

A f y a Y e t u . B i m a Y e t u

**PROVISION OF COMPREHENSIVE MEDICAL
COVER FOR CIVIL SERVANTS, NATIONAL
POLICE, COUNTY GOVERNMENTS, PUBLIC
AND PRIVATE INSTITUTIONS**



INTRODUCTION

- ❖ In January 2012 the Government and NHIF entered into a contract to offer a unique Comprehensive Medical Insurance Cover for Civil servants through NHIF.
- ❖ Based on the successful implementation and administration of the scheme, NHIF agreed to provide the cover to county governments, parastatals, public and private institutions.
- ❖ As at November 2018 there are seventy one (71) active accounts that are accessing the enhanced medical schemes.
- ❖ The medical cover caters for the principal member, spouse and five declared children of up to 21 years of age and/or a maximum of twenty five (25) years of age if still in full time formal education (M+6)



ELIGIBILITY

Civil servants, National police and prisons, staff under county governments, public and private institutions that have signed with NHIF.

Declared spouse by the principal member.

Declared children up to the age of 21 or 25 for a child enrolled in full time formal education

NB: There is no age limit for dependants with Disability (proof of registration with the National Council for Persons with Disability will be required);



PROVISION OF COMPREHENSIVE MEDICAL COVER FOR KENGEN RETIREES

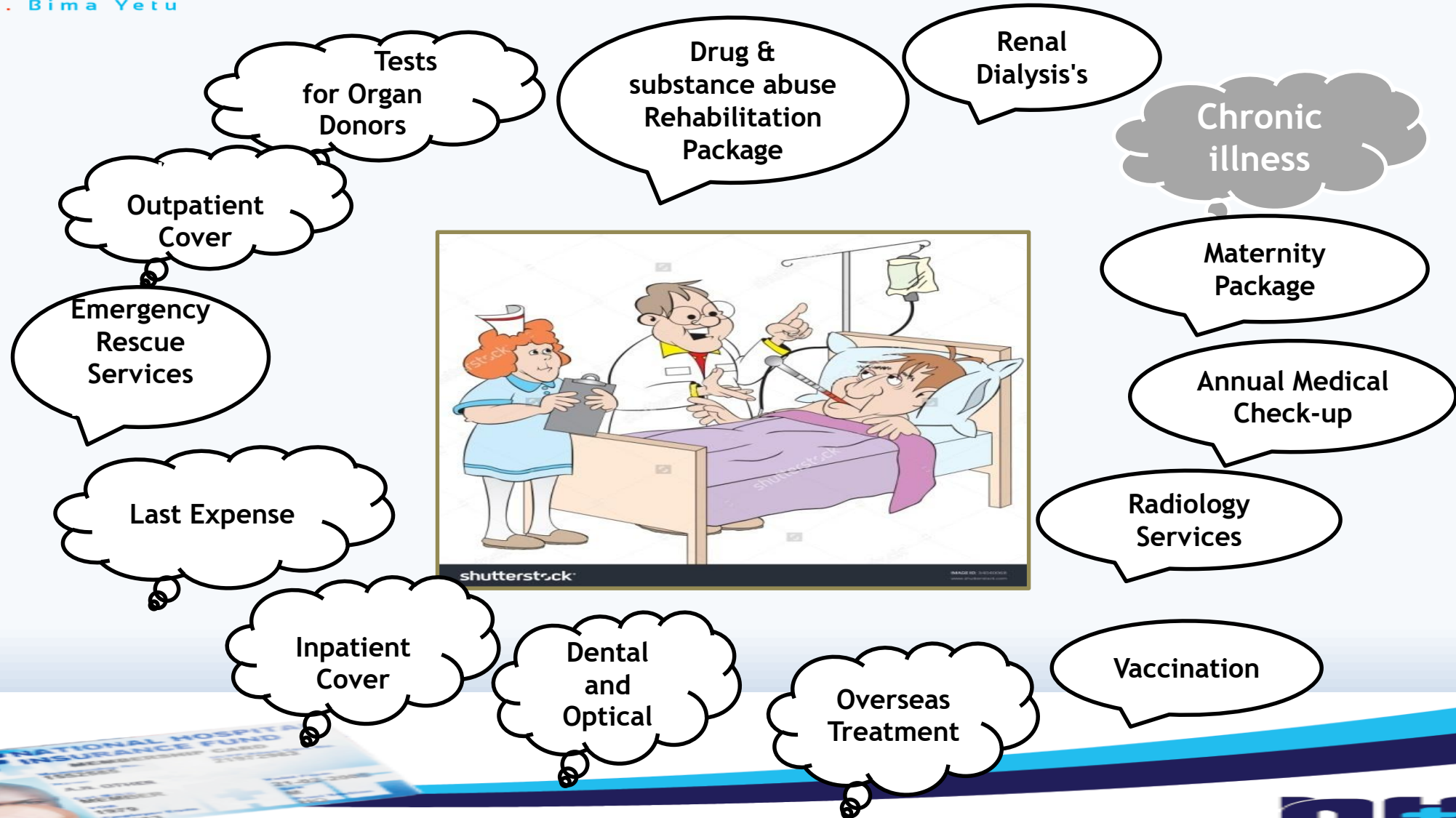


LIMITS OF LIABILITY

INPATIENT LIMITS	OUTPATIENT LIMITS	OUTPATIENT		LAST EXPENSE	ANNUAL PREMIUM	ANNUAL ADDITIONAL PREMIUM PER DEPENDANT
		OPTICAL	DENTAL			
300,000	40,000	30,000	30,000	100,000	37,528	2,900
500,000	50,000	40,000	50,000	100,000	42,524	3,000
1,000,000	100,000	40,000	50,000	100,000	65,153	4,000
1,250,000	150,000	40,000	50,000	100,000	72,159	4,100
1,500,000	200,000	40,000	50,000	100,000	79,165	4,200
1,750,000	225,000	40,000	50,000	100,000	86,170	4,500
2,000,000	250,000	40,000	50,000	100,000	96,678	4,600
2,500,000	350,000	40,000	50,000	100,000	100,181	6,000
5,000,000	350,000	40,000	50,000	100,000	194,249	11,000

