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



This presupposes: -

- 1) Only eligible companies (that meet technical criteria) have been shortlisted 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/month-	5	5-lowest, 1-highest, rest	
1.		3		
	ly/quarterly premium (KSh 100k per person)		pro-rated	Outpatient
2.	" (KSh 200k per	5	5-lowest, 1-highest, rest	(premium for
2.	family)		pro-rated	maximum cover)
3	" (KSh 300k per	5	5-lowest, 1-highest, rest	
3	family)]	pro-rated	
4	Cost of annual/month-	5	5-lowest, 1-highest, rest	
-	ly/quarterly premium]	pro-rated	
	(KSh 1m per person)		pro-rated	In-Patient
5	" (KSh 2 million per	5	5-lowest, 1-highest, rest	(premium for
	family)		pro-rated	maximum cover)
6	" (KSh 5 million per	5	5-lowest, 1-highest, rest	
	family)		pro-rated	
7	" (KSh 10 million	3	3-lowest, 1-highest, rest	
	per family)		pro-rated	
8	Options/Flexibility of	4	4-most, 1-least, rest pro-	
	Payment terms		rated	
9	Number of family	5	5-10, 1-6, rest pro-rated	
	members covered		1	
10	Whether beneficiaries	5	5-Yes, 2-No	Including adopted
	can be biologically			(formal/informal),
	non-related			steps, etc.
11	Number of Spouses	2	2-highest, 1-least, rest	_
	admissible		pro-rated	
12	Co-Payment for	3	3-None, 2-Fixed, 1-	
	Outpatient		Variable or Percentage	
13	Annual Medical	5	5-All covered, 3-Spouse/	Rest pro-rated
	Check-ups		Principal, 0-No/None	

14	Cost for maternity	2	2-lowest, 1-highest, rest	
	(KSh 150k per person)		pro-rated	Maternity
15	" (KSh 300k per	2	2-lowest, 1-highest, rest	Services
10	family)	_	pro-rated	
16	Waiting Period for	2	2-10 months, 1-1 year, 0-	
	Maternity	_	longer	
17	Whether cover	10	10-Yes, 8-Kenya+5, 5-5	Important to list
- 1	includes those in		countries, 3-Kenya only	countries covered
	Kenya and abroad ¹			
18	Sending Patient for	4	4-Yes, 3-On Credit or To	Referrals/If
	Treatment abroad		given countries, 2- More	recommended by
			restriction, 1-No	local doctors
19	Exceptions to	5	5-Nil/Negligible, 2.5-	10001 000001
	deny/withhold		Moderate, 0-Too many	
	payment		1.13	
20	Age restriction on	5	5-Open/Adult, 4-Upto	
	member/applicant		80, 3-60, 2-45, 1-Below	
	THE CLEAN OF PROCESS		45	
21	Age restriction on	5	5-Open, 4-Upto 100, 3-	
	beneficiary		Upto 90, 2-Upto 80, 1-70	
	(parents/in-laws)		& Below	
22	Age restriction on	5	5-Open, 4-Between 20-	
	beneficiary (children)		40 years < principal, 3-	
	,		Upto 40, 2-Upto 25, 1-	
			Below 25	
23	Whether Open for	4	4-Maximum, 1-Least,	
	Grands (children/		rest prorated	
	parents/in-laws)			
24	Waiting period for	5	5-Immediately, 4-3	
	Scheme to be		months, 2-6 months, 0-	
	operational		longer than 6 months	
25	Cash pay-out or in-	5	5-KWA decides, 3-Cash,	
	kind services		2-In-kind	
26	Ready/Level of	5	5-Most readily, 1-Least,	
	Acceptability in		Rest Prorated	
	Nairobi			
27	Cost for additional	2	2-lowest, 0-highest, rest	Including parents-
	child/parent/grand		pro-rated	in law
28	Cost for additional	2	2-lowest, 0-highest, rest	
	dependant (sibling,		pro-rated	
	guardian, cousin, etc)			

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

Integration with NHIF/SHA/SHIF	20	T., 4	_	F F 11 O N	
Hospitals/Facilities where service tenable 4-Highest, 1-Least, rest pro-rated In/for Kenya	29	Integration with	5	5-Fully, 0-None, rest	
where service tenable pro-rated Chronic/Pre-existing condition Cancer/Chemotherapy Medical Physio-Aids, E.g. Crutches, Personal Accident included Cast Expense Cover included Automatic Wellness Program Minimum number in group to start Minimum number in group to start Maximum Administration Fee/Commission Medical Physio-Aids, E.g. Crutches, Ambulance/Rescue/ 5 5-Mest favourable, 1-Least, 0-None Least, 0-None At Yes for 2+, 3-Yes 1, 2-Other, 1-No Cheryonal Accident included More More Melchairs, Stockings Rest pro-rated Wheelchairs, Stockings Rest pro-rated Wheelchairs, Stockings Rest pro-rated Wheelchairs, Stockings Rest pro-rated Wheelchairs, Stockings Automable, 1-Least, 0-None 4-Yes for 2+, 3-Yes 1, 2-Other, 1-No 3-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0-No No 3-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None Strength of S-5, 4-10, 3-20, 2-50, 0-More More Maximum Administration Fee/Commission More Maximum Administration Fee/Commission More M				1	
