

SIGNIFICANT CHANGES IN THE NHIF BENEFITS PACKAGE 2022

NHIF launched the benefits package for the 2022/2024 contracting cycle effective 1st July 2022.

In this paper, we provide a summary of significant changes in the expanded benefits offered under NHIF in light of the NHIF Amendments Act 2022 which is a key instrument to augment Universal Health Coverage (UHC) in Kenya.



Key Features in the Expanded Benefits Package

- Covers pre-existing conditions
- No age limits
- Family-based
- Focused on emerging health needs
- Focused on prognosis and screening for early detection and treatment
- Non-discrimination in terms of ailment
- No medical examinations are required
- Few exclusions e.g. cosmetic procedures, fertility treatment, home-based care, some management of diseases and programs funded by the Government.



Significant Additions to the Overall Inpatient & Outpatient Benefit Packages

Benefit	Significant Addition
Inpatient	<p>Reimbursement rate for inpatient services increased by 12%. Initially, facilities were reimbursed between Kshs. 1,800 up to Kshs. 4,000 per day depending on the level of the facility.</p>
Outpatient	<ul style="list-style-type: none"> • Chronic conditions shall include Asthma, Hypertension, Sickle cell diseases, Diabetes & Mental illness. • Those with chronic conditions are encouraged to enrol in Government facilities or Level IV and V Private and Faith-based comprehensive hospitals. (Facility list is available on www.nhif.or.ke) • Additional capitation amount paid to Level IV and V hospitals to cater for beneficiaries with chronic illness comprehensively. • Additional benefits of up to 7 categories of essential lab tests included. • Beneficiaries will be allowed to choose any hospital of their choice from Level II to V comprehensive hospitals. • Beneficiaries are no longer restricted to one outpatient facility if they choose County facilities and can also seek services in any of the County facilities.

Benefit	Enhancement																							
Surgical	<ul style="list-style-type: none"> • Cost increased by 25% and the scope of procedures increased from 292 to 645. • Interventional radiology, cardiology, and maxillofacial surgeries introduced. <table border="1" data-bbox="427 381 2063 1126"> <thead> <tr> <th rowspan="2">Category of Surgeries</th> <th rowspan="2">Offered in</th> <th colspan="3">Cover Limit In Facilities</th> </tr> <tr> <th>Comprehensive (Up to)</th> <th>Non-Comprehensive (Without limits)</th> <th>Non-Comprehensive (With limits)</th> </tr> </thead> <tbody> <tr> <td>Specialized</td> <td>Level 4 specialized hospitals, 5 and 6 at comprehensive and non-comprehensive facilities</td> <td>Kshs. 480,000</td> <td>Rebate for 1 day</td> <td>FFS</td> </tr> <tr> <td>Major</td> <td>Level 4 hospitals (with 2 or more theatres), 5 and 6 in comprehensive hospitals</td> <td>Kshs. 240,000</td> <td>Rebate for 3 days</td> <td>FFS</td> </tr> <tr> <td>Minor</td> <td>Level 3B (with 1 theatre), 4 (with 2 or more theatres), 5 and 6 in comprehensive hospitals</td> <td>Kshs. 40,000</td> <td>FFS*</td> <td>FFS</td> </tr> </tbody> </table> <p data-bbox="427 1145 734 1177">*FFS – Fee For Service</p>	Category of Surgeries	Offered in	Cover Limit In Facilities			Comprehensive (Up to)	Non-Comprehensive (Without limits)	Non-Comprehensive (With limits)	Specialized	Level 4 specialized hospitals, 5 and 6 at comprehensive and non-comprehensive facilities	Kshs. 480,000	Rebate for 1 day	FFS	Major	Level 4 hospitals (with 2 or more theatres), 5 and 6 in comprehensive hospitals	Kshs. 240,000	Rebate for 3 days	FFS	Minor	Level 3B (with 1 theatre), 4 (with 2 or more theatres), 5 and 6 in comprehensive hospitals	Kshs. 40,000	FFS*	FFS
Category of Surgeries	Offered in			Cover Limit In Facilities																				
		Comprehensive (Up to)	Non-Comprehensive (Without limits)	Non-Comprehensive (With limits)																				
Specialized	Level 4 specialized hospitals, 5 and 6 at comprehensive and non-comprehensive facilities	Kshs. 480,000	Rebate for 1 day	FFS																				
Major	Level 4 hospitals (with 2 or more theatres), 5 and 6 in comprehensive hospitals	Kshs. 240,000	Rebate for 3 days	FFS																				
Minor	Level 3B (with 1 theatre), 4 (with 2 or more theatres), 5 and 6 in comprehensive hospitals	Kshs. 40,000	FFS*	FFS																				
Oncology	Expanded to include bone scans, PET scans and radionuclide therapy.																							
Radiology	<ul style="list-style-type: none"> • Covers MRI, CT scans, Specialised ultrasounds, Fluoroscopy, Mammography, EEG and Echocardiogram. • Specialised ultrasounds, Fluoroscopy, Mammography and Echocardiogram will be limited to Level 5 and 6 GOK facilities. 																							