PRESENTATION BY PROGRAMS & SCHEME
DIVISION (NHIF)

BENEFIT PACKAGE



ACCESS OF BENEFITS

- All enrolled members of the scheme can access comprehensive in-patient services in accredited GOK Health Care providers, Mission/Faith based Health care providers and in Major Private Hospitals. The list is available in our website: www.nhif.or.ke.



ACCESS OF BENEFITS

1. Contract A -County public Hospitals & National Government Hospitals

2. Contract B- Faith based hospitals and medium low private

3. Contract C-High cost private Hospitals(Rebate)

4. Referral for specialized services



OUTPATIENT COVER

The outpatient benefit package includes both curative & preventive services which comprise, but not limited to:

- i. Consultation
- ii. Laboratory investigations
- iii. Drugs administration & dispensing
- v. Radiological examinations
- VI. Nursing and midwifery services
- vii. Maternal Child Health/Family Planning
- viii. Minor surgical procedures
- x. Rehabilitation services
- xi. Annual medical check-up
- xii. Referral for Specialized Services
- xiv. Day care services such as Manual Vacuum Aspiration (MVA), surgery and other medical services deemed fit by the clinician



INPATIENT COVER

Inpatient care may include all medical and surgical conditions which need admission and where the management will be of therapeutic value. The Inpatient cover includes the following:

- ❖ Hospital accommodation charges
- ❖ Nursing care
- ❖ Diagnostic, laboratory or other medically necessary facilities and services
- ❖ Rehabilitation services
- ❖ Operating theatre services
- ❖ Specialist consultations or visits
- ❖ Radiology services
- ❖ Drugs prescribed by treating clinician
- ❖ Pre-hospitalization procedures such as laboratory, x-ray or other medical diagnostic procedures and tests



OPTICAL & DENTAL COVER

The Dental Cover

includes dental consultation, orthodontics, root canal, dentures, Cost of filling, X-rays and Extractions including surgical extractions together with anaesthetics fees, hospital and operating theatre cost.