31 Chronic/Pre-existing condition Severest restrictions Severest restrictions 32 Cancer/Chemotherapy 3	30	Hospitals/Facilities	4	4-Highest, 1-Least, rest	In/for Kenya
condition Severest restrictions 3 Cancer/Chemotherapy 3 Medical Physio-Aids, E.g. Crutches, 34 Ambulance/Rescue/ Evacuation services 35 Personal Accident included 36 Last Expense Cover included 37 Automatic Wellness Program 38 Minimum number in group to start 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diasporafire in Diaspora Sensitization 42 Personat Rest pro-rated severest restrictions (0-None) 36 Last Expense Cover included 37 Automatic Wellness Program 38 Minimum number in group to start 40 Strength of references/referrals 41 KDA/Diasporafired Indicative Budget for Diaspora Sensitization 43 Any unique, 5 S-High, 2.5-Moderate, Onone, Rest pro-rated 6 S-High, 2.5-Moderate, Onone, Rest pro-rated 8 S-High, 2.5-Moderate, Onone, Rest pro-rated		where service tenable		pro-rated	
32Cancer/Chemotherapy33-No restriction, 0-Severest restrictionsRest pro-rated33Medical Physio-Aids, E.g. Crutches,22-Most, 0-Least or None E.g. Crutches,Wheelchairs, Stockings34Ambulance/Rescue/ Evacuation services55-Mest favourable, 1-Least, 0-NoneRest pro-rated35Personal Accident included44-Yes for 2+, 3-Yes 1, 2-Other, 1-NoOther pro-rated36Last Expense Cover included33-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0-NoOther pro-rated37Automatic Wellness Program33-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/NoneOther pro-rated38Minimum number in group to start55-5, 4-10, 3-20, 2-50, 0-More39Maximum Administration Fee/Commission55-Highest, 1-Lowest, 0-None, Rest pro-rated40Strength of references/referrals66-High, 3-Moderate, 0-Nil41KDA/Diaspora-friendliness55-High, 2.5-Moderate, 0-Nil42Indicative Budget for Diaspora Sensitization55-Highst, 1-Lowest, 0-None, Rest pro-rated43Any unique,55-High, 2.5-Moderate, 0-None, Rest pro-rated	31	Chronic/Pre-existing	3	3-No restriction, 1-	Rest pro-rated
therapy Severest restrictions 3 Medical Physio-Aids, E.g. Crutches, 34 Ambulance/Rescue/ Evacuation services Severest restrictions 5 Stockings Stockings Stockings Rest pro-rated Rest pro-rated Rest pro-rated A-Yes for 2+, 3-Yes 1, 2- Other, 1-No Cother, 1-No Cother pro-rated Automatic Wellness Program Automatic Wellness Program Minimum number in group to start Maximum Administration Fee/Commission 40 Strength of references/referrals KDA/Diaspora- friendliness Any unique, Severest restrictions 2 2-Most, 0-Least or None Wheelchairs, Stockings Rest pro-rated Other pro-rated Other pro-rated Other pro-rated Stress for 1 or 2, 1-Yes with Restrict- ions, 0-No/None S-5, 4-10, 3-20, 2-50, 0- More S-Highest, 1-Lowest, 0- None, Rest pro-rated Fee/Commission Fee/Commission Automatic Wellness S-High, 3-Moderate, 0- Nil Fee/Commission Fee/Commission Fee/Commission Automatic Wellness S-High, 2.5-Moderate, O-Nil Fee/Commission Fee/Commi		condition		Severest restrictions	