Benefit

Enhancement

Mental & behavioral health

- Common mental disorders including depression and anxiety as well as severe mental disorders such as psychosis, schizophrenia and bipolar disorders.
- Neurological disorders such as epilepsy and dementia.
- Childhood disorders.
- Drug and substance abuse disorders.

Renal dialysis

- Includes registration, triaging, consultation and specialists reviews; nursing and dialysis services; cost of a temporary catheter; catheter insertion or removal; routine lab investigations; medication; counseling; and follow-up.
- Comprehensively covers a maximum of 2 sessions only per week for National scheme beneficiaries, and the full number of sessions prescribed per week for enhanced scheme beneficiaries.

Standardized Provider Payment Mechanisms under the Specialized Benefit Packages

Health care providers have been categorized under the Kenya Essential Package for Health (KEPH) levels of care starting from Level II to VI based on the services offered. In the recent amendments, NHIF has standardized provider payment rates for similar services.

The following reimbursement rates shall apply to providers under the national scheme;

Benefit	Reimbursement Limit (Up to)	
Oncology	Radiotherapy	Kshs. 3,600 per session for up to 20 sessions
	Brachytherapy	Kshs. 40,000 per session up to 2 sessions
	Bone scan	Kshs. 15,000 for 1 image p.a.
	Radio nucleoids scan	Kshs. 9,600 for 1 image p.a.
	PET scan	Kshs. 50,000 for 1 image p.a.
	<p>This is in addition to the existing services;</p> <ul style="list-style-type: none"> • Routine lab investigations • Blood and blood products • Consumables, pre-meds and post-mortem • Treatment planning • Chemotherapy: Kshs. 25,000 per session up to 6 sessions (from 4 sessions) • Complex chemotherapy: Kshs. 100,000 per session up to 6 sessions • Radiotherapy & brachytherapy as shown above 	

