



EduAfya
Towards UHC



MINISTRY OF EDUCATION

PROVISION OF COMPREHENSIVE MEDICAL COVER FOR PUBLIC SECONDARY SCHOOL STUDENTS



INTRODUCTION

- ❖ In April 2018 the Ministry of Education and NHIF entered into a contract to offer a unique Comprehensive Medical Insurance Cover for Public Secondary School Students through NHIF.
- ❖ The insurance covers students for the duration of full-time study at a Public Secondary School.
- ❖ The students started accessing services from **1st May 2018**.



ELIGIBILITY

A student in a public Secondary School who is in the NEMIS database.

The student should be registered with NHIF.

Only the Student shall be covered under the scheme and not a dependant



REGISTRATION

- ❖ NEMIS Data for 2.2 million has been provided by MoE to NHIF.
- ❖ The data has been uploaded into the NHIF database and NHIF member no. issued to the learners.
- ❖ NHIF branch offices shall carry out Biometric registration of the students in the schools and issue Biometric Cards.
- ❖ Form four (4) Students shall be exited from the scheme upon completion of KCSE exam.



BENEFIT PACKAGE

The package entails:

Out – patient care

Inpatient care

Optical Cover

Dental cover

Emergency
Road & Air
Rescue

Last expense
cover

Group Life and
GPA



OUTPATIENT

Outpatient services shall be guided as per KEPH level. It shall cover;

- ❖ Outpatient consultation,
- ❖ Diagnostic Laboratory and Radiology services,
- ❖ Prescribed drugs and dressings.
- ❖ Chronic, Pre-existing conditions
- ❖ Day care specialized surgery



INPATIENT

- Hospital accommodation charges
- Pre-hospitalization diagnostic services
- Doctor's fees
- Medication and internal surgical appliances
- Diagnostic services
- Rehabilitative services
- Operating theater services
- Radiological diagnostics e.g. x-ray services, CT scan, MRI ,ECG



DENTAL COVER

- ❖ Extraction which includes surgical extraction, anaesthetic fees, hospital and operating theater cost (there is need for filling of dentals to be included in the next review, we cant just extract)
- ❖ Root canal
- ❖ Dental X-ray Services
- ❖ Accident related inpatient dental cases will be covered under the standard inpatient surgical benefits.

Exclusions:

The cover does not include the cost of replacement of old dentures, bridges, plates and Orthodontic treatment of cosmetic nature.



OPTICAL COVER

- ❖ Consultation
- ❖ Eye testing
- ❖ Prescription for ophthalmic treatment and prescription of eye spectacles (need for review, many students require this for quality learning)
- ❖ Accident related inpatient optical cases will be covered under the standard inpatient benefits.
- ❖ Members felt that the term on optical need to be sharpened and reviewed to include glasses and lenses

Exclusions:

- ❖ Correction of refractive errors and cost of glasses and frames.

EMERGENCY MEDICAL SERVICES

Emergency Road Ambulance

Ambulance services for transportation and transfer of a student for treatment from a place of incident or facility where adequate care is not available to the next available NHIF accredited hospital.

Emergency Air Rescue

Emergency Air Rescue Services will be provided for transportation and transfer of a student from a place of incident or facility where adequate care is not available to the next available NHIF accredited hospital.



OVERSEAS TREATMENT

Treatment costs arising from a condition that warrants treatment overseas when the treatment is not available in Kenya or as advised by a medical practitioner will be covered subject to preauthorization from NHIF and other relevant bodies.



LAST EXPENSE, GROUP LIFE COVER & GROUP PERSONAL ACCIDENT COVER

NHIF shall upon death of a student, pay to the next of kin or such other person as directed, the amount specified in the limits within two (2) days to cater for the funeral expenses & five (5) days for death benefit.



HOW TO ACCESS LAST EXPENSE & GROUP LIFE COVER

1. Form can be downloaded from the NEMIS portal or from the nearest branch.
2. The Principal will fill out and sign part (I) of the form, then the CDE will fill out and sign the second part.
3. The dully completed form shall be forwarded to MoE Headquarters in Jogoo house to the - office of the Director Secondary Schools
4. MoE will forward the complete for to NHIF to make the payment.



GENERAL EXCLUSIONS

Expenses incurred by a member as a result of:

This insurance cover shall exclude:

- A. Cosmetic or beauty treatment and/or surgery
- B. Laser eye surgery , frames and lenses
- C. Massage (except where certified as a necessary part of treatment following an accident or illness).
- D. Treatment of any injury, disease or illness arising from a specified exclusion.



ACCESS OF BENEFITS

- ❖ All students will access benefits in line with the provided list of HCPs countrywide. To access these services, the student shall present:
 - NHIF Membership card
 - OR** (in the case the student is yet to receive a membership card)The students shall present a letter of introduction to the HCP written by the respective school principal or the designate.
- ❖ The letter should contain the following information:
 - Name of student / Age / Gender
 - Name of School
 - Admission numberThe above mentioned letter should be duly endorsed and signed by the principal or the designate.
- ❖ There is no waiting period for access to service for new members.





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It is health that
is real wealth and
not pieces of gold
and silver

~ Mahatma Gandhi

