



The Essential Package of Health Services and Health Benefit Plans in Kenya



About the health benefit plan crosswalk analysis

An Essential Package of Health Services (EPHS) is a broad policy statement that identifies the services that a government has prioritized. The government seeks to ensure that these essential services reach the population equitably. A health benefit plan (HBP) specifies an explicit set of services and the cost-sharing requirements for beneficiaries to access those services.

In 2015, the USAID-funded Health Finance and Governance (HFG) project completed a landscape analysis of the EPHS in the 24 USAID priority countries for Ending Preventable Child and Maternal Deaths (EPCMD).¹ The analysis found that the government in most of the countries intends for the public and/or private not-for-profit facilities in the country to deliver the services in the EPHS. It also showed that several governments were implementing major HBPs (such as social health insurance schemes) as a primary strategy for moving toward universal health coverage. Yet it remained unclear how the EPHSs and HBPs are formulated, how they are modified, and the extent to which they overlap.

HFG conducted a second landscape analysis in 2016 to identify existing HBPs in the countries, and the services they cover. It then did a crosswalk analysis – a mapping of items on one list to equivalent items on another list – of the services specified in the country’s EPHS and those identified in an HBP. This companion analysis to the EPHS country snapshot documented the degree of alignment between the EPHS and HBP.

This brief presents HFG’s findings and observations for policymakers and program managers seeking to promote alignment of services in the EPHS with services covered in the HBP and move toward universal health coverage.

Contents

<i>About the health benefit plan crosswalk analysis</i>	1
<i>Health benefit plans in Kenya</i>	2
<i>Methodology</i>	2
<i>Main observations from the crosswalk</i>	3
<i>Sources</i>	12

¹ See HFG’s series of country snapshots on EPHS here: <https://www.hfgproject.org/ephs-epcmd-country-snapshots-series/>



Health benefit plans in Kenya

The National Hospital Insurance Fund (NHIF) is the primary provider of health insurance in Kenya. Its mandate is to enable all Kenyans to access equitable and affordable health care at the highest standard by the year 2030. The NHIF was established in 1966 as a department of the Ministry of Health to provide health insurance for persons employed in the formal sector. In 1998, NHIF Act No.9 transformed the fund into a state corporation, delinking it from the ministry and making membership compulsory for all Kenyans over the age of 18 with exceptions for certain groups. Insurance coverage for an expanded benefit package that includes outpatient services rolled out in July 2015. According to the NHIF Strategic plan 2014, 16 million people are currently eligible to enroll in the NHIF.

The NHIF is financed in part by the Government of Kenya; its remaining revenue comes from member contributions and donors. All salaried employees in Kenya are required to join the NHIF and monthly premiums are collected through payroll deductions. NHIF membership is voluntary for self-employed and informal sector workers. The Hospital Insurance Subsidy Program (HISP) and the NHIF subsidize premiums for vulnerable groups and indigent households. In 2014 the NHIF covered 16 percent of the informal sector population (11 percent of Kenyans) (HFG, 2014). As of 2015, the NHIF benefits include both inpatient and outpatient services. In 2016 the NHIF also added management of chronic diseases, enhanced maternity coverage and renal dialysis to the list of services covered. 29 million (approximately 63 percent of Kenyans) members are currently registered with the NHIF.²

The NHIF accredits and contracts health facilities that wish to participate in the NHIF network. Providers are graded according to the NHIF Accreditation Manual, taking into account their services, personnel, infrastructure, equipment, and other criteria (NHIF, 2005). Most payments to providers for services they render are based on a per-case or per-service method; higher-cost private hospitals are compensated on a per diem basis. Of the many facilities contracted by the NHIF, a few are state run and the rest are managed by private and mission organizations.

Methodology

HFG identified all major HBPs operating in the country through a desk review of public domain sources found through web-based searches, including: government strategy documents, studies and reports, peer-reviewed journal articles, news articles, and gray literature. A list of sources reviewed is at the end of this document. We collected information across all 24 countries using a common template. We analyzed the HBPs operating in the country which:

- ▶ are fully or partially publicly financed.
- ▶ employ a risk-pooling mechanism to provide financial protection to beneficiaries when they access covered services.

