

## Modalities of Healthcare Payment and their Consequences - A Qualitative Study on Kenyan Doctors

Modalities of Healthcare Payment and their Consequences - A Qualitative Study on Kenyan Doctors

**Introduction:** In the past 3 years, the Kenyan government has put a spirited reform to ensure all Kenyans get universal health-care. This has led to restructuring of several entities among them the health insurance industry. This is geared at alleviating the burden of catastrophic expenditure on health from the poor Kenyans. The process has been slow as insurance uptake still remains at a quarter of the population. Majority of Kenyans still pay for healthcare out of pocket. This out of pocket payers often don't afford the ever increasing cost of health-care in Kenya. This study looked at how doctors deal with patients given their modality of payment.

**Methodology:** This was an online based survey that was distributed to Kenyan doctors via email by Kenya Medical Association. The survey sought information from the respondents on how they dealt with patients given their modality of payment. In addition, respondents were asked to provide an example of a case they had dealt with that touched on each payment modality.

**Results:** Respondents gave their experiences where insurance had influenced their clinical decisions. Codes developed from the prose were; "inability to pay", "harmful to the patient", "changed the prescription", "referred to a public hospital", "admitted to allowing insurance to pay" among others

Health insurance plays a crucial role whenever respondents make decisions.

**Conclusion:**

It appears that the respondents are stuck in a limbo; striving to give the best care to patients but limited by the patients' inability to pay.

In explaining their experiences, respondents explain a situation where they intend to offer the best but patients cannot afford. This especially so for those without health insurance who end up either not getting services or at the very best, get inferior services

### Keywords

insurance

**Primary author:** Dr YULU, Elijah (Kabarak)

**Track Classification:** Healthcare financing