

# Achieving Universal Health Coverage for HIV and AIDS: The Role of Private Health Insurance in Kenya

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**Abt Associates leads the project in collaboration with:**

Banyan Global

Jhpiego

Marie Stopes International

Monitor Group

O'Hanlon Health Consulting

# Kenya must increase access to HIV services to achieve an AIDS free generation

- World's 4<sup>th</sup> largest population of PLHIV, approximately 1.6 million people
- Adult prevalence is 6%, with approximately 100,000 new infections per year
- Number of PLHIV on ART: 744,116; total coverage estimated 41 percent

90%

of all



living with HIV will know their HIV status

90%

of all



living with HIV will receive sustained antiretroviral therapy

90%

of all



receiving antiretroviral therapy will have durable viral suppression

# Kenya's private health sector is a large, dynamic partner

51%

Health facilities are private

40%

Of all health financing comes from the private sector

22%

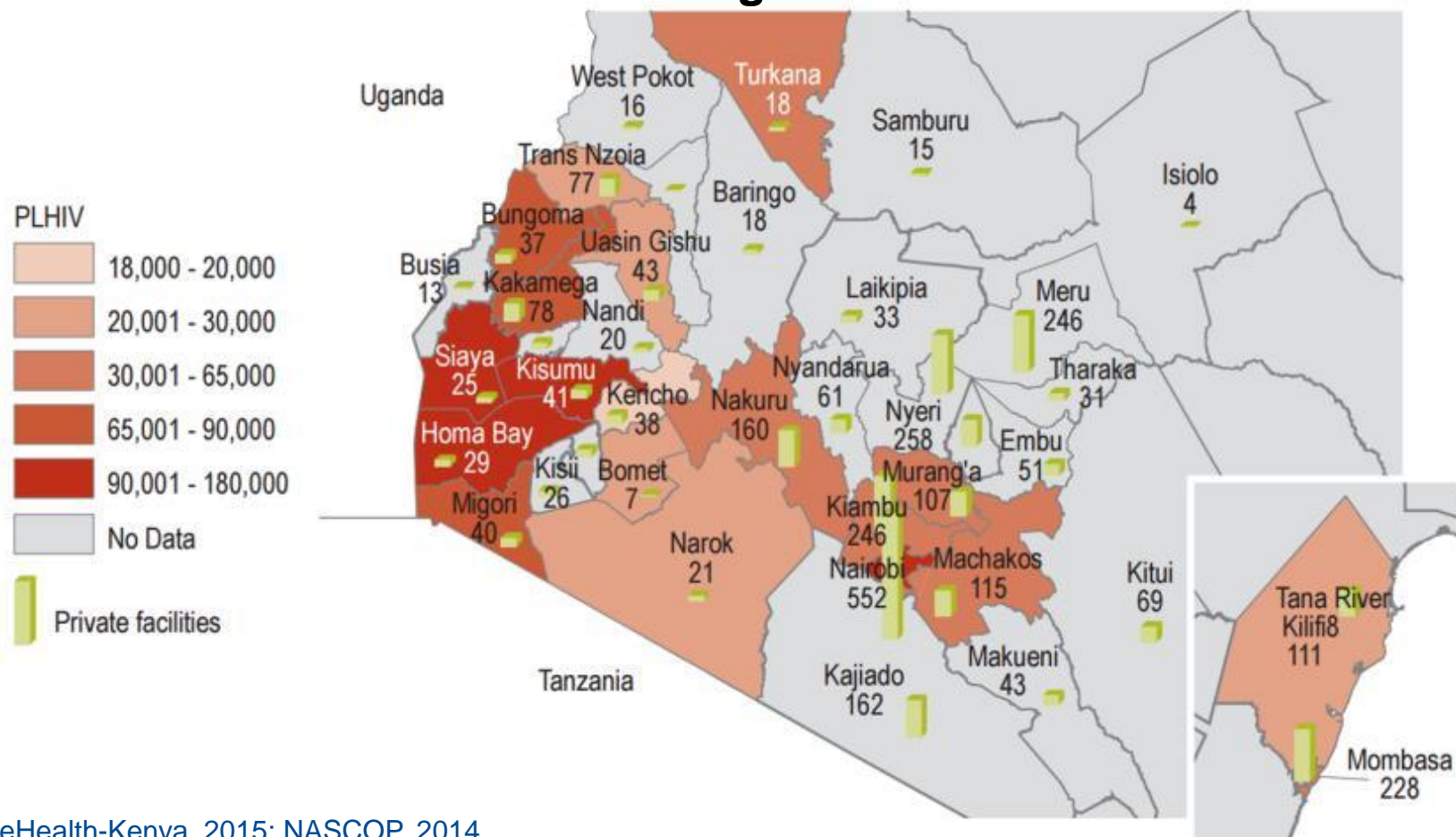
Current health expenditures in private facilities