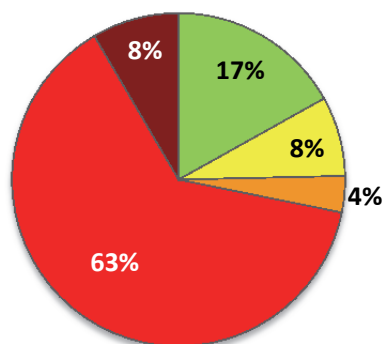
HFG determined whether the HBP had an explicit, published list of covered services. We compared services included in the government's EPHS to those in the HBP using Microsoft Excel. To indicate how each service included in the EPHS relates to those in the HBP, we established a color-coded system as follows:

TABLE 1: CLASSIFICATION SYSTEM FOR THE CROSSWALK ANALYSIS

Service included in EPHS matches service included in HBP	
Service included in HBP fits within a broader category of services included in EPHS	Service included in EPHS fits within a broader category of services included in HBP
Service included in EPHS but not included in HBP	Service included in HBP but not included in EPHS
Service explicitly excluded from EPHS	Service explicitly excluded from HBP

² See article on new benefits here: http://www.the-star.co.ke/news/2016/01/28/nhif-rewards-members-with-new-rates-other-benefits_c1285213

Main observations from the crosswalk



- ▶ Overall there is limited alignment between Kenya's EPHS and the NHIF HBP. In general, the EPHS listed broader categories of services in comparison with those in the NHIF HBP.

- ▶ The HBP does not list newborn health services. Under child health, it lists only immunization services.
- ▶ For communicable diseases such as TB, malaria, and HIV, we observed some alignment between the EPHS and the NHIF HBP for testing and medication.
- ▶ For maternal health, normal delivery services were specified in the EPHS and the HBP. The HBP did not specify management of complicated pregnancies.
- ▶ Non-communicable diseases were not addressed adequately in either the EPHS or the HBP.
- ▶ Laboratory tests were described in greater detail in the EPHS than in the HBP.

The detailed crosswalk is shown below. The tables present the health services essentially as written in the official health policy documents, although HFG has edited them where necessary to maintain a consistent style across this series of country briefs.

TABLE 2: NHIF CROSSWALK ANALYSIS

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Pregnancy test	Service included in EPHS matches service included in HBP	Pregnancy test
Family planning	Service included in HBP fits within a broader category of services included in EPHS	Counselling clients for family planning
Family planning	Service included in HBP fits within a broader category of services included in EPHS	Contraceptives (oral, injectable, IUD, barrier method, implantable, intravaginal)
Family planning	Service included in HBP fits within a broader category of services included in EPHS	Natural family planning education and training
Screening for reproductive health risks	Service included in HBP fits within a broader category of services included in EPHS	Syphilis screening, wet preparation, cervical smears-cytology
Condom distribution/provision	Service included in EPHS fits within a broader category of services included in HBP	Contraceptives (oral, injectable, IUD, barrier method, implantable, intravaginal)
Male circumcision	Service included in EPHS but not included in HBP	
Management of sexually transmitted infections	Service included in EPHS but not included in HBP	