33 Medical Physio-Aids, E.g. Crutches, 34 Ambulance/Rescue/ Evacuation services 35 Personal Accident included 36 Last Expense Cover included 37 Automatic Wellness Program 38 Minimum number in group to start 39 Maximum 39 Maximum 39 Maximum 39 Maximum 39 Maximum 40 Strength of references/referrals 40 Indicative Budget for Diaspora Sensitization 40 Any unique, 40 Strength of Pick Mark (Any unique, 40 Strength of Diaspora Sensitization 40 Any unique, 40 Strength of Diaspora Sensitization 40 Any unique, 50 S-Mest favourable, 1- Least, 0-None 40 S-Mest favourable, 1- Least, 0-None 40 S-Mest favourable, 1- Least, 0-None 40 S-Hest favourable, 1- Least, 0-None 40 S-Hest favourable, 1- Least, 0-None 41 S-Mest favourable, 1- Least, 0-None 42 S-Mest favourable, 1- Least, 0-None 43 S-Mest favourable, 1- Least, 0-None 44-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0- No 1, 1-Yes with Restrictions, 0-No/None 3 S-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 5 S-5, 4-10, 3-20, 2-50, 0- More 5 S-High, 3-Moderate, 0- Nil 5 S-High, 2.5-Moderate, 0-Nil 5 S-Highest, 1-Lowest, 0- None, Rest pro-rated 5 S-High, 2.5-Moderate, 0-Nil 5 S-Highest, 1-Lowest, 0- None, Rest pro-rated 5 S-High, 2.5-Moderate, 0-Nil 6 S-High, 2.5-Moderate, 0-Nil 7 Product Promo if selected	32	Cancer/Chemo-	3	3-No restriction, 0-	Rest pro-rated
E.g. Crutches, 34 Ambulance/Rescue/ Evacuation services 35 Personal Accident included 36 Last Expense Cover included 37 Automatic Wellness Program 38 Minimum number in group to start 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diaspora-friendliness 42 Indicative Budget for Diaspora Sensitization 44 -Yes for 2+, 3-Yes 1, 2- Other, 1-No 3 -Yes for 2+, 2-Yes for 1 Other pro-rated 3 -Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrict- ions, 0-No/None 5 -5, 4-10, 3-20, 2-50, 0- More 5 -High, 3-Moderate, 0- Nil 4 KDA/Diaspora- friendliness 4 Any unique, 5 -High, 2.5-Moderate, 0-Nil 5 -High, 2.5-Moderate, 0-None, Rest pro-rated Selected		therapy		Severest restrictions	
34Ambulance/Rescue/ Evacuation services55-Mest favourable, 1- Least, 0-NoneRest pro-rated35Personal Accident included44-Yes for 2+, 3-Yes 1, 2- Other, 1-NoOther, 1-No36Last Expense Cover included33-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0- NoOther pro-rated37Automatic Wellness Program33-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrict- ions, 0-No/None138Minimum number in group to start55-5, 4-10, 3-20, 2-50, 0- More39Maximum Administration Fee/Commission55-Highest, 1-Lowest, 0- None, Rest pro-rated40Strength of references/referrals66-High, 3-Moderate, 0- Nil41KDA/Diaspora- friendliness55-High, 2.5-Moderate, 0-Nil42Indicative Budget for Diaspora Sensitization55-Highest, 1-Lowest, 0- None, Rest pro-ratedProduct Promo if selected43Any unique,55-High, 2.5-Moderate,	33	Medical Physio-Aids,	2	2-Most, 0-Least or None	Wheelchairs,
Evacuation services Description Evacuation services Description Least, 0-None 4-Yes for 2+, 3-Yes 1, 2- Other, 1-No 3-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0- No Automatic Wellness Program Automatic Wellness Program Services Adminimum number in group to start Maximum Administration Fee/Commission Administration Fee/Commission The strength of references/referrals The strength of friendliness Indicative Budget for Diaspora Sensitization Any unique, Least, 0-None 4-Yes for 2+, 3-Yes 1, 2- Other, 1-No 3-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None S-Fe, 4-10, 3-20, 2-50, 0- More S-Highest, 1-Lowest, 0- Nil S-High, 3-Moderate, 0- Nil S-High, 2.5-Moderate, O-Nil Product Promo if selected S-High, 2.5-Moderate, Product Promo if selected		E.g. Crutches,			Stockings
35 Personal Accident included 36 Last Expense Cover included 37 Automatic Wellness Program 38 Minimum number in group to start 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diasporafired Firendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 44 4-Yes for 2+, 3-Yes 1, 2- Other, 1-No 3-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 5 5-5, 4-10, 3-20, 2-50, 0- More 5 5-4-10, 3-20, 2-50, 0- None, Rest pro-rated 6 6-High, 3-Moderate, 0- Nil 5 5- High, 2.5-Moderate, O-Nil 5 5-Highest, 1-Lowest, 0- None, Rest pro-rated Selected 5 5-High, 2.5-Moderate, O-None, Rest pro-rated Selected 5 5-High, 2.5-Moderate, O-None, Rest pro-rated	34	Ambulance/Rescue/	5	5-Mest favourable, 1-	Rest pro-rated
included 36 Last Expense Cover included 3 J-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0-No 37 Automatic Wellness Program 38 Minimum number in group to start 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diaspora-friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 J-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 5 J-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 5 J-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 5 J-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 6 J-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 6 J-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 6 J-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 7 J-Yes with Restrictions, 0-No/None 8 Minimum number in group to start 5 J-Highest, 1-Lowest, 0-Nil 7 J-Yes with Restrictions, 0-None, Rest pro-rated selected		Evacuation services		Least, 0-None	_
36 Last Expense Cover included 3 3-Yes for 2+, 2-Yes for 1, 1-Yes but charged 0-No 37 Automatic Wellness Program 38 Minimum number in group to start 39 Maximum 5 5-5, 4-10, 3-20, 2-50, 0-More 39 Maximum 5 5-Highest, 1-Lowest, 0-None, Rest pro-rated 40 Strength of references/referrals 41 KDA/Diaspora-friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 3-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 5 5-5, 4-10, 3-20, 2-50, 0-More 6 6-High, 3-20, 2-50, 0-None, Rest pro-rated 5 5-High, 3-Moderate, 0-Nil 5 5-High, 2.5-Moderate, 0-Nil 7 5-Highest, 1-Lowest, 0-Product Promo if selected 43 Any unique, 5 5-High, 2.5-Moderate, 5 5-High, 2.5-Moderate,	35	Personal Accident	4	4-Yes for 2+, 3-Yes 1, 2-	
included 1, 1-Yes but charged 0-No 37 Automatic Wellness Program 3 3-Yes for 2+, 2-Yes for 1 or 2, 1-Yes with Restrictions, 0-No/None 38 Minimum number in group to start 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diaspora-friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 J-Highest, 1-Lowest, 0-Nil 5 High, 2.5-Moderate, 0-Nil 7 Product Promo if selected 8 Program 1, 1-Yes but charged 0-No 1, 1-Yes but charged 0-No 1, 1-Yes but charged 0-Nil 6 -2-Yes for 1 1, 1-Yes but charged 0-Nil 6 -2-Yes for 1 1, 1-Yes but charged 0-Nil 6 -2-Yes for 1 6 -3-Yes for 2+, 2-Yes for 1 6 -4-Yes with Restrictions, 0-No/None 8 Minimum number in group to start 5 -Highs, 3-Moderate, 0-Nil 9 Product Promo if selected		included		Other, 1-No	
No 37 Automatic Wellness Program Solution 38 Minimum number in group to start 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diaspora-friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 S-High (2.5-Moderate, 0-None, Rest pro-rated) 5 S-Highest, 1-Lowest, 0-None, Rest pro-rated 6 G-High, 3-Moderate, 0-Nil 7 S-Highest, 1-Lowest, 0-Nil 8 Program 9 S-7, 4-10, 3-20, 2-50, 0-None, Rest pro-rated 9 S-Highest, 1-Lowest, 0-None, Rest pro-rated 9 Strength of S-Highest, 1-Lowest, 0-None, Rest pro-rated 9 S-Highest, 1-Lowest, 0-None, Rest pro-rated 9 S-Highest, 1-Lowest, 0-None, Rest pro-rated 9 S-High, 2.5-Moderate, 9	36	Last Expense Cover	3	3-Yes for 2+, 2-Yes for	Other pro-rated
37 Automatic Wellness Program 38 Minimum number in group to start 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diaspora- friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 S-High, 2.5-Moderate, 5 S-High, 2.5-Moderate, 6 None, Rest pro-rated 6 S-High, 3-Moderate, 9-Nil 7 S-High, 2.5-Moderate, 9-Nil 8 S-Highest, 1-Lowest, 0- None, Rest pro-rated 9 S-High, 2.5-Moderate, 9-Nil 9 S-Highest, 1-Lowest, 0- None, Rest pro-rated 9 S-High, 2.5-Moderate,		included		1, 1-Yes but charged 0-	_