20%

Kenyans have health insurance

# Private health facilities are located in areas with large populations of PLHIV

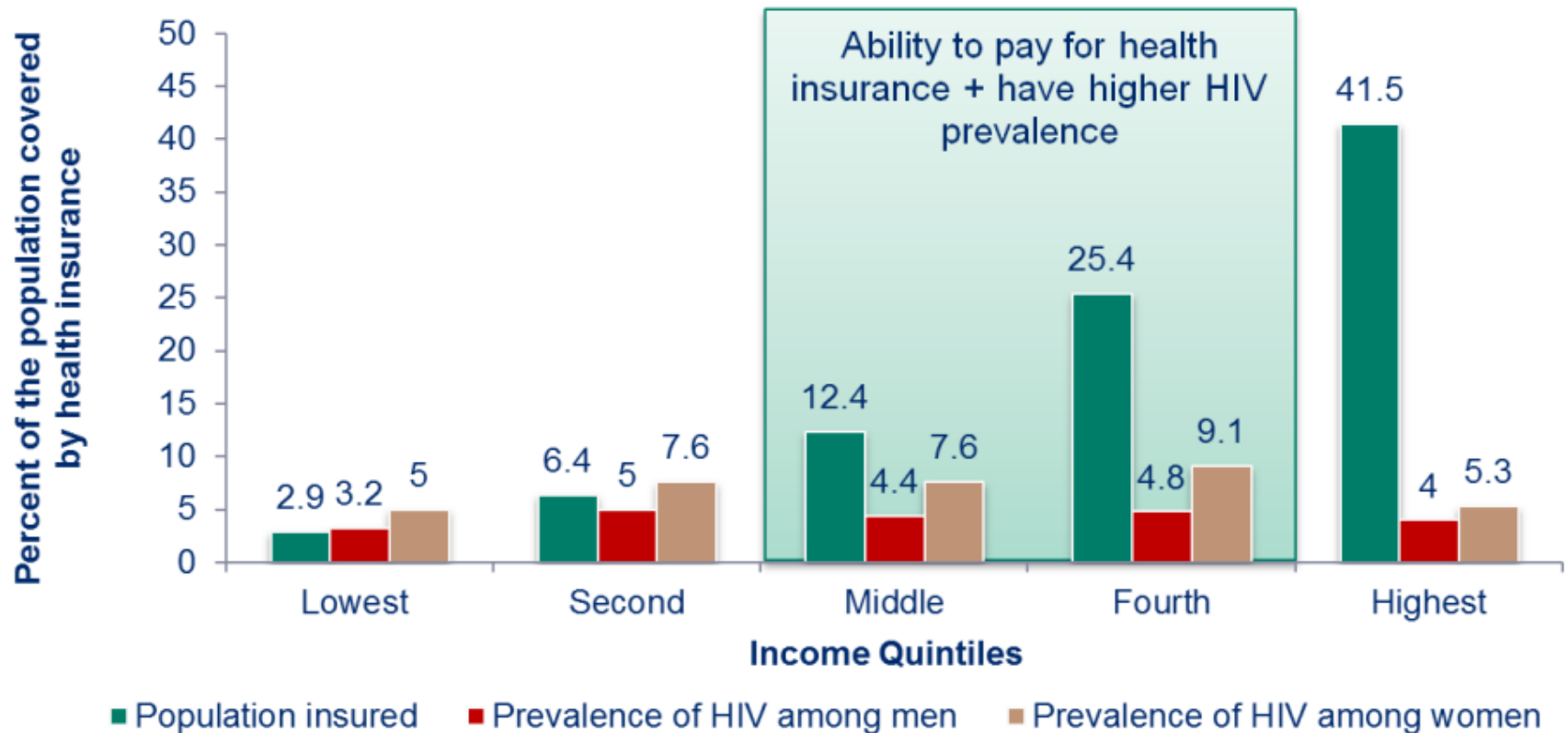
## Private health facilities in high HIV-burden counties



