a marketing campaign launched by Kenya’s National Hospital Insurance Fund for informal sector workers and their families, and increased uptake of insurance by taking registration into the communities. with assistance from **AHME** partners to increase insurance coverage amongst informal sector households. While NHIF has considerable brand recognition, the campaign increased awareness about its product



Intervention

A majority of Kenyans working in the informal sector do not have health insurance, unlike their fellow citizens with formal sector jobs, who make mandatory payroll contributions for a health cover from Kenya’s sole public health insurance agency, the National Hospital Insurance Fund (NHIF). While the informal sector employs 80% of Kenyan adults, it represents only 40% of NHIF’s membership\*. Since out-of-pocket payments pose a significant financial barrier to access, extending insurance coverage to all is a key goal for Kenya.

In 2014, AHME partners Population Services Kenya (PSK) and PharmAccess Foundation (PAF) supported NHIF to rebrand its insurance product that targets this population segment. At a cost of 500 Kenyan shillings (or 5 US dollars) a month, NHIF’s *Supa Cover* product gives beneficiaries access to inpatient and outpatient services at public and private health facilities.

In partnership with PSK, NHIF launched a marketing campaign to register more informal sector households in 2016. The joint NHIF-PSK outreach teams undertook “below the line” marketing events, wherein community volunteers spread the word about NHIF and directed interested customers to a make-shift NHIF registration kiosk. These events took place in over 27 towns in the course of five months.



\* <https://www.nation.co.ke/newsplex/medical-insurance-informal-sector/2718262-3268888-14151q3z/index.html>

Additionally, NHIF advertisements were aired on 12 radio and five television stations in both English and local languages over a nine month period. Extensive customer education activities and outreach activities were also carried out at NHIF branches and government service centres countywide.

**Results**

Through the “below the line” campaign, 113,374 people were directly educated on NHIF products, of which 29,772 registered as principle members. Of those who signed up, 1,865 were reactivating memberships that had lapsed. In the course of 2016, NHIF’s marketing campaign contributed to over 300,000 households registering for *Supa Cover*.

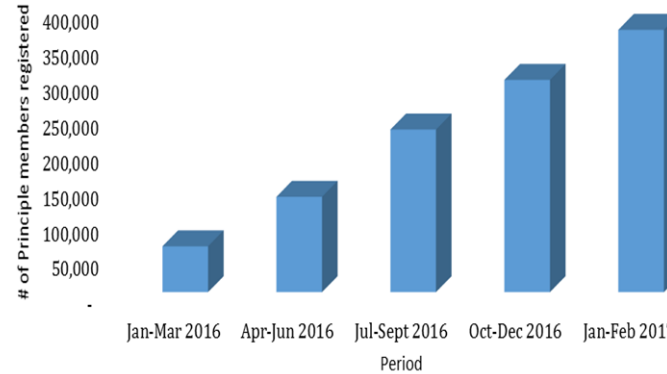


**Key insights**

The community outreach activities revealed that NHIF is well known among Kenyans, as are the merits of health insurance. However, awareness about exactly what the *Supa Cover* product offers in the way of benefits, how it operates, etc., is low. Once these aspects are clarified, there are many who are interested in registering for NHIF.

Still, additional barriers can prevent even those who are interested in *Supa Cover* from registering for it. First and foremost, the cost of the product remains unaffordable for many Kenyans. Some who registered for *Supa Cover* on the spot were unable to even make the first payment. Second, households need to produce a range of documents to complete registration for all family members, and this can be onerous. Third, clients hold NHIF responsible for poor customer service they experience at health facilities; low quality of services undermines the value of the NHIF product, thereby reducing the willingness of customers to continue paying their insurance premium.

Household Registration by Quarter (cumulative)



**Lessons Learned**

In the past, NHIF has relied mainly on print media to disseminate information about its products. The marketing campaign for *Supa Cover* made it clear that radio and TV can dramatically increase their reach. More importantly, it underscored the need for “below the line” community-based education, outreach, and registration efforts. While NHIF does have an extensive network of branches, having to travel to one to register can be a deterrent for enrolment.



**Outlook**

Achieving Universal Health Coverage is a stated policy priority for the recently re-elected President of Kenya and his administration. In this context, there has been renewed discussion about extending the reach of NHIF in the informal sector. AHME experience from the field suggests that marketing campaigns, while necessary to increase awareness about the product’s benefits, will not address the basic problem of unaffordability. The Government has to think creatively about how it can offer partial subsidies for *Supa Cover* and target them effectively to poorer informal sector households.

