



# SENSITIZATION ON THE COMPREHENSIVE MEDICAL INSURANCE SCHEME FOR NATIONAL POLICE SERVICE & KENYA PRISONS SERVICE MEDICAL CONTRACT 2021/2022FY



# INTRODUCTION

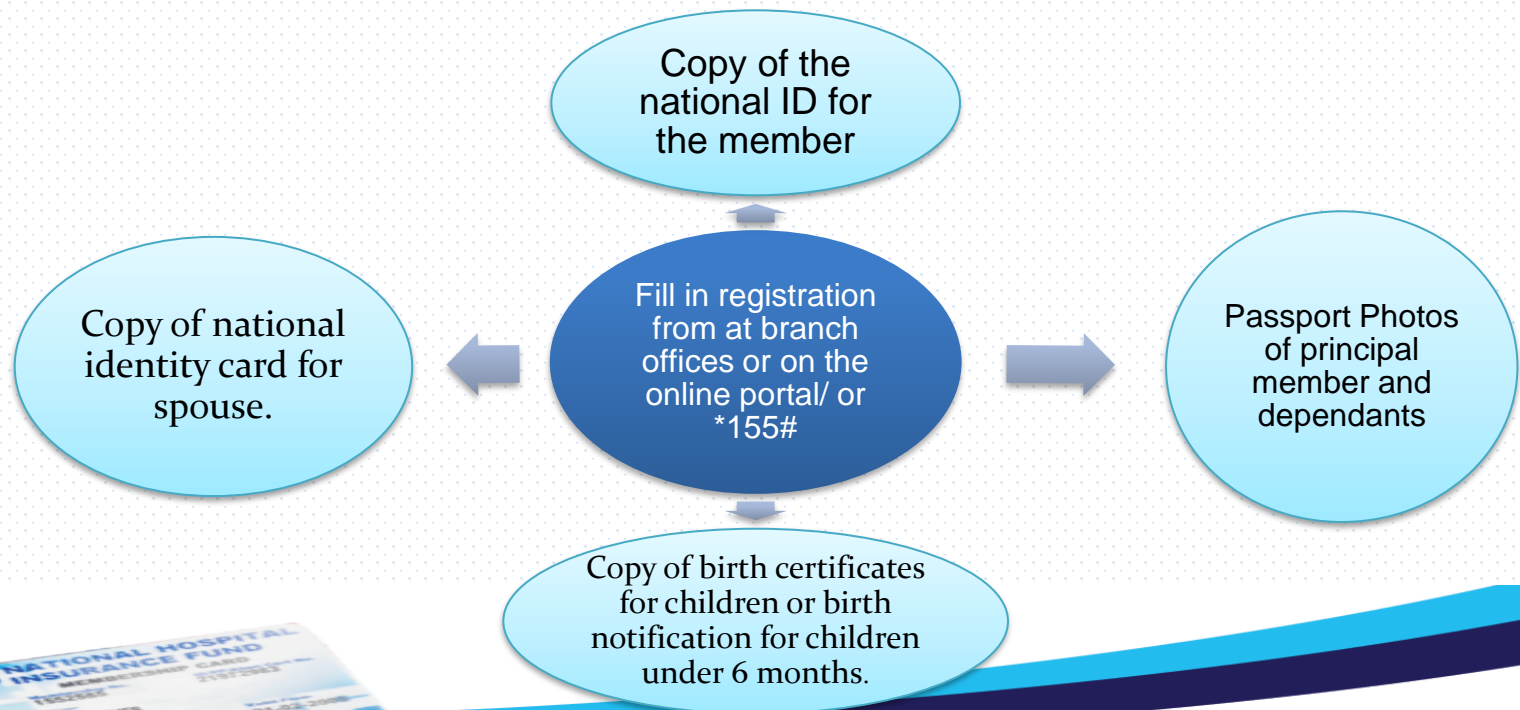
- The Government of the Republic of Kenya entered a contract for provision of a comprehensive cover for employees of National Police service and Kenya Prisons Service through NHIF.
- The contract is from 1<sup>st</sup> July 2021 to 30<sup>th</sup> June 2022.



