



National Hospital Insurance Fund (Kenya) is a State Parastatal established in 1966 as a department under the Ministry of Health in Kenya, with the NHIF Act No 9 of 1998 governing the Fund. The Fund's core mandate is to provide medical insurance cover to all its members and their declared dependants (spouse and children). The Fund's Vision is "A World class social insurer". This is achieved through its mission to provide accessible, affordable, sustainable, equitable and quality social health insurance through optimal utilization of resources, to the satisfaction of stakeholders. NHIF membership is open to all Kenyans who have attained the age of 18 years and have a monthly income of more than KES 1,000.

The Fund's mandate is to register members, collect contributions and pay out benefits; to regulate the contributions payable to the Fund and the benefits and other payment made to the Fund; to enhance and ensure adherence and conformity to international standards in quality service delivery; prudent management of resources; contract service providers and provide access to health services and to protect the interests of contributors to the Fund. NHIF offers health coverage to the National scheme at a fixed rate of KES 500 a month and salaried employees whose premium is calculated on a graduating scale between KES 150-1700. Outpatient benefits include consultation, lab investigations, daycare procedures, drugs and dispensation, health education, wellness and counselling, physiotherapy, immunization and vaccines as per the KEPI schedule.

The Fund also covers specialized treatment such as renal dialysis, radiology and cancer treatment, all surgical procedures, maternal care and reproductive health services, emergency road evacuation, overseas treatment, rehabilitation for drugs and substance abuse. NHIF offers an affordable comprehensive cover with no age limit, no filtering for pre-existing illnesses on enrolment and chronic illnesses are also covered. Our members have access to over 5,000 accredited health care providers countrywide. NHIF has 62 fully autonomous branch offices and 47 Huduma Centers across the country. Each of these branch offices offers all NHIF services including payment of benefits to hospitals or members or employers. Smaller satellite offices and service points in district hospitals also serve these branches.