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Pelvic inflammatory disease management	Service included in EPHS but not included in HBP	
Management of gynecology in patients	Service included in EPHS but not included in HBP	
Comprehensive youth friendly services	Service included in EPHS but not included in HBP	
Assisted reproduction (IVF)	Service included in EPHS but not included in HBP	
Sexual education (sensitization of the community on safe sex practices, incorporation of sex education in education curriculum, targeted education for high-risk groups (commercial sex workers, uncircumcised men, men having sex with men, intravenous drug users, adolescents), education addressing negative cultural and lifestyle practices)	Service included in EPHS but not included in HBP	
Genito-urinary conditions management	Service included in EPHS but not included in HBP	
Gynecological conditions management	Service included in EPHS but not included in HBP	
Semen analysis	Service included in EPHS but not included in HBP	
Malaria		
Antimalarials	Service included in EPHS matches service included in HBP	Antimalarial medicines (curative and prophylaxis)
Diagnostic testing for malaria	Service included in HBP fits within a broader category of services included in EPHS	Blood slide/thick film for malaria parasite
Malaria prevention (indoor residual spraying of malaria, ITN (insecticide-treated net) distribution, destruction of malaria breeding sites, household vector control (cockroaches, fleas, rodents)*)	Service included in EPHS but not included in HBP	
*Listed as separate line items in the EPHS		
Tuberculosis		
Tuberculosis management	Service included in HBP fits within a broader category of services included in EPHS	Anti-tuberculosis medicines
Active case search for TB	Service included in EPHS but not included in HBP	
Screening for drug-resistant TB	Service included in EPHS but not included in HBP	
Immunization	Service included in EPHS but not included in HBP	

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
HIV/AIDS		
HIV testing and counseling (HTC) (ELISA tests, PCR tests*)	Service included in EPHS matches service included in HBP	HIV test
HIV/AIDS management	Service included in HBP fits within a broader category of services included in EPHS	Reverse transcriptase inhibitors, Protease inhibitors (ART/ ARV)
Prevention of mother to child HIV transmission (ARV prophylaxis for children born of HIV+ mothers; counselling on best breastfeeding and complementary feeding practices in HIV)	Service included in EPHS but not included in HBP	
HIV and STI prevention	Service included in EPHS but not included in HBP	
*Reviewer assumed that these tests were for HIV detection		
Maternal Health		
Caesarean section	Service included in EPHS matches service included in HBP	Caesarean section
Vaginal delivery	Service included in HBP fits within a broader category of services included in EPHS	Labor monitoring including partographing and normal delivery, manual vacuum aspiration, safe delivery kit
Management of pregnancy complications	Service included in EPHS but not included in HBP	
Management of abnormal pregnancies	Service included in EPHS but not included in HBP	
Management of preterm labor	Service included in EPHS but not included in HBP	
Postpartum care	Service included in EPHS but not included in HBP	
Newborn Health		
Care for the newborn	Service included in EPHS but not included in HBP	
Health education on appropriate infant and young child feeding	Service included in EPHS but not included in HBP	
Child Health		
Immunization	Service included in EPHS matches service included in HBP	Vaccines (listed in drugs)
Deworming	Service included in EPHS but not included in HBP	
Management of pneumonia	Service included in EPHS but not included in HBP	

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP	
Management of diarrhea	Service included in EPHS but not included in HBP		
IEC [information, education and communication] with key messages to promote early childhood care	Service included in EPHS but not included in HBP		
Other Communicable Diseases			
Screening for communicable conditions	Service included in EPHS but not included in HBP		
Control and prevention of neglected tropical diseases	Service included in EPHS but not included in HBP		
Screening for animal transmitted conditions	Service included in EPHS but not included in HBP		
Drugs			
Drugs/supplies for treatment of common ailments (antimalarials, analgesics, first aid supplies)	Service included in EPHS matches service included in HBP	Anesthetics Medicines for pain Antibacterial	
Drugs and supplies for first aid treatment; treatment of other common conditions	Service included in EPHS but not included in HBP		
Non-Communicable Diseases			
Institutional/community screening for NCDs	Service included in EPHS but not included in HBP		
Other			
Diagnostic services	Hematology (Hb, RBC/WBC counts, hematocrit, peripheral film)	Service included in EPHS matches service included in HBP	Hematology
		Service included in EPHS matches service included in HBP	Peripheral blood film
		Service included in EPHS matches service included in HBP	Differential white cell count
		Service included in EPHS matches service included in HBP	Sickle cell test
	Bacteriology (ZN staining, Alberts staining, Gram staining) microscopy	Service included in EPHS matches service included in HBP	Gram stain
		Service included in EPHS matches service included in HBP	Ziel Nielsen stain
	Fecal occult blood testing	Service included in EPHS matches service included in HBP	Stool for o/c

Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Urinalysis	Service included in EPHS matches service included in HBP	Urinalysis; urine microscopy (deposit)
Blood sugar	Service included in EPHS matches service included in HBP	Blood glucose
Bleeding and coagulation time	Service included in EPHS matches service included in HBP	Bleeding and coagulation time
Parasitology (RDT)	Service included in EPHS matches service included in HBP	Parasitological
	Service included in HBP but not included in EPHS	Potassium hydroxide preps
	Service included in HBP but not included in EPHS	Blood transfusion collection, screening and storage compatibility test and blood unit
Blood grouping with Rh factors	Service included in EPHS but not included in HBP	
Viral culture	Service included in EPHS but not included in HBP	
Agglutination tests	Service included in EPHS but not included in HBP	
Liver function tests	Service included in EPHS but not included in HBP	
Renal function tests	Service included in EPHS but not included in HBP	
Blood gases	Service included in EPHS but not included in HBP	
Cardiac enzymes	Service included in EPHS but not included in HBP	
Cholesterol tests	Service included in EPHS but not included in HBP	
Blood culture	Service included in EPHS but not included in HBP	
Tumor markers (PSA, Bence Jones protein, CA125, cytology, biopsy examinations)	Service included in EPHS but not included in HBP	
Histopathology (FNA, true cut, incision or excision) and cytology	Service included in EPHS but not included in HBP	
Micro nutrient test	Service included in EPHS but not included in HBP	
Cerebro spinal fluid analysis (culture, biochemistry, cytology)	Service included in EPHS but not included in HBP	

Diagnostic services

Service listed in the EPHS		Degree of alignment between EPHS and HBP	Service listed in the HBP
Diagnostic services	DNA testing	Service included in EPHS but not included in HBP	
	Food analysis	Service included in EPHS but not included in HBP	
	Water analysis	Service included in EPHS but not included in HBP	
	Blood analysis (alcohol, drug)	Service included in EPHS but not included in HBP	
	Stool testing (e.g. polio)	Service included in EPHS but not included in HBP	
Surgical services	General operations	Service included in HBP fits within a broader category of services included in EPHS	Surgery (General, orthopedic, neuro, ENT, cardiothoracic, pediatric, plastic, endoscopy, urology, OB/GYN, ophthalmology, oral)
	Specialized operations	Service included in EPHS fits within a broader category of services included in HBP	Surgical services
	Reconstructive surgery		
	Bypass surgeries		
	Organ transplants (kidney, liver, bone marrow)		
Outpatient, generic	Integrated treatment of common ailments Vaccination for yellow fever, tetanus and rabies Outpatient management of minor injuries	Service included in EPHS matches service included in HBP	General outpatient consultation Laboratory tests and investigations
		Service included in HBP but not included in EPHS	Radiology examination
		Service included in HBP but not included in EPHS	Consultation (nurse/midwife, medical officer, dental officer)
	Outpatient operations	Service included in EPHS but not included in HBP	
Inpatient, generic	Management of medical inpatients	Service included in HBP fits within a broader category of services included in EPHS	Consultation
	Management of surgical inpatients	Service included in HBP fits within a broader category of services included in EPHS	Laboratory investigations
		Service included in HBP but not included in EPHS	Dental health care services
		Service included in HBP but not included in EPHS	Radiological examinations
		Service included in HBP but not included in EPHS	Nursing and midwifery services
		Service included in HBP but not included in EPHS	Radiotherapy

