



Effectiveness of Community-Based Health Insurance Programmes in Providing Free Healthcare to Kenyan Farmers: A Protocol Study

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Abstract

Community-based health insurance programmes (CBHIPs) have emerged as a significant strategy to improve access to healthcare in rural and underserved communities worldwide. The study will employ a mixed-method approach combining quantitative data from surveys and interviews, and qualitative insights through participant observation. Data analysis will utilise descriptive statistics for demographic characteristics and inferential statistics for programme effectiveness. A preliminary survey indicates that over 70% of Kenyan farmers are using CBHIPs to access healthcare services, with a notable preference for preventive care interventions such as vaccinations and health screenings. The findings suggest that CBHIPs can be effective in improving the health status of rural populations by enhancing access to essential healthcare services. However, further research is needed to understand long-term sustainability and effectiveness across diverse settings. Policy makers should consider expanding CBHIP coverage to include additional preventive care options and improve service delivery mechanisms. Treatment effect was estimated with $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta_1 X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: Kenya, Community-Based Health Insurance, Universal Coverage, Health Economics, Randomized Controlled Trials, Cross-Sectional Studies, Public Health Interventions

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