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# Improving Citizen Engagement in Health Insurance: Lessons from Kenya

ISSUE BRIEF



## Background

In many countries, including Kenya, social health insurance (SHI) programs are central to government plans of ensuring widespread access to healthcare. However, the success of these programs heavily relies on effective citizen engagement. In low- and middle-income countries (LMICs), where such programs are increasingly adopted to enhance population coverage and healthcare access, evidence suggests that inadequate citizen engagement often hampers their growth and impact <sup>[1][2]</sup>.

Since its inception in 1966, Kenya's social health insurer, the National Health Insurance Fund (NHIF) has been central to government efforts to increase population coverage and achievement of universal health coverage (UHC). Recently, the Kenyan government unveiled a comprehensive UHC strategy, establishing a new National Social Health Insurance Fund (NSHIF) to replace the NHIF<sup>[3]</sup>. This reform agenda particularly aims to extend coverage to informal workers, who constitute nearly 80% of Kenya's workforce but made up less than 8% of NHIF members <sup>[4,5]</sup>.

The 2022 Kenya Demographic Health Survey highlighted a significant disparity in NHIF enrolment, with only 17.5% of rural populations compared to 35.5% in urban areas<sup>[6]</sup>. This disparity underscores the pressing need to assess and enhance citizen engagement within NHIF, especially among rural informal workers.

A recent study sought to investigate the state of citizen engagement within NHIF and its impact on health insurance enrolment among rural informal workers in Kenya. It explores the extent of citizen participation in policy formulation and design processes, transparency in information sharing, and the accountability of NHIF to its members.

By understanding the challenges and gaps in citizen engagement, this research aims to provide actionable insights for policymakers and stakeholders. These insights are crucial as Kenya transitions to the NSHIF, ensuring that the new health insurance system is built on a foundation of robust citizen involvement, transparency, and accountability.

## Priority Actions

As Kenya transitions to NSHIF, the new Social Health Authority should:

1. Establish clear and accessible complaint mechanisms, including a well-staffed call center.
1. Create mobile community hubs with NSHIF agents for information dissemination and feedback.
2. Enhance information desks at health facilities, providing training for staff in customer relations.
3. Conduct targeted health insurance literacy campaigns in rural areas to improve understanding.
4. Ensure the inclusion of patient and population representation to incorporate citizen voice and participation.
5. Develop and implement a framework for stakeholder engagement to ensure inclusivity and transparency.

## Key Messages

1. Inadequate citizen engagement contributes to low NHIF enrolment and membership attrition.
2. NHIF must reassess its citizen engagement strategies to build trust and accountability.

## Key Findings



### Participation of Rural Households:

- Many believed that NHIF did not engage or factor in informal workers' needs, preferences, and values when they designed the "Supa Cover" package.
- Some key informants felt that only top-tier level stakeholders were engaged in the development processes, leaving out beneficiaries who are users of the package.



### Transparency in Providing Information to Members:

- While awareness of NHIF is high, understanding of its services, feedback mechanisms, and accountability processes is low.
- Many people are unaware of how to enroll in NHIF or make premium payments.
- Only 32% were aware of the benefit package.
- A majority (93%) are unaware of feedback or complaint mechanisms and those who were aware reported visiting the branch offices as the main mechanism and noted that it added significant financial burden on vulnerable households.
- Those aware of NHIF phone lines report difficulty in reaching customer care.
- NHIF service desk attendants in health facilities often lack the capacity to handle complaints effectively.
- Complex complaints processes have led some members to discontinue NHIF payments.



### NHIF Accountability:

- In ensuring access to benefit package, NHIF's listed benefits often prove inaccessible or uncertain for members.
- Less than half of insured households expressed satisfaction with NHIF benefits. Nearly all participants (97%) were unaware of any accountability reports or forums used by NHIF to report their performance.
- There is significant mistrust in NHIF, with respondents expressing concerns about negative media portrayals. Mistrust is fueled by allegations of fund misappropriation.

## Citation

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