# ELIGIBLE PERSONS FOR MEDICAL COVER

- The members of the scheme must be employees of the National Police Service and Kenya Prison Services
- The members must be registered with NHIF to enable access to services at NHIF contracted health care providers.

How to register as a member:



# ELIGIBLE PERSONS FOR MEDICAL COVER

- A spouse declared by the principal member as per NHIF prescribed guideline.
- Up to 5 children, or legally adopted children 0 to 21 years of age.
  - a) Children from 22 years to 25 years shall be covered if fully dependent on the principal member and enrolled in full time post secondary education.
  - b) Children or dependents with disability wholly dependent on or living with the principal member registered with the National Council of Persons with disability shall not have an age limit.



# ELIGIBLE PERSONS FOR MEDICAL COVER

- Additional children (more than 5) may be covered at an additional premium paid by the principal.
- Where the principal member dies during the period of cover, the dependents of the deceased shall continue to access the medical cover till lapse of the period of the contract subject to payment of statutory contribution. (Kshs. 500 Monthly)



# PREMIUM FOR ADDITIONAL DEPENDANT/S

JOB GROUP	ADDITIONAL ANNUAL PREMIUM FOR ONE CHILD (KSHS)	ADDITIONAL ANNUAL PREMIUM FOR MORE THAN ONE CHILD (KSHS)
A - L	3,500	6,000
M - P	6,000	12,000
Q,R,S,T	9,000	20,000



Comprehensive Benefit Package Summary

Outpatient & Inpatient Cover	Dental & Optical	Overseas treatment
Radiology Services	Annual Medical Check-up	Maternity Package
Drug & Substance Abuse Rehabilitation	Chronic Illness	Renal Dialysis
Evacuation Services	Tests for Organ Donors	



**Out Patient Care  
Cover**

Cover includes; Consultation with a General practitioner & Specialists, Basic laboratory investigations, drugs & dispensation, health education, wellness and counseling, physiotherapy services **ALL** immunization / vaccines.

**Inpatient cover**

Cover for hospital stay with health care diagnosis, procedure and treatment

Includes Consultations, Accommodation/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.

**Maternity &  
Reproductive  
Health**

- Antenatal care, Delivery through both Normal Delivery or Caesarian Section, Postnatal care.
- All Family planning services including fertility treatment.



## BENEFIT PACKAGE

## PACKAGE CONTENT

### Renal Dialysis

It caters for hemodialysis for the needed care plan including Specialists' reviews, nursing and dialysis services, intra-care and dispensed medications, routine laboratory tests, nutrition, counselling and follow up

### Rehabilitation Package: Drug and Substance Abuse

Includes rehabilitation treatment for persons addicted to harmful or hazardous psychoactive substances.

### Radiology Package

Includes ALL diagnostic imaging services .

### Orthopedic and Other Appliances

Crutches, prosthetics, Hearing Aids, Pressure stockings etc

9



BENEFIT PACKAGE	PACKAGE CONTENT
<b>Surgical Package</b>	Includes all surgical procedures including transplants with an exception of cosmetic surgeries
<b>Organ Donor Testing</b>	Pre-test costs for the organ donor identification up to a maximum of two (2).
<b>Oncology Package</b>	Includes treatment for cancer patients using radiotherapy and chemotherapy
<b>Dental Package</b>	Includes dental consultation, orthodontics, root canal, dentures, Cost of filling, X-rays and Extractions including surgical extractions together with anaesthetics fees, hospital and operating theatre cost.
<b>Optical Package</b>	Includes cost of consultation with ophthalmologist/optometrist, eye testing, glasses for refractive errors, optical frames and lenses.

**BENEFIT PACKAGE**

**PACKAGE CONTENT**

**ANNUAL MEDICAL CHECK UP**

NHIF shall cover the Principal Member and his/her Spouse for the cost of annual medical check-up. The Principal Member and his/her Spouse shall each be eligible for one (1) check-up per year.

