ANNEX C: KDA/KWA HEALTH/MEDICAL INSURANCE - KEY ISSUES TO CONSIDER

This presupposes: -

1) ***Only eligible companies (that meet technical criteria) have been short-listed to proceed to this stage (i.e. comparing oranges to oranges); and***
2) ***Options will be sought for a member, spouse, children/grands/siblings/ dependants (6 max), parents/in-laws/grands/guardians (4 max)***

	Description	**Max %**	**Details of ratios**	**Remarks**
1.	Cost of annual/monthly/quarterly premium (KSh 100k per person)	5	5-lowest, 1-highest, rest pro-rated	Outpatient (premium for maximum cover)
2.	" (KSh 200k per family)	5	5-lowest, 1-highest, rest pro-rated	
3	" (KSh 300k per family)	5	5-lowest, 1-highest, rest pro-rated	
4	Cost of annual/monthly/quarterly premium (KSh 1m per person)	5	5-lowest, 1-highest, rest pro-rated	In-Patient (premium for maximum cover)
5	" (KSh 2 million per family)	5	5-lowest, 1-highest, rest pro-rated	
6	" (KSh 5 million per family)	5	5-lowest, 1-highest, rest pro-rated	
7	" (KSh 10 million per family)	3	3-lowest, 1-highest, rest pro-rated	
8	Options/Flexibility of Payment terms	4	4-most, 1-least, rest pro-rated	
9	Number of family members covered	5	5-10, 1-6, rest pro-rated	
10	Whether beneficiaries can be biologically non-related	5	5-Yes, 2-No	Including adopted (formal/informal), steps, etc.
11	Number of Spouses admissible	2	2-highest, 1-least, rest pro-rated	
12	Co-Payment for Outpatient	3	3-None, 2-Fixed, 1-Variable or Percentage	
13	Annual Medical Check-ups	5	5-All covered, 3-Spouse/ Principal, 0-No/None	Rest pro-rated

14	Cost for maternity (KSh 150k per person)	2	2-lowest, 1-highest, rest pro-rated	Maternity Services
15	“ (KSh 300k per family)	2	2-lowest, 1-highest, rest pro-rated	
16	Waiting Period for Maternity	2	2-10 months, 1-1 year, 0-longer	
17	Whether cover includes those in Kenya and abroad[1]	10	10-Yes, 8-Kenya+5, 5-5 countries, 3-Kenya only	Important to list countries covered
18	Sending Patient for Treatment abroad	4	4-Yes, 3-On Credit or To given countries, 2- More restriction, 1-No	Referrals/If recommended by local doctors
19	Exceptions to deny/withhold payment	5	5-Nil/Negligible, 2.5-Moderate, 0-Too many	
20	Age restriction on member/applicant	5	5-Open/Adult, 4-Upto 80, 3-60, 2-45, 1-Below 45	
21	Age restriction on beneficiary (parents/in-laws)	5	5-Open, 4-Upto 100, 3-Upto 90, 2-Upto 80, 1-70 & Below	
22	Age restriction on beneficiary (children)	5	5-Open, 4-Between 20-40 years < principal, 3-Upto 40, 2-Upto 25, 1-Below 25	
23	Whether Open for Grands (children/ parents/in-laws)	4	4-Maximum, 1-Least, rest prorated	
24	Waiting period for Scheme to be operational	5	5-Immediately, 4-3 months, 2-6 months, 0-longer than 6 months	
25	Cash pay-out or in-kind services	5	5-KWA decides, 3-Cash, 2-In-kind	
26	Ready/Level of Acceptability in Nairobi	5	5-Most readily, 1-Least, Rest Prorated	
27	Cost for additional child/parent/grand	2	2-lowest, 0-highest, rest pro-rated	Including parents-in law
28	Cost for additional dependant (sibling, guardian, cousin, etc)	2	2-lowest, 0-highest, rest pro-rated	

[1] This includes people who live or fall sick while visiting abroad (or in Kenya)!

29	Integration with NHIF/SHA/SHIF	5	5-Fully, 0-None, rest pro-rated	
30	Hospitals/Facilities where service tenable	4	4-Highest, 1-Least, rest pro-rated	In/for Kenya
31	Chronic/Pre-existing condition	3	3-No restriction, 1-Severest restrictions	Rest pro-rated
32	Cancer/Chemo-therapy	3	3-No restriction, 0-Severest restrictions	Rest pro-rated
33	Medical Physio-Aids, E.g. Crutches,	2	2-Most, 0-Least or None	Wheelchairs, Stockings
34	Ambulance/Rescue/ Evacuation services	5	5-Mest favourable, 1-Least, 0-None	Rest pro-rated
35	Personal Accident included	4	4-Yes for 2+, 3-Yes 1, 2-Other, 1-No	
36	Last Expense Cover included	3	3-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0-No	Other pro-rated
37	Automatic Wellness Program	3	3-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrict-ions, 0-No/None	
38	Minimum number in group to start	5	5-5, 4-10, 3-20, 2-50, 0-More	
39	Maximum Administration Fee/Commission	5	5-Highest, 1-Lowest, 0-None, Rest pro-rated	
40	Strength of references/referrals	6	6-High, 3-Moderate, 0-Nil	
41	KDA/Diaspora-friendliness	5	5- High, 2.5-Moderate, 0-Nil	
42	Indicative Budget for Diaspora Sensitization	5	5-Highest, 1-Lowest, 0-None, Rest pro-rated	Product Promo if selected
43	Any unique, outstanding attribute	5	5- High, 2.5-Moderate, 0-Nil	

1. Cost of monthly/quarterly/annual premium
2. Options/Flexibility of Payment terms
3. Number of family members covered
4. Whether beneficiaries can be biologically non-related
5. Annual Medical Check-ups
6. Co-Payment for Outpatient
7. Cost of maternity services

8. Waiting Period for Maternity
9. Personal Accident included
10. Last Expense included
11. Whether cover includes those in Kenya and abroad
12. Strength of references/referrals
13. Exceptions to deny/withhold payment
14. Cash pay-out or in-kind services
15. Hospitals/Facilities where service is tenable (in/for Kenya)
16. Minimum number in group to start
17. Age restriction on member/applicant
18. Age restriction on beneficiary
19. Cost of additional dependant/child
20. Chronic/Pre-existing condition
21. Ambulance/Rescue/Evacuation services
22. Integration with NHIF/SHA/SHIF
23. Maximum Administration Fee/Commission
24. Waiting period for Scheme to be operational
25. KDA/Diaspora-friendliness
26. Will you allocate a sizeable budget for marketing/promotion among diaspora communities?
27. Any unique, outstanding attribute

The above weights are only indicative, and KDA/KWA may vary them slightly depending on need, without prior alert. We shall however strive to minimize any such variations as much as possible.