



Kenya Medical Association

NATIONAL EXECUTIVE

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KMA STATEMENT TO INSURANCE COMPANIES

The Kenya Medical Association established in 1968 is a voluntary membership association of all doctors registered to practice in Kenya. It is mandated to Champion for the Welfare of Doctors and Quality Healthcare in Kenya.

Pursuant to these mandates the Association engages with companies providing medical insurance, to secure improvements to the welfare of members and protect quality healthcare provision in this country.

KMA would like to state that:

- The prime duty of care of patients lays in the hands of the Medical Practitioners and they should be free to make decisions about the care of their patient that are in the best interest of the patient without unduly restrictive laws, regulations, and administrative requirements.
- We recognize that patient care and the Physician's Autonomy is at risk when professional freedom is restricted or interfered with by third party players.
- We recognize that substantial appropriate autonomy is essential if physicians are to fulfill their professional responsibilities to their patients and comply with the ethical code by which the medical profession is governed.
- That as a profession, Medical Practitioners, as part of their self-regulatory process, accept the responsibility for determining standards of quality care provided by individual doctors to their patients.
- Physicians recognize that they must consider the structure of the health system and available resources when making treatment decisions. Issues of how expensive tests are should always be subjected to either a health technology assessment or a cost-benefit analysis and the utility of those specific tests weighed against the eventual diagnosis. Unreasonable restraints on clinical independence imposed by administrators and third parties are not in the best interests of patients because they may not be evidence based and risk undermining trust which is an essential component of the Patient-Physician relationship.
- Medical Practitioners should defer to published guidelines on diagnosis and treatment of their patients and that anything outside of this would not stand to any clinical review and audit, thus should be dealt with us such.
- That in reference to the Legal Notice No 131 of The Kenya Medical Practitioners and Dentists Act, Cap 253 that prescribes Doctors Fees should be respected and adhered to. Doctors' Fees should be separated from hospital fees.
- We note that Insurance Panels are discriminatory, promote undercutting and denies the patient the right to the doctor of their choice:

- The panels infringe on patient rights to choice. They limit the freedom of patients to choose their providers of services from amongst those who are duly certified and licensed.
- The panels make a mockery of the role of regulators and licensing bodies in discharging their mandate as duly established by law.

In Summary:

KMA acknowledges that insurers may indeed have valid concerns, however, this should be handled through adequate and efficient stakeholder engagement including patient consumer groups, hospitals, and the relevant healthcare provider associations before coming up with an amicable remedy while maintaining the autonomy of all players.

While we welcome insurance companies' advice to providers to have clear management guidelines to support clinical decisions and strengthen their health systems, we also advise the same insurance companies to put in place proper medical teams to assess claims from a place of clinical knowledge and the latest evidence-based guidelines, to allow quality healthcare delivery.

KMA is therefore open to engaging with insurance companies to forge a way forward for the betterment of healthcare delivery while ensuring quality healthcare.

KMA will go further to engage insurance providers to come with a clear way forward on insurance panels. KMA will act as the go-between of providers and doctors on matters relating queries on to patient care and finally KMA will negotiate favorable insurance covers for its members.



Dr. Diana Marion
Secretary General

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