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Emergency services		Service included in HBP but not included in EPHS	Physiotherapy services
	Management of medical emergencies	Service included in EPHS but not included in HBP	
	Management of surgical emergencies (including trauma care)	Service included in EPHS but not included in HBP	
	Life support (basic and advanced)	Service included in EPHS but not included in HBP	
	Emergency operations	Service included in EPHS but not included in HBP	
Other public health services	Basic first aid	Service included in EPHS matches service included in HBP	Regular nursing care (drugs and vaccines administration, observations of vital signs, personal hygiene care, skin care, tepid sponging, specimen collection, oxygen administration and care per hour, disinfection and sterilization, suction, intravenous infusion care)
	Integrated treatment of common ailments	Service included in EPHS matches service included in HBP	Specific nursing procedures (ear syringing, giving enema, giving suppository, last offices, eye swabbing/irrigation, tube feeding, surgical dressing for small and medium wounds, catheterization and removal of urinary catheter, washout/lavage, suturing small and medium wounds, removal of suturing, vulval toilet)
	Outpatient management of minor injuries	Service included in EPHS matches service included in HBP	
	Good hygiene practices (food outlet inspections, meat inspections, household water treatment)	Service included in EPHS but not included in HBP	
	Port health (monitoring of imported and exported commodities affecting public health)	Service included in EPHS but not included in HBP	
	Monitoring of people movement in relation to international health regulations	Service included in EPHS but not included in HBP	
	Workplace health, safety, hygiene (workplace wellness program, inspection and certification, safety education)	Service included in EPHS but not included in HBP	
	Food quality and safety (food demonstrations, food safety testing, consumer education on food quality and safety)	Service included in EPHS but not included in HBP	
	Evacuation services for injuries	Service included in EPHS but not included in HBP	
	Community systems for responding to gender based violence	Service included in EPHS but not included in HBP	

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Other services	Community systems for responding to child maltreatment	Service included in EPHS but not included in HBP	
	Capacity building of communities on injury prevention	Service included in EPHS but not included in HBP	
	Disaster risk reduction interventions	Service included in EPHS but not included in HBP	
	Facility disaster response planning	Service included in EPHS but not included in HBP	
	Disaster management	Service included in EPHS but not included in HBP	
Specialized services	Dialysis	Service included in EPHS matches service included in HBP	Renal dialysis
	Occupational Therapy	Service included in EPHS matches service included in HBP	Occupational therapy
	Radiology/radiotherapy, interventional radiology (ultrasound scan, x-ray, endoscopy, laparoscopy, computerized tomography scan, magnetic resonance imaging, radio-isotope scanning, angiography, AVU/AVP, EEG)	Service included in EPHS matches service included in HBP	Radiology services
	Chemotherapy	Service included in EPHS but not included in HBP	
	Rehabilitation (physiotherapy, speech and hearing therapy, orthopedic technology appliances)	Service included in EPHS but not included in HBP	
	Palliative care	Service included in EPHS but not included in HBP	
	Pediatric conditions management	Service included in EPHS but not included in HBP	
	Medical conditions management	Service included in EPHS but not included in HBP	
	Surgical conditions management	Service included in EPHS but not included in HBP	
	Ear, nose and throat conditions management	Service included in EPHS but not included in HBP	
	Eye (ophthalmic) conditions management	Service included in EPHS but not included in HBP	
	Oral condition management	Service included in EPHS but not included in HBP	
	Respiratory conditions management	Service included in EPHS but not included in HBP	
Cardiovascular conditions management	Service included in EPHS but not included in HBP		