Optical Care

A member shall benefit in the proportion of expenses on a Fee for Service basis as per their limits for the cost of the eye glasses and eye testing.

Emergency Road Ambulance

Provision of ambulance services for transportation and transfer of a sick member or dependant for treatment from a place of incident or facility where adequate care is not available to the next available NHIF accredited hospital.

Kenya Red Cross- Toll free 1199- others 0700 395395, 0738395395

Emergency Air Rescue

Emergency Air Rescue Services - KIDL Helicopters call centre Manager **0786412324**, escalation Desk **0721225423**; call centre **0730702000**



Afya Yetu. Bima Yetu

PRE- AUTHORIZATION & REFERRAL PROTOCOL

Pre Authorization

The hospital will notify NHIF for authorization in cases of

- ❖ Day Care Surgery, Optical And Dental, Admissions, Oncology, Radiology Services Specialized Diagnostic Or Test e.g. Endoscopy.

Referral Protocol

A scheme member shall seek treatment in the recognized health care facility. However, where the facility lacks a particular service, the facility shall refer the member to any other health provider where the service is available.



SPECIALIZED TREATMENT - ON REFERRAL

The members and declared dependants shall be covered for:

- ❖ Hearing aids
- ❖ Pressure Stockings
- ❖ drug and substance abuse
- ❖ rehabilitation services
- ❖ Renal dialysis
- ❖ trauma, diabetes
- ❖ Hypertension
- ❖ IVF
- ❖ MRI & CT-scan
- ❖ Kidney transplant
- ❖ Oncology (Cancer and related treatment to cancer)



ANNUAL MEDICAL CHECK - UP

The principal member and spouse are eligible for annual general medical check-up at an NHIF recognized healthcare facility for the scheme beneficiaries. Medical check-up will entail examination of the following:

- i. Body mass index
 - ii. Full Haemogram
 - iii. Cholesterol
 - iv. Blood sugar
 - v. Gamma GT
 - vi. Urinalysis
 - vii. PSA (Prostate Specific Antigen for Men)
 - viii. Pap smear for all women
 - ix. Mammogram
- NB: Health Care Facilities that are unable to offer the above scope of services are advised to refer the member to other facilities (members shall not be required to pay for these services on referral).

OVERSEAS TREATMENT

Treatment costs arising from a condition that warrants treatment overseas when the treatment is not available in Kenya or as advised by a medical practitioner will be covered subject to preauthorization from NHIF and other relevant bodies (Director of Medical Services & Specialised Consultant)



LAST EXPENSE COVER

NHIF shall upon death of a member of the negotiated scheme, pay to the next of kin or such other person as directed, the amount specified in the limits within two (2) days to cater for the funeral expenses.

Requirements

The declared next of kin will be required to complete the form and forward to the respective head of human resource management with the following documents.

- a. Original burial permit-
- b. Duly completed claim form.

NB: The Original burial permit will be returned to the next of kin after payment.



EXCLUSIONS

NHIF shall not be liable for Treatments arising from non-accredited health facilities and/or un-authorized referrals

Cosmetic surgery or beauty treatment

Massage (except where certified as a necessary part of treatment following an accident or illness).

Treatment by acupuncturists and herbalists

Stays and/or maintenance or treatment received in nature cure clinics or similar establishments

Stay in private beds registered within a nursing home, convalescent and or rest homes or 'cures' attached to such establishments

Treatments not covered under the contract-stay overseas more than six weeks.

All other Vaccines except KEPI vaccines, Rota virus vaccine, Anti-rabies, Anti-Snake venom and yellow fever vaccine (NHIF to liaise with MOH and County Governments in the provision of these



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