

## **Thematic Area 5: Health**

### **Preparing For The Next Pandemic: The Need To Re-Evaluate**

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#### **Abstracts**

The Covid-19 Pandemic has been a major disruptor, due to lockdown measures many Kenyans have lost their jobs, business is no longer thriving. Many families are struggling to put a meal on the table. Even more painful is the refusal of the social health insurer (NHIF) to cover any cost related to Covid- 19 diagnosis, treatment, and hospitalization. This is an abdication by the state from its core duty which is to protect life. As a result, many Kenyans who cannot afford to pay for their treatment even after diagnosis, have opted to go home and die. Further, the viability of NHIF has been put into question. Although the government has made significant efforts to ensure Kenyans access health insurance cover, concerns have been raised regarding the equity, efficiency, feasibility the sustainability of NHIF. Lack of transparency is a major challenge. It spends funds without any outside checks and balances. In addition to that, the NHIF board has been subjected to wrangles. In recent times members of the board have engaged in public squabbles. The board suffers from a lack of independence. Its members do not enjoy the security of tenure. Political interference is one of the biggest challenges facing NHIF. The Kenyan government is fixated with enrolling more citizens in NHIF schemes and injecting huge amounts of money, however, little attention is paid towards the changes needed to make the health insurer efficient. The unending mismanagement of NHIF has eroded public confidence. During a pandemic, an efficient social health insurer plays an important role in cushioning citizens who have lost their jobs from plunging into further abject poverty and disillusionment. The time has come for Kenyans to interrogate the efficacy of NHIF and reform it. This is the best way to prepare for future pandemics. Therefore, this researcher intends to dig deep into the internal systems of NHIF such as memos, by-laws, administrative notifications, procedures, statutory and institutional regulations to expose the mischief, flaws, and loopholes in the legal structure of NHIF. Thereafter, a well thought, argued and researched remedy shall be suggested that will necessitate a complete overhaul of NHIF in line with the best international practice.

**Key words:** NHIF, law, pandemics