Benefit	Reimbursement Limit (Up to)																																
Radiology	<table border="1"> <thead> <tr> <th data-bbox="412 360 848 437">Procedure</th> <th data-bbox="848 360 1339 437">Comprehensive Facilities</th> <th data-bbox="1339 360 1832 437">Non-Comprehensive Facilities</th> </tr> </thead> <tbody> <tr> <td data-bbox="412 437 848 507">CT scan</td> <td data-bbox="848 437 1339 507">6000</td> <td data-bbox="1339 437 1832 507">6000</td> </tr> <tr> <td data-bbox="412 507 848 577">Fluoroscopy</td> <td data-bbox="848 507 1339 577">4000</td> <td data-bbox="1339 507 1832 577">-</td> </tr> <tr> <td data-bbox="412 577 848 647">Mammography</td> <td data-bbox="848 577 1339 647">4000</td> <td data-bbox="1339 577 1832 647">-</td> </tr> <tr> <td data-bbox="412 647 848 718">MRI</td> <td data-bbox="848 647 1339 718">9600</td> <td data-bbox="1339 647 1832 718">9600</td> </tr> <tr> <td data-bbox="412 718 848 788">Specialized ultrasound</td> <td data-bbox="848 718 1339 788">5000</td> <td data-bbox="1339 718 1832 788">-</td> </tr> <tr> <td data-bbox="412 788 848 858">Echo Adults</td> <td data-bbox="848 788 1339 858">5000</td> <td data-bbox="1339 788 1832 858">-</td> </tr> <tr> <td data-bbox="412 858 848 928">Echo Paeds</td> <td data-bbox="848 858 1339 928">8000</td> <td data-bbox="1339 858 1832 928">-</td> </tr> <tr> <td data-bbox="412 928 848 999">EEG Adults</td> <td data-bbox="848 928 1339 999">5000</td> <td data-bbox="1339 928 1832 999">-</td> </tr> <tr> <td data-bbox="412 999 848 1069">EEG Paeds</td> <td data-bbox="848 999 1339 1069">8000</td> <td data-bbox="1339 999 1832 1069">-</td> </tr> </tbody> </table>			Procedure	Comprehensive Facilities	Non-Comprehensive Facilities	CT scan	6000	6000	Fluoroscopy	4000	-	Mammography	4000	-	MRI	9600	9600	Specialized ultrasound	5000	-	Echo Adults	5000	-	Echo Paeds	8000	-	EEG Adults	5000	-	EEG Paeds	8000	-
	Procedure	Comprehensive Facilities	Non-Comprehensive Facilities																														
	CT scan	6000	6000																														
	Fluoroscopy	4000	-																														
	Mammography	4000	-																														
	MRI	9600	9600																														
	Specialized ultrasound	5000	-																														
	Echo Adults	5000	-																														
	Echo Paeds	8000	-																														
	EEG Adults	5000	-																														
EEG Paeds	8000	-																															
Mental & behavioral health	Under both comprehensive and non-comprehensive facilities, Kshs. 60,000 for rehabilitation for drug & substance abuse and Kshs. 1,000 per day for other mental disorders.																																
Renal dialysis	Kshs. 9,500 in all Level 3B, 4, 5, and 6 providers comprehensively. Non-comprehensive hospitals will also offer dialysis services on a comprehensive basis.																																

Difference Between Comprehensive and Non-Comprehensive Facilities

Comprehensive facilities are hospitals offering all-inclusive services of all the packages to beneficiaries without pay i.e. without out-of-pocket payment.

It is important to note that there are instances where a member may be required to copay in a comprehensive facility, especially for services not provided under the UHC benefit package e.g. critical care services like HDU & ICU. NHIF only reimburses the daily rebate amount and the member will have to top up the difference for the days they have been admitted to such facilities.

In non-comprehensive facilities, members will be required to top up the amount paid for services offered to access rebates and specialized treatment and certain packages like radiology, optical, dental, and upon referral and pre-authorization rates.

Challenges & Way Forward

Currently, some of the challenges being faced include delayed approvals from NHIF which take between 48 to 72 hours with the enhanced benefits being mostly accessible in public hospitals. In addition, approvals for surgical benefits are mostly being done for mission hospitals with the amount allowable for clients with private insurance lower than that of clients making cash payments due to copayment. This notwithstanding, Zamara will keep advising you on these progressive guidelines noting we have no control over NHIF operations.



Compiled by

- Maureen Zawadi mkahindi@zamara.co.ke
- Samuel Ondiek sondiek@zamara.co.ke

 0709 469 000  caremanagement@zamara.co.ke  www.zamaragroup.com

 ZamaraKenya  [zamara_ke](https://twitter.com/zamara_ke)  [zamara_ke](https://www.instagram.com/zamara_ke)  Zamara Kenya

zamara
Powering Prosperity