Leading integrated communications provider Safaricom Limited has partnered with leading insurer Britam, Changamka Microhealth - one of Kenya's pioneering mobile Health Financing technology providers and PSI, a leading global health organization to launch Linda Jamii, an innovative and affordable healthcare insurance option.

Targeted at more than 35 million uninsured Kenyans, the Kshs.12, 000 per Family premium cover will provide clients with access to a comprehensive medical cover comprising in and out patient cover, maternity cover and a hospitalization income replacement benefit of Kshs.500 per day, to take care of lost income while in hospital.

The premiums are payable in installments via MPESA, with quality healthcare being available after accumulating Kshs. 6,000 and the balance being saved in a premium deposit facility on the user's mobile phone.

Speaking at the launch event, Britam's Group Managing Director Benson Wairegi said the health services will be offered through leading public and mission hospitals where starting from when the deposit is paid., families will thereafter have up to six months to pay the difference, for the annual cover.

"A majority of the families we are targeting have little disposable income and are therefore not able to raise enough money to get a health insurance cover, given the payment options available. The downside is that these are the same families who delay seeking health care, making treatment more complicated and therefore expensive in the long run, " he added.

Linda Jamii will offer inpatient and outpatient covers for a family of two parents and an unlimited number of children, and will cover HIV and other pre-existing conditions. It will also cater for funeral expenses in the unfortunate event of the death of those insured.

Safaricom's Chief Executive Officer, Bob Collymore said Linda Jamii is yet another innovative proposition that demonstrates the convenience that M-PESA affords customers. He explained that lack of adequate healthcare coverage entrenches poverty among a majority of Kenyans.

“Linda Jamii is a timely product at a time when cancer, diabetes and other potentially expensive illnesses are on the rise. It is worrying that more than 35 million Kenyans are still not able to access timely and quality healthcare because most insurance products are designed to suit high income earners,” he noted.

“With over 15.2 million customers already using M-PESA, “ Collymore added, “we believe that we can help boost initiatives aimed at helping raise a generation of health Kenyans who will be instrumental in helping achieve the objectives of Vision 2030”.

Changamka has installed an end to end internet based electronic platform which is hosted on the Safaricom cloud; and with the capacity to manage more than 100 million insurance policies. The technology enables users to save little by little using MPESA until the required threshold is reached.

The product is an innovation that enables individuals register on a mobile phone, thus tackling the age old problem of distribution of Microinsurance products. In addition healthcare services are provided on either a computer or an internet enabled mobile phone.