Source: eHealth-Kenya, 2015; NASCOP, 2014

# PLHIV in Kenya are predominantly in wealth quintiles that can afford insurance

## Percent of population insured and prevalence of HIV by income quintiles



# SHOPS Kenya works on both supply and demand for affordable health insurance



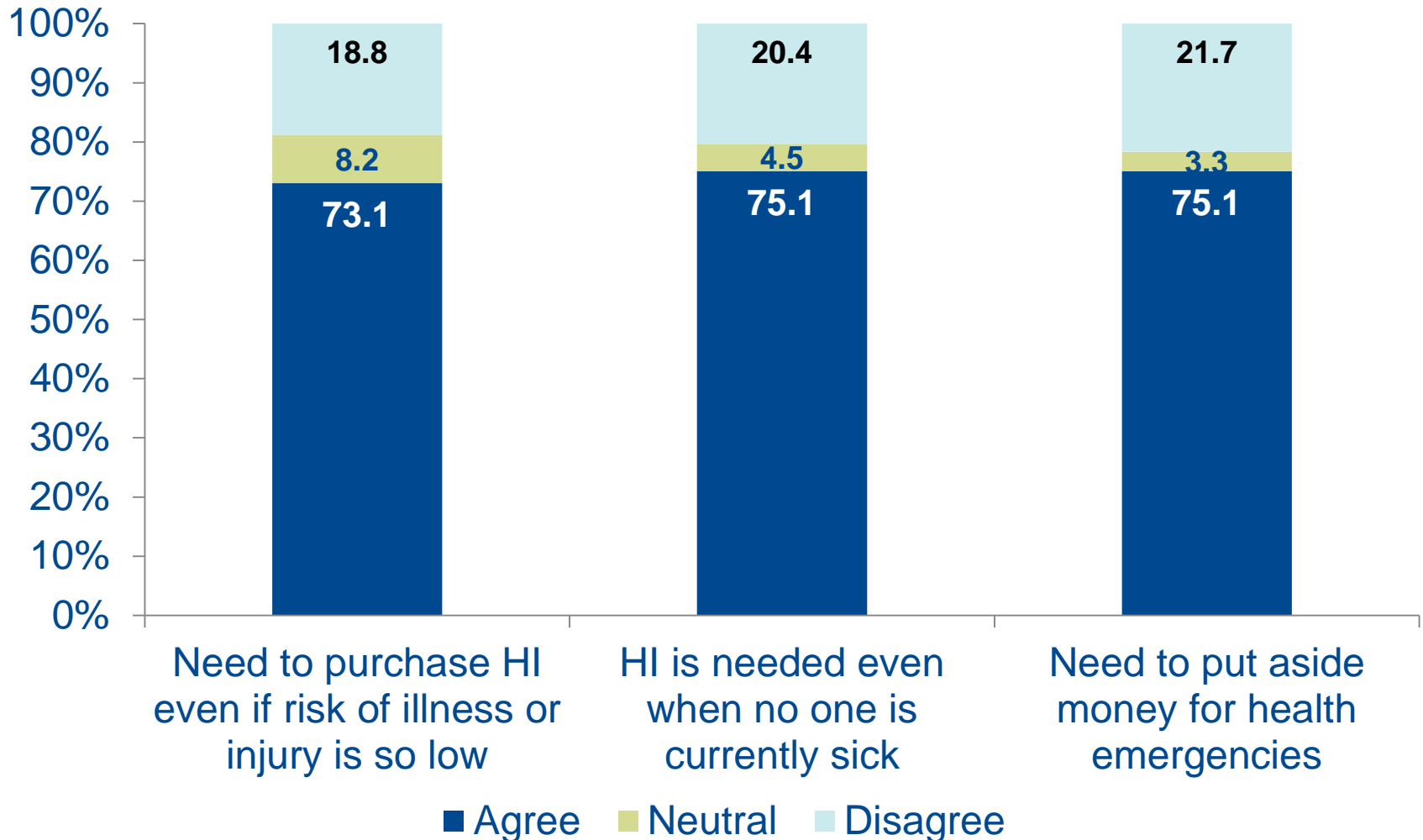
# Identified what the target market knows about insurance



