



# Quality Assurance Mechanisms in Mobile Health Insurance Services within Kenyan Informal Settlements

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## Abstract

Mobile health insurance services have become increasingly prevalent in developing countries to address healthcare access challenges. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed among 500 participants from eight selected informal settlements in Nairobi. Findings highlight a significant gap (42%) in the accuracy of health insurance eligibility determination by mobile apps, prompting immediate need for service improvements. Quality assurance mechanisms are critical for enhancing trust and efficacy of mobile health insurance services, particularly in underserved communities. Immediate investment in data validation processes and user feedback loops is recommended to improve the reliability of mobile health insurance services.

**Keywords:** Kenya, Mobile Apps, Quality Assurance, Health Insurance, Qualitative Research, Quantitative Analysis, Informal Settlements

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