The medical cover shall include but not limited to the following annual medical check - up benefits:-

- Body mass index
- Full haemogram
- Cholesterol
- Blood sugar
- Gamma GT
- Urinalysis
- PSA (Prostate Specific Antigen for Men)
- Pap smear for all women
- Mammogram

**SPECIALISED SERVICES**

N H I F shall cover a member and dependant for dental, optical, hearing aids, drug and substance abuse rehabilitation services, renal, trauma diabetes, ICU,HDU, Intensive therapy, coronary care, hypertension, In Vitro Fertilization (IVF) treatment, Ultrasound, ECG, MRI, CT-Scan, Prosthesis/Prosthetic limbs, wheelchairs, glucometer, glucose strips, Orthopaedic appliances and cancer medical care and treatment services.

**Subject to approval by NHIF**

BENEFIT PACKAGE	PACKAGE CONTENT
-----------------	-----------------

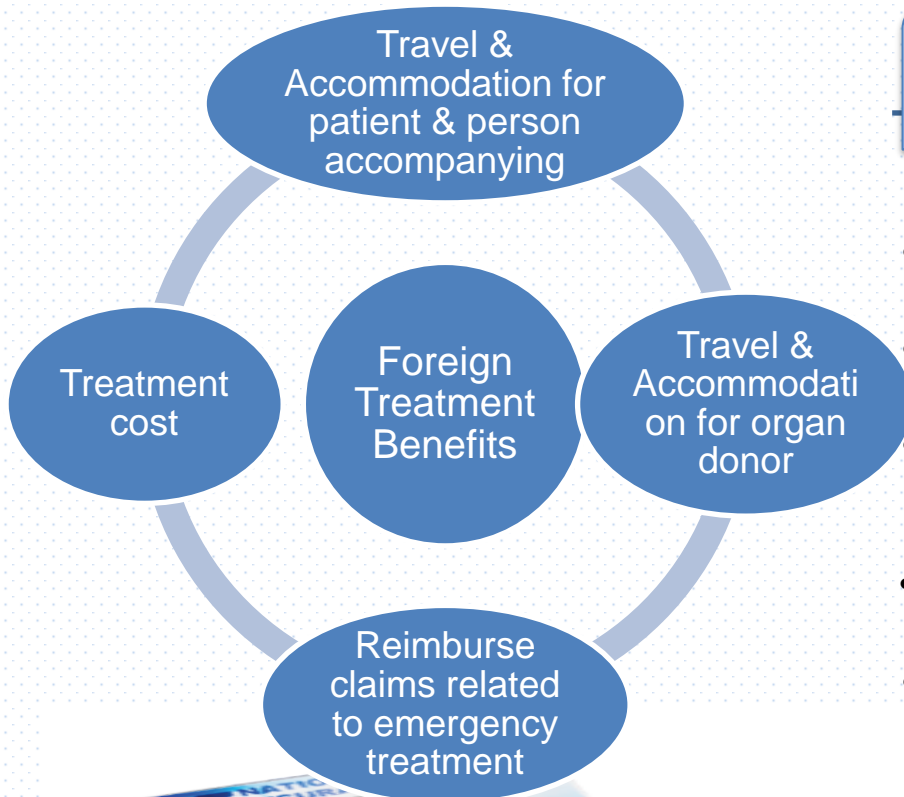
<b>Emergency Care</b>	<p>On site evacuation ; Transportation &amp; transfer of a sick member or dependents for treatment to nearest NHIF declared hospital.</p> <ul style="list-style-type: none"><li>➤ Road Rescue: Kenya Red Cross <b>TOLL FREE LINE 1199   0700395395   0738395395</b></li><li>➤ AMREF Flying Doctors Rescue: +254 (0) 206 992000   +254 (0) 730 811000   +254 (0) 709 962000</li></ul>
<b>Covid - 19 Management</b>	<ul style="list-style-type: none"><li>➤ Covid -19 treatment is covered at designated covid -19 health facilities</li></ul>






