HELLO, MAMA FATUMA, HOW ARE YOU TODAY?

I AM FINE, THANKS, IMANI. HOW ARE YOU?

TODAY, I AM WORKING IN YOUR AREA SO I DECIDED TO CHECK ON YOU AND TELL YOU ABOUT THE NEW PROJECT THAT IS HELPING MOTHERS GET HEALTH INSURANCE FOR THEMSELVES AND THEIR YOUNG CHILDREN. THEY ARE ALSO HELPING EXPECTANT MOTHERS ACCESS INSURANCE.

I AM FINE, THANKS. HOW IS YOUR FAMILY?

THEY ARE ALL FINE. TODAY, YOU HAVE VISITED US VERY EARLY, IS EVERYTHING OK?

OH, OK. AND WHAT ARE THE BENEFITS OF HAVING HEALTH INSURANCE?

THE KEY THING IS TO ENSURE YOUR HEALTH COSTS ARE COVERED BY THE NATIONAL HOSPITAL INSURANCE FUND (NHIF) WHEN YOU OR YOUR CHILD VISIT A HEALTH FACILITY.

WHAT DO I NEED TO GET REGISTERED UNDER NHIF?
VISIT AN NHIF OFFICE NEAR YOU, CARRY A COPY OF YOUR NATIONAL IDENTITY CARD AND THAT OF YOUR HUSBAND OR WIFE, COPIES OF BIRTH CERTIFICATES (FOR CHILDREN OVER SIX MONTHS), AND BIRTH NOTIFICATION (FOR THOSE UNDER SIX MONTHS). YOU ALSO NEED TO BRING COLOR PASSPORT PICTURES FOR ALL FAMILY MEMBERS.

IS THAT ALL?

YES, SO NOW DO YOU WANT ME TO HELP YOU ENROLL?

YES!

BYE.
IN THE EVENING, WHEN HER HUSBAND (BABA FATUMA) COMES HOME.

HOW WAS WORK TODAY?

WORK IS SLOW, LET’S WAIT FOR TOMORROW AND SEE IF WE WILL HAVE BETTER LUCK.

TODAY, A COMMUNITY HEALTH WORKER VISITED AND HELPED ME REGISTER FOR NHIF. IT WILL HELP US OFFSET HOSPITAL BILLS IF FATUMA GETS ILL, ESPECIALLY NOW THAT THE COST OF LIVING HAS GONE UP.

AND WHERE DID YOU GET MONEY TO REGISTER FOR NHIF?

THE I-PUSH PROJECT COVERED OUR COSTS FOR THE FIRST YEAR.

A FEW WEEKS LATER

WAAAH...WAAAH.
At night, Fatuma is not able to sleep, she keeps crying as she is unwell.

As a result of the fear of going to hospital during the COVID-19 pandemic & the tough economic times that resulted from the limited opportunities for piece meal work, Baba Fatuma opted to go buy medicine from a nearby chemist.

Hello, my child is unwell.

What symptoms does the child have?

Fever, lack of appetite & she is very irritable, crying all the time.

Two days later:

OK, give him this medicine, twice a day, for five days.

OK, thank you!

Cough... cough...

The child is still unwell.

It looks like it is not working.

Is she not responding to the medicine I bought?

You should take her to the clinic now that you are enrolled under NHIP.

OK, I will take her.
THE NEXT DAY, MAMA FATUMA GOES TO THE NEARBY CLINIC.

MAMA FATUMA EXPLAINS THE REASON FOR HER VISIT TO THE CLINIC, AS SHE IS ASSISTED BY THE STAFF MEMBER.

HOW ARE YOU? AND HOW CAN I ASSIST YOU TODAY?

MY CHILD IS UNWELL.

DO YOU HAVE INSURANCE OR WILL YOU PAY IN CASH?

I HAVE INSURANCE.

OK, PLEASE GIVE ME YOUR NATIONAL ID OR YOUR CELLPHONE NUMBER.

LATER, THE DOCTOR IS able TO EXAMINE THE CHILD AND PRESCRIBE MEDICATION.
AS MAMA FATUMA IS ON HER WAY HOME, SHE MEETS A FRIEND AND NEIGHBOUR.

MAMA FATUMA, WHERE ARE YOU GOING?

I AM GOING HOME. I AM FROM THE CLINIC. FATUMA HAS BEEN UNWELL FOR THE PAST TWO DAYS.

OH, SORRY TO HEAR THIS.

THANK YOU. I AM HAPPY BECAUSE I HAVE NOT SPENT ANY MONEY.

I REGISTERED FOR INSURANCE UNDER NHIF. DID FRED COME TO YOUR PLACE TO TELL YOU ABOUT THE I-PUSH PROJECT?

REALY? HOW IS THAT?

YES, HE CAME BUT I DID NOT REALLY SEE THE BENEFITS OF NHIF AT THE TIME.

LISTEN MY FRIEND, THIS INSURANCE WILL ENABLE YOU GET TREATMENT AND MEDICATION WITHOUT ASKING YOUR HUSBAND FOR MONEY TO CATER FOR HOSPITAL BILLS. THIS IS REALLY HELPFUL ESPECIALLY NOW THAT THE COST OF LIVING HAS GONE UP, HAVING MEDICAL INSURANCE IS REALLY IMPORTANT.

THAT IS TRUE.

YOU SHOULD FIND THE COMMUNITY HEALTH WORKER TO EXPLAIN AGAIN HOW YOU CAN REGISTER UNDER NHIF. I HAVE SEEN THE BENEFITS OF THE HEALTH INSURANCE.

I WOULD LIKE YOU TO HAVE NHIF TOO SO YOU DON’T HAVE TO PAY OUT OF POCKET WHEN YOU OR YOUR CHILDREN REQUIRE TREATMENT.
Later at night, Baba Fatuma comes home and finds the happy child breastfeeding.

How is Fatuma doing?

Your child cannot be treated if you don't have money.

Nhif has been beneficial to us. I am happy you enrolled because we did not have to stress looking for money for treatment.

She is doing better now.
MAKING PAYMENTS THROUGH MPESA

You can now make payments for monthly remittances before 9th of every month.

1. Go to the Mpesa menu and click on Lipa na Mpesa then select Pay Bill.
2. Enter 200222 as the NHIF Business Number.
3. Enter your National ID as the Account Number.
4. For a monthly payment, enter KES 500 or KES 6,000 to pay for the whole year.
5. Enter your PIN Number.
6. You will receive a message confirming that you have successfully paid.

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LIPA NA MPESA

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