## Misconceptions about Jane:

- She is not aware of her exposure to health risks
- She doesn't plan for her health expenses
- She doesn't understand health insurance

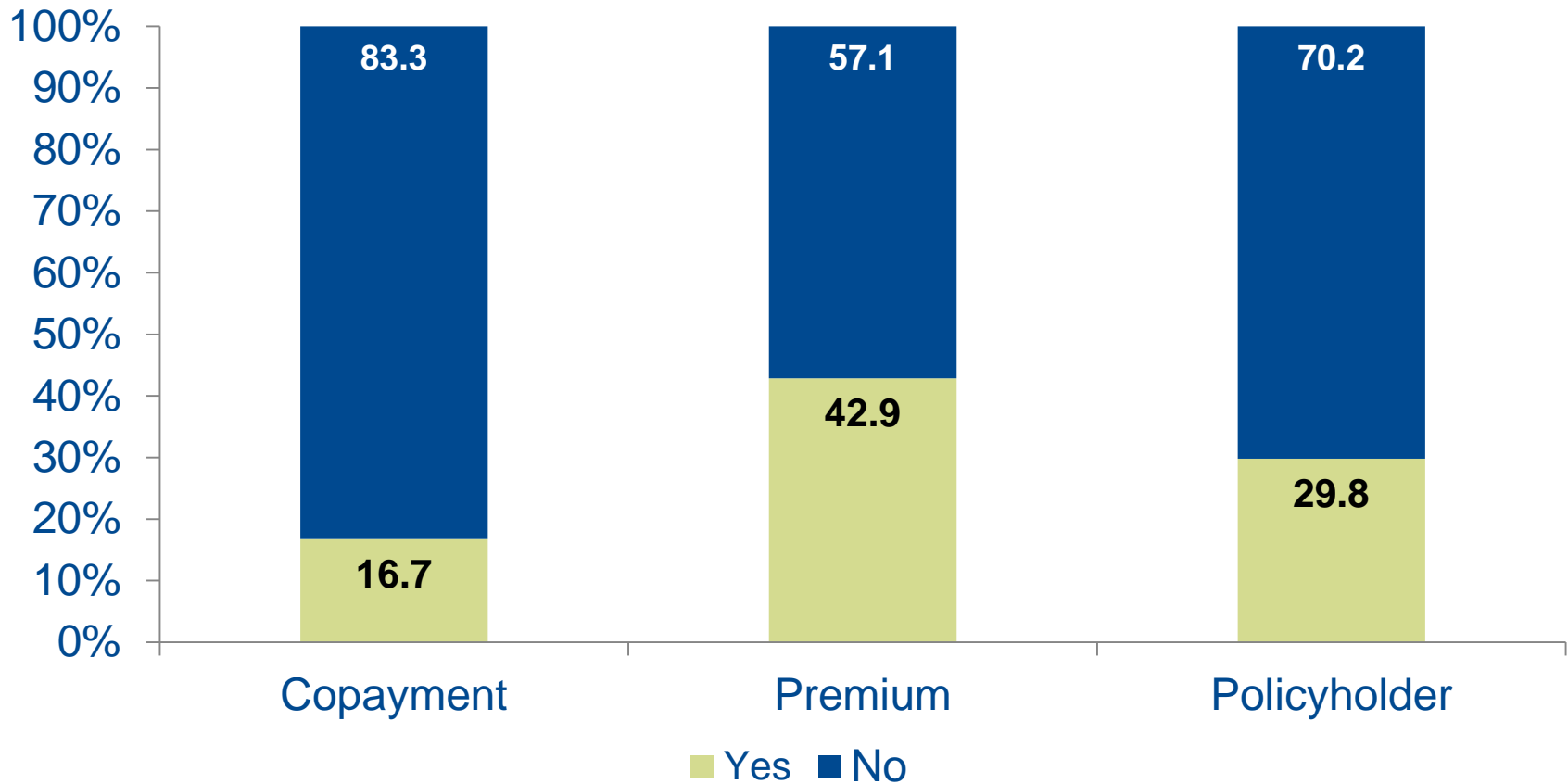
# Kenyans know the benefits of health insurance