	Service listed in the EPHS	Degree of alignment between EPHS and HBP	Service listed in the HBP
Specialized services	Gastrointestinal conditions management	Service included in EPHS but not included in HBP	
	Musculoskeletal conditions management	Service included in EPHS but not included in HBP	
	Skin conditions management	Service included in EPHS but not included in HBP	
	Neurological conditions management	Service included in EPHS but not included in HBP	
	Genetic conditions management	Service included in EPHS but not included in HBP	
	Endocrine and metabolic conditions management	Service included in EPHS but not included in HBP	
	Hematological conditions management	Service included in EPHS but not included in HBP	
	Health promotion (violence and injury prevention, prevention of communicable conditions, prevention of non-communicable conditions)	Service included in EPHS but not included in HBP	
	Infection prevention and control (community sensitization on IPC when seeking care, IPC interventions in facilities, response to facility acquired infections)	Service included in EPHS but not included in HBP	
	Communication on substance abuse (tobacco, alcohol, substance [cocaine, heroin, glue, khat, etc.], prescription drug abuse]	Service included in EPHS but not included in HBP	
	Counseling on harmful effects of substance abuse	Service included in EPHS but not included in HBP	
	Micronutrient deficiency control (advocate for food fortification, advocacy for consumption of fortified foods, promotion of dietary diversification, food supplementation)	Service included in EPHS but not included in HBP	
	Physical activity (facility-based health messages on benefits and approaches to improving physical activity, activities to enhance physical activity)	Service included in EPHS but not included in HBP	
		Service included in HBP but not included in EPHS	Drug and rehabilitation services
		Service included in HBP but not included in EPHS	Physiotherapy (exercise therapy and manipulative therapy)
	Service included in HBP but not included in EPHS	Dental services	



About HFG:

A flagship project of USAID's Office of Health Systems, the Health Finance and Governance (HFG) project supports its partners in low- and middle-income countries to strengthen the health finance and governance functions of their health systems, expanding access to life-saving health services. The HFG project is a six-year (2012-2018), \$209 million global health project. The project builds on the achievements of the Health Systems 20/20 project. To learn more, please visit www.hfgproject.org.

The HFG project is led by Abt Associates in collaboration with Avenir Health, Broad Branch Associates, Development Alternatives Inc., Johns Hopkins Bloomberg School of Public Health, Results for Development Institute, RTI International, and Training Resources Group, Inc.

Cooperative Agreement Number:
AID-OAA-A-12-00080

Agreement Officer Representative Team:
Scott Stewart (GH/OHS) sstewart@usaid.gov
Jodi Charles (GH/OHS) jcharles@usaid.gov



Abt Associates
abtassociates.com
4550 Montgomery Avenue, Suite 800 North
Bethesda, MD 20814

June 2017

DISCLAIMER

The author's views expressed here do not necessarily reflect the views of the U.S. Agency for International Development or the U.S. Government.

Sources

- Chuma, J and V. Okungu. 2011. Viewing the Kenyan health system through an equity lens: implications for universal coverage. *International Journal for Equity in Health*. DOI: 10.1186/1475-9276-10-22
- Health Finance and Governance Project. 2014. Case Study: Kenya National Hospital Insurance Fund (NHIF) Premium Collection for the Informal Sector. <https://www.hfgproject.org/wp-content/uploads/2014/06/14-1022-HFG-Mobile-Money-Case-Study-NHIF-mpesa.pdf>
- Joint Learning Network. Kenya: National Hospital Insurance Fund (NHIF). Accessed July 2016. <http://programs.jointlearningnetwork.org/content/national-hospital-insurance-fund-nhif>
- Joint Learning Network. Kenya: Approaches to covering poor, vulnerable, and informal populations to achieve universal health coverage. Accessed July 2016. <http://www.jointlearningnetwork.org/resources/kenya-approaches-to-covering-poor-vulnerable-and-informal-populations-to-ac>
- Joint Learning Network. NHIF Service delivery system. Accessed July 2016. <http://programs.jointlearningnetwork.org/programs/compare/delivery/133,20>
- Mwaura, R., E. Barasa, G. Ramana, J. Coarasa, and K. Rogo. 2015. The Path to Universal Health Coverage in Kenya: Repositioning the Role of the National Hospital Insurance Fund. IFC smart lessons brief. World Bank Group.
- National Health Insurance Fund. 2005. NHIF Accreditation Manual-2005 (1st Edition). http://www.nhif.or.ke/healthinsurance/forms/nhif_accreditation_manual.pdf
- National Health Insurance Fund. 2014. NHIF Strategic Plan 2014-2018 Sustainable Financing towards Universal Health Coverage in Kenya.
- National Health Insurance Fund. 2015. Explanation of the benefit package for the National Scheme.