# Overseas Treatment

Treatment costs for beneficiaries for a condition that warrants treatment not available in Kenya will be covered subject to pre-authorization by NHIF. These services include:



## Requirements

Overseas treatment is subject to the following conditions

- Referral letter from the facility or specialized consultant.
- Take referral letter to the Director General (MOH) for approval.
- The potential donors shall be a paid up registered member/be enrolled as a member of NHIF.
- Covid -19 test result not more than 24hrs be travelling
- Emergency services for claims reimbursement for principal member is for a period not exceeding 6 weeks



# How to Access outpatient Services

- ❖ Outpatient treatment shall be without limits/ceilings in Government, Faith based and agreed private hospitals for officers in Job Groups A-L, PG 1-7 (NPS and PG 1-8 (Kenya Prisons Services).
- ❖ Outpatient limits/ceilings in high-cost private hospitals for officers in Job Groups M-T, PG 8-15 (NPS), PG 9-15 (Prisons) and their eligible dependants shall apply

## Documents required at the point of service:

- ❖ A copy of NHIF card OR
- ❖ A copy of the National Identification Card of the principal member or Staff Identification Card.



# How to Access inpatient Services

## Documents at point of service:

- ❖ A copy of NHIF card and Principal Member's ID ;
- ❖ A copy of the spouse's ID.
- ❖ Copy of birth certificate or birth notification for child(ren) below six (6) months or copy of adoption certificate.
- ❖ A copy of registration Certificate with the National Council for Persons with Disability
- ❖ A letter of proof that the child is enrolled in a full time learning institution for children above 21 years will be required.



# Where can these benefits be accessed?

1. County Government Hospitals

2. Designated Faith-based hospitals

3. Designated Private Hospitals

4. Referrals for specialized services

**NB:** List of designated Facilities Per County Has Been uploaded in the NHIF Website





# ENHANCED COVER LIMITS 2020/2021FY

JOB GROUP	INPATIENT LIMIT (KSHS)	OUTPATIENT LIMIT (KSHS)		
		Out-Patient	Optical	Dental
(A-H)	Unlimited within designated facilities	Unlimited within designated facilities	50,000	40,000
(J)	Unlimited within designated facilities	Unlimited within designated facilities	50,000	40,000
(K)	Unlimited within designated facilities	Unlimited within designated facilities	50,000	40,000
(L)	Unlimited within designated facilities	Unlimited within designated facilities	50,000	40,000
(M&N)	3,000,000	400,000	50,000	40,000
(P)	3,250,000	450,000	50,000	40,000
(Q, R,S,T)	3,500,000	500,000	50,000	40,000



# LAST EXPENSE

- In the 1<sup>st</sup> July 2021 to 30<sup>th</sup> June 2022 medical contract, the last expense is paid:
  - a) Kshs.200,000 for Principal Member
  - b) Kshs. 50,000 for one declared dependent(M+6)Where a husband and wife are both principal members under the cover, both will separately benefit.
- Last expense shall be paid upon submission of the required claim documents.



# Exclusions

**NHIF shall not be liable for Treatments arising from non-accredited health facilities and/or un-authorized referrals**

**Cosmetic surgery or beauty treatment & cosmetic procedures including complications arising from them**

**Massage (except where certified as a necessary part of treatment following an accident or illness).**

**Treatment by chiropractors, acupuncturists and herbalists**

**Self-prescribed procedures**

**Medical costs related to/or incurred in research environment & clinical trials**

**Treatments not covered under the contract-stay overseas more than six weeks.**

**Laser eye surgery for correction of refractive errors**



For all enquiries we now have a 24 hr Customer care Centre

Toll Free Line : **0800720601**

Facebook: National Hospital Insurance Fund - Official

Twitter: @nhifkenya Website: [www@nhif.or.ke](http://www.nhif.or.ke)

LinkedIn: National Hospital Insurance Fund



*Thank You*