# Kenyans do not understand specifics of health insurance

Percent of respondents without insurance who correctly defined terms



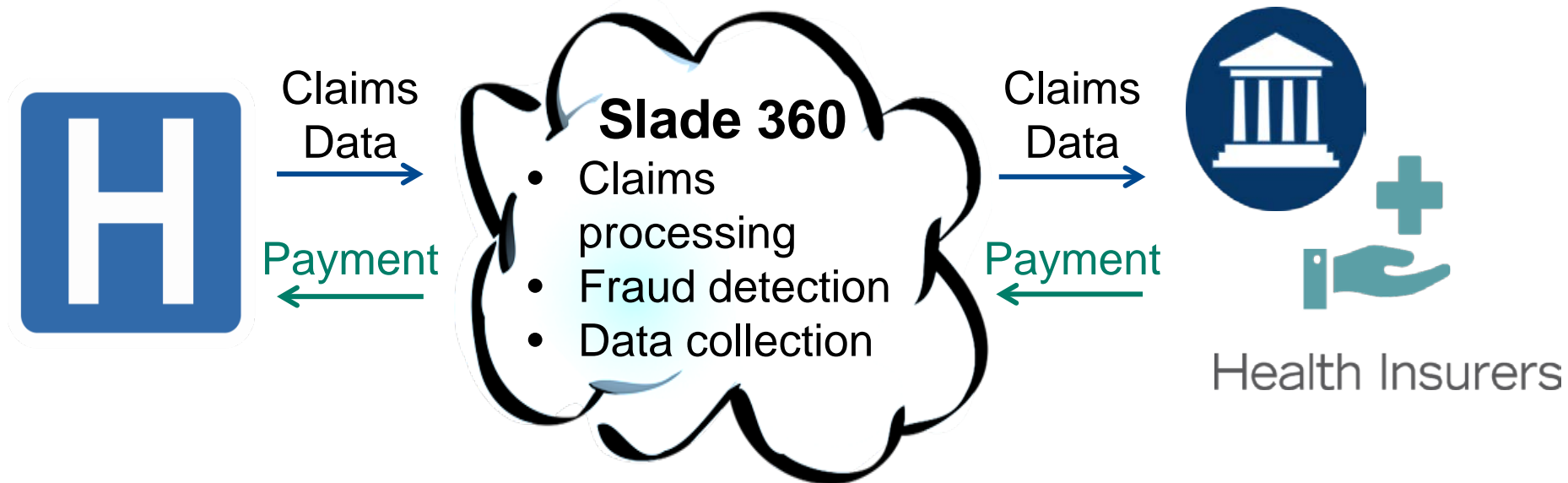
# SHOPS designed campaign to improve understanding and uptake of insurance

Campaign ongoing.  
During first week:

- 1,687 number of answered calls
- 1,150 people attended activation events that educated them on key concepts
- 3 health insurance companies attended activation events



# Introduced insurance claims automation to reduce costs for providers and patients




- Improves efficiency
- Reduces opportunity for errors
- Speeds payment to providers

# Increased the supply of insurance products in the market

Partnered with insurance companies to:

- Support organizational and product reforms
- Train new bank and sales agents to sell health insurance
- Design new marketing materials to improve sales



**Imarisha jamii!**

**Give your family  
AFYA BORA  
Health Cover**


Comprehensive, flexible and affordable health cover that will give your family piece of mind from as little as Kshs. 5,000 per year.

