KNCU [1]

About the Product(s)

Countries of Operation: Tanzania
Product status: Active

Number of Members: The KNCU Health Plan started in April 2011 with an estimated enrolment size of 3,000. In June 2011, the second Primary Society enrolled, adding an estimated 6,000 enrollees to the programme.

Institutional Model: Partner-agent
Type of Coverage: Voluntary
Provider of health services: Both public and private providers

The network of healthcare providers that are part of the plan have been selected based on preferences of the target group, identified by a study conducted by TNS Research International, and a medical due diligence conducted by PharmAccess. Five providers have been selected, four faith based and one public. The referral hospital selected in the programme is Kilimanjaro Christian Medical Centre (KCMC).

Benefits and services covered: In-patient and out-patient care

KNCU Health Plan provides a basic package of primary healthcare and referral care for maternity. The package was chosen on the basis of a target group study with specific emphasis on the need, cost and wishes of the target group. This has resulted in a package containing primary care, coverage of chronic diseases, such as diabetes, hypertension, asthma, arthritis and rheumatism, and referral care such as delivery and caesarean section and neonatal care for first 30 days after birth.

Premium Amount: The premium for the KNCU Health Plan is 40,500 Tanzanian shillings (US$25.50) per person per year (medical and administration). Each member must pay 12,000 TSh per year (US$7.50) (as of 2011).

Frequency of premium payment: Payment in regular installments

Subsidy: Partial subsidy for all members

Other information:
The product is underwritten by Strategis Insurance Limited.

More about the scheme/information sources

Sources:

Last updated January 2013.

Source URL: http://www.impactinsurance.org/hwg/products/kncu

Links: