

BENEFIT PACKAGE COVER DETAILS

Residents of Kwara State would be required to make a payment(s) for entitlement to receive the services contained in the health care package; this payment(s) by residents is called a premium. For the purposes of the Scheme, the indigent residents of Kwara State with no means to pay premium will be totally subsidized by Kwara State Government under the Kwara State Equity Health Plan while, