

Title: A RESEARCH ON THE DETERMINANTS OF HEALTH INSURANCE PENETRATION AMONG YOUNG ADULTS: A KENYAN PERSPECTIVE

Author: KOLUDHE CLINT LIOL

ABSTRACT

The research was done in the Kenyan context with the purpose of identifying the determinants that affect Health Insurance penetration among young people aged 18 to 24 years and how the study of these identified determinants would lead to the increase in Health Insurance penetration in this age bracket. The research also highlighted the problems that were faced by stakeholders in the Health Insurance sector that inhibited Health Insurance penetration and proposed the best solution to address these challenges. The research methodology used mixed qualitative design which utilized both primary and secondary data. The secondary data was obtained from past research. The primary data was obtained from the administration of a questionnaire to a sample of 210 young individuals who were picked using the convenience sampling method. After the data was collected it was analyzed using both inferential and descriptive statistical methods. Also, a regression on the determinants was carried out to identify which variables affected and did not affect health insurance penetration levels. The findings identified that the determinants that affected the insurance status of an individual and hence the health insurance penetration levels were the variables of age and the health insurance sponsor status under the overall variables, and smoking under health status. The findings were used to determine solutions to aid in the increase of health insurance penetration levels. One solution was the Guaranteed renewable that enabled the transition for young individuals age 18 – 24 from group to individual insurance coverage with no underwriting required.