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JUDY MWAURA: ACCESS TO HEALTH CARE AND FINANCIAL PROTECTION: ROLE OF A COMMUNITY BASED HEALTH INSURANCE IN KENYA. THESIS ADVISOR: ASSOCIATE PROFESSOR SATHIRAKORN PONGPANICH Ph.D., THESIS CO-ADVISOR: PROFESSOR JOSEPH WANG'OMBE, Ph.D., 244 pp.

Out-of-pocket payments create financial barriers that prevent millions of people from seeking and receiving needed health services. Attention has turned to informal sector insurance mechanisms such as community-based health insurance (CBHI) as a way to improve financial protection, mobilize revenues, and improve the efficiency of out-of-pocket spending. The aim of this study was to assess how effectively Jamii Bora Health Program (JBHP) was implemented and its impact on access to health care and financial protection among the urban poor in the informal settlements. The study was carried out Kibera and Mathare slums in Nairobi. Both quantitative and qualitative methods were used: document review, cross-sectional household survey, in-depth interview and focus groups discussed.

In general, JBHP provided financial protection for medical expenses through reducing out-of-pocket spending for hospitalization care among the insured. The insured reported higher use of hospitalization care and lower out-of-pocket expenditures. However, financial burden associated with use of outpatient health care services led to catastrophic health expenditures. The take up of JBHP benefit was high and overall JBHP favoured the poorer groups since members in the lower income quintiles were more likely to use health care services covered by the JBHP scheme. Use of inpatient health care services was slightly higher among the insured members when compared to the non-insured members. The few insured members who experienced catastrophic payments were as a result of non-compliance with the JBHP requirements. The study concluded that JBHP has been successfully implemented and it has had an impact in reducing out-of-pocket spending related to inpatient health care utilization. The financial burden related to outpatient health care utilization resulted in catastrophic expenditures. Hence, to provide comprehensive financial protection the insurance should be expanded to include ambulatory care.

Field of Study: Public Health..... Student's Signature

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