

In 2004, Kenya's parliament passed a promising bill to create a National Social Health Insurance Fund to pay for outpatient and hospital care for all Kenyans, but the bill was not signed into law out of concerns over financing. Today, Kenya's only social insurance is the National Hospital Insurance Fund (NHIF), which is under investigation by the Ethics and Anti-Corruption Commission. Private health insurance (PHI) remains one alternative to out-of-pocket payments for financing healthcare, including mental healthcare, among those who can afford it. In Kenya, PHI is used by 2% of the population and accounts for 4% of health expenditure. Critics of PHI argue that it leads to spiralling use and costs of services, while proponents suggest that it increases early access to services and improves financial protection.