Program or 2, 1-Yes with Restrictions, 0-No/None 38 Minimum number in group to start 5 5-5, 4-10, 3-20, 2-50, 0- More 39 Maximum 5 5-Highest, 1-Lowest, 0- None, Rest pro-rated Fee/Commission 6 6-High, 3-Moderate, 0- Nil 40 Strength of references/referrals 5 5- High, 2.5-Moderate, friendliness 6-Nil 41 KDA/Diaspora- 5 5- High, 2.5-Moderate, 0-Nil 42 Indicative Budget for Diaspora Sensitization 5 5-High, 2.5-Moderate, 0- None, Rest pro-rated selected 43 Any unique, 5 5- High, 2.5-Moderate, 5- High, 2.5-Moderate, 0- None, Rest pro-rated selected				No	
ions, 0-No/None ions, 0-No/None ions, 0-No/None ions, 0-No/None 5-5-5, 4-10, 3-20, 2-50, 0- More 39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diaspora- friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 5-5, 4-10, 3-20, 2-50, 0- More 6-Highest, 1-Lowest, 0- None, Rest pro-rated 6 6-High, 3-Moderate, 0- Nil 7 5- High, 2.5-Moderate, None, Rest pro-rated 8 Product Promo if selected	37	Automatic Wellness	3	3-Yes for 2+, 2-Yes for 1	
Minimum number in group to start More S-5, 4-10, 3-20, 2-50, 0-More More S-Highest, 1-Lowest, 0-None, Rest pro-rated Fee/Commission Commission C		Program		or 2, 1-Yes with Restrict-	
group to start More 5				ions, 0-No/None	
39 Maximum Administration Fee/Commission 40 Strength of references/referrals 41 KDA/Diaspora-friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 5-Highest, 1-Lowest, 0-Nil 5 5-High, 2.5-Moderate, 0-Nil 5 5-Highest, 1-Lowest, 0-Nil 7 5-Highest, 1-Lowest, 0-Nil 8 5-Highest, 1-Lowest, 0-Nil 8 5-Highest, 1-Lowest, 0-None, Rest pro-rated 9 5 5-High, 2.5-Moderate,	38	Minimum number in	5	5-5, 4-10, 3-20, 2-50, 0-	
39Maximum Administration Fee/Commission55-Highest, 1-Lowest, 0- None, Rest pro-rated40Strength of references/referrals66-High, 3-Moderate, 0- Nil41KDA/Diaspora- friendliness55- High, 2.5-Moderate, 0-Nil42Indicative Budget for Diaspora Sensitization55-Highest, 1-Lowest, 0- None, Rest pro-ratedProduct Promo if selected43Any unique,55- High, 2.5-Moderate,		group to start		More	
Fee/Commission 40 Strength of 6 6-High, 3-Moderate, 0- Nil 41 KDA/Diaspora- 5 5- High, 2.5-Moderate, friendliness 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 6-High, 3-Moderate, 0- Nil 5 5-Highst, 1-Lowest, 0- Product Promo if None, Rest pro-rated selected	39		5	5-Highest, 1-Lowest, 0-	
40 Strength of references/referrals 41 KDA/Diaspora- 5 5- High, 2.5-Moderate, 0-Nil 42 Indicative Budget for Diaspora Sensitization 43 Any unique, 5 6-High, 3-Moderate, 0-Nil 5-High, 2.5-Moderate, 0-Product Promo if None, Rest pro-rated selected		Administration		None, Rest pro-rated	
references/referrals Nil KDA/Diaspora- friendliness 5- High, 2.5-Moderate, 0-Nil Indicative Budget for Diaspora Sensitization None, Rest pro-rated Any unique, 5- High, 2.5-Moderate, Selected		Fee/Commission		_	
references/referrals Nil KDA/Diaspora- friendliness 5- High, 2.5-Moderate, 0-Nil Indicative Budget for Diaspora Sensitization 5-Highest, 1-Lowest, 0- None, Rest pro-rated selected Any unique, 5-High, 2.5-Moderate,	40	Strength of	6	6-High, 3-Moderate, 0-	
friendliness 0-Nil 9-Nil		references/referrals		Nil	
42 Indicative Budget for Diaspora Sensitization 5 S-Highest, 1-Lowest, 0-None, Rest pro-rated 5 Selected 5 S- High, 2.5-Moderate,	41	KDA/Diaspora-	5	5- High, 2.5-Moderate,	
Diaspora Sensitization None, Rest pro-rated selected 43 Any unique, 5 5- High, 2.5-Moderate,		friendliness		0-Nil	
43 Any unique, 5 5- High, 2.5-Moderate,	42	Indicative Budget for	5	5-Highest, 1-Lowest, 0-	Product Promo if
		Diaspora Sensitization		None, Rest pro-rated	selected
outstanding attribute 0-Nil	43	Any unique,	5	5- High, 2.5-Moderate,	
		outstanding attribute		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.