

INTRODUCTION

NHIF is a state corporation established under NHIF Act No 9 of 1998.

It is now 50 years having been established in 1966 as a department of the Ministry of Health to provide a contributory health Insurance.

NHIF works to secure financial risk protection against the cost of healthcare services for all Kenyans through pooling of resources

Contributions are from both Formal & Informal sector members

Coverage currently is over 20 Million Kenyans

VISION

- To be a world-class Social Health Insurer

MISSION

- To provide accessible, affordable, sustainable, equitable and quality social health insurance through optimal utilization of resources to the satisfaction of stakeholders

The functions of the Fund, as outlined in the Act are to

1. Register and receive all contributions and other payments.
2. Make payments out of the Fund to declared hospitals.
3. Set criteria for the declaration of hospitals and to accredit them.
4. Regulate contributions payable to the Fund, the benefits and other payments to be made out of the Fund.
5. Protect interests of contributors to the Fund.
6. Advise the Government on the national policy with regard to national health insurance.

REGISTRATION

Application for Membership

Who is eligible?

- a) Any person who is a *resident in Kenya?
- b) Has attained the age of 18 years, (No age limit after the age of 18 years)
Whose total income from salaried or self-employment is more than Kshs. 1,000 per month
- c) Any person drawing income from Kenya either Working under contract or casual terms of employment. It also includes voluntary contributors
- d) Foreign visitors permitted to work or study in Kenya

What do I need to bring?

KENYAN RESIDENTS

1. Copy of National I.D (including spouse if applicable)
2. Copy of Employer Appointment/Introduction Letter (excludes self employed/voluntary contributors)
3. Coloured passport photo (including spouse & dependants if applicable)
4. Original & copies of Birth Certificate(s) for dependants

FOREIGN RESIDENTS

1. Copies of passport, alien certificate or work permit (including spouse & dependants if applicable)
2. Coloured passport photo (including spouse & dependants if applicable)

FOREIGN STUDENTS

1. Copy of passport

2. Coloured passport photo
3. Submit the required amount under the Voluntary/Self Employed Category

Where can I drop off my form?

At any of our branches and Huduma Centres located country wide.

CONTRIBUTIONS/PREMIUM

Formal sector employees' contributions are deducted and remitted to the Fund by their employers. For those in formal employment, contributions are made as per their income. This is done by Cheque or through E-banking.

For members under the voluntary category, they pay Kshs.500 per month (Kshs.6000 per annum). The payments can be made through M-PESA Business No 200222, Equity Bank, Cooperative Bank, National Bank and KCB Bank.

WHY SHOULD YOU JOIN NHIF?

- Available to all Kenyan residents over 18 years
- No upper age limit to be a member
- The cover is affordable
- It is a family cover i.e. same contribution covers a family regardless of the size.
- No exclusions or discrimination on pre-existing conditions except for cosmetic procedures
- Over 500 hospitals accredited to NHIF (a list is available on our website www.nhif.or.ke)

BENEFIT PACKAGE

WHERE CAN ONE ACCESS TO BENEFITS?

The contributor and his/ her dependants can access benefits in any of the accredited hospitals. These are over 500 Government, Mission, Community and Private Health Care Providers

accredited to NHIF spread throughout the country. The hospitals are categorized in 3 types of contracts.

CATEGORY OF HEALTH CARE PROVIDERS

Category A- Members enjoy comprehensive cover under this category for all the services, all Government facilities fall under this category.

Category B- Members enjoy comprehensive cover under this category for all the services, some Faith Based Facilities and Medium Cost Private Facilities fall under this category.

Category C- Non Comprehensive Inpatient: member tops up deficit by self-pay or co-insurance. High Cost Private Facilities and some mission facilities fall under this category

REQUIREMENTS FOR ONE TO BENEFIT

The contributor must provide the following in hospital;

- 1) Copy of the contributor's National Identity Card
- 2) Copy of the spouse's National Identity card incase he/she is the patient
- 3) If the patient is a child a copy of the child's birth certificate
- 4) Letter from recognized learning for dependants above 18years of age who are in school/ college
- 5) A doctor's medical report for those who are mentally or physically handicapped

N/B Requirements must be provided within 24 hours of hospitalization.

SUMMARY OF BENEFITS

BENEFIT PACKAGE	PACKAGE CONTENT	ACCESS
Out Patient Cover	Cover includes; General consultation, Diagnosis and treatment of common ailments, Lab tests including ante natal profiling, basic X-ray investigation, Health education, wellness and counseling, Routine screening for conditions e.g. cervical and prostate cancer, Minor surgical services	Capitated Facilities
Inpatient cover	Cover Includes; Consultations, Accomodation/bed charges, Nursing care, diagnostic laboratory tests, Radiology examinations, Physician's, surgeon's, anaesthetist's, Physiotherapist's fees, Operating theater charges, Specialist consultations or visits, Prescribed medications and dressings.	Comprehensive inpatient: <i>No copayment</i> Contracted facilities under contract A and B. Non Comprehensive Inpatient: <i>member tops up deficit by self-pay or co-insurance.-</i> Contracted providers at Contract C
Maternity Package	Child Delivery through Normal and Caesarean Section	Contracted facilities under contract A and B.

Renal Dialysis Package	It caters for hemodialysis for the needed care plan per visit for a maximum of two sessions per week	Contracted renal dialysis facilities.
Kidney Transplant Package	A member will be covered for the hospitalization for the surgery	Contracted facilities locally and eligible facilities overseas
Rehabilitation Package: Drug and Substance Abuse	This will cover one treatment session in a year.	Contracted facilities
Radiology Package	Magnetic Resonance Imaging (MRI) Computerized Tomography (CT scans)	Contracted facilities provided under referral system
Foreign Treatment	A member who is treated outside the country is entitled to claim part of the money used for inpatient depending on the days spent in the hospital.	All inpatient facilities outside of the country
Oncology Package	Radiotherapy: Provided for radiotherapy treatment Chemotherapy: All the treatment and drugs and services needed. Pre authorized based on case presentation, diagnosis, staging and treatment plan	Contracted Facilities

Surgical Package	Minor surgeries Major Surgeries Specialized surgeries	Contracted facilities as per Level of Care (Comprehensive cover in Contract A&B facilities)
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CONTACT US

For enquiries please use the following contact details or write to us.

- **P.O BOX:** 30443 - 00100, Nairobi, Kenya
- **Enquiry:** customercare@nhif.or.ke
- **Complaints:** complaints@nhif.or.ke
- **Laise:** info@nhif.or.ke
- **Fraud:** fraud@nhif.or.ke or (020) 271 4803
- **Fax:** (020) 271 4806

Phone : (020) 272 3246

: (020) 2723281/2

: (020) 272 3290

:(020) 272 3296/7

: (020) 272 2527

: (020) 271 4793

: (020) 271 4794

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Working Hours in all Huduma Centres and over 53 branches country wide

- **Monday - Friday** - 8am to 5pm
- **Saturday & Sunday** - Closed