

# ENABLING INCLUSIVITY IN HEALTHCARE INSURANCE



# Topics of Discussion

Healthcare insurance in Kenya

Inclusive insurance product model

Making inclusive insurance work

An example implemented in Kenya

# Healthcare insurance in Kenya



**Statistics show that NHIF (National Health Insurance Fund) covers 18 % of Kenyans (estimated at 8.5 million Kenyans), whereas the 32 private health insurers collectively cover only 1 % of the Kenyan population**

*Source: Institute of Economic Affairs published in July 2021  
<https://ieakenya.or.ke/>*

# Challenges in Kenya's healthcare industry



## Loss making

- High service costs
- Fraudulent claims (>36%)

## Lack of transparency

- Manual capture of claims
- No accountability

## Inability to capture growth

- Lack of data driven decision making
- Low ability to capture demands from consumers



# Inclusive insurance product model

What an inclusive insurance product would look like for a private healthcare insurer



**Inclusive insurance products should embrace affordability, simplicity, access for all, customer-centricity and easy to access.**

# Where to start



## Insights from consumers

- Invest in a CRM
- Feedback through distribution channels e.g. agents, aggregators



## Product development

- Data driven decision making
- Testing and piloting products for consumer feedback before scaling



## Adopting technology

- Utilizing online distribution channels
- Controlling and managing costs through E2E digital technology

# Making inclusive insurance work

## Partnerships

- Collaborating with healthcare providers to have fixed costs, to lower claim costs
- Partnering with technology solution providers to provide E2E digital solutions for administration purposes for example Slade, MTIBA, Curacel etc, which reduces overall operational costs
- Fraud detection through AI powered solutions for accountability, which controls high costs attributed to fraudulent claims

## Products

- Use aggregators to provide insights into member's profiles, needs and behaviors e.g. MFIs, saccos, organized groups etc
- Embedding other benefits in the healthcare products e.g. life insurance, funeral cover, hospital cash benefits etc
- Simplify customer processes e.g. customer journeys by using MNOs



# An example implemented in Kenya

# Britam- MTIBA partnership

## Product

Britam partnered with CarePay (MTIBA) to offer a low cost health insurance product to its customer base. The benefits included inpatient, last expense, maternity and chronic illness covers. The premium cost is between \$30-40

## Approach

- Pilot with MTIBA's customer base to qualify the product
- Send SMS messages to the customer base and convert them through telesales
- Get real time feedback on individuals who purchased and did not purchase the product

## Scaling the product

- Combine both traditional and digital distribution channels
- Digital processing of claims
- Embedding a low cost outpatient benefit
- Introducing flexi monthly payments and premium financing option



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**THANK YOU**