**Benefits:**

- Affordable yearly payments
- Quality health care

**Features:**

- Inpatient cover limit - Kshs. 250,000 per year
- Outpatient cover limit - Kshs. 50,000 per year
- Covers a family of up to 7 (includes principal, spouse and a maximum of 5 children)

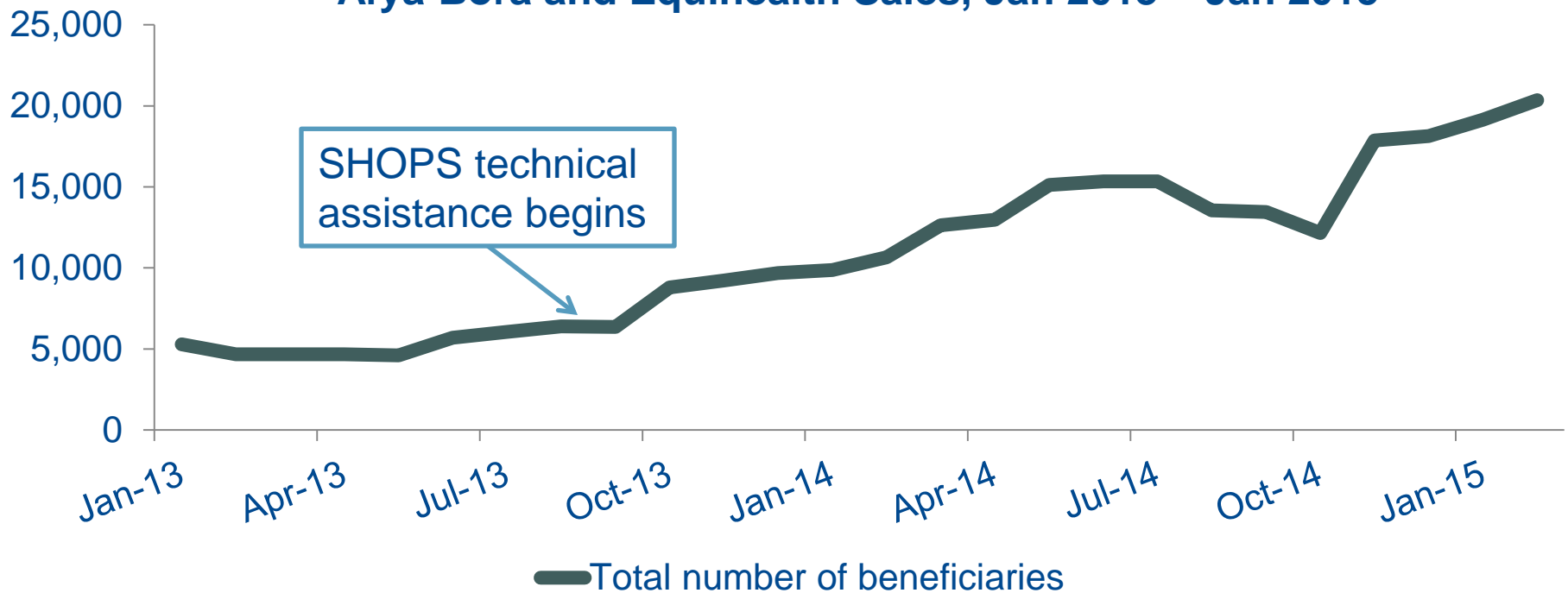
  
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*We keep our word*

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# Increased sale of insurance products with SHOPS technical assistance

SHOPS partnered with CIC and Equity insurance agencies to address distribution and operational challenges to improve sales of two insurance products: Afya Bora and Equihealth

**Afya Bora and Equihealth Sales, Jan 2013 – Jan 2015**



# Providing financial security to people affected by HIV

Philip's wife and oldest child are living with HIV. Philip turned to Afya Bora when his medical bills escalated. Afya Bora has helped Philip's wife and child access specialized care. Philip's family is now able to manage their medical expenses.



*Philip and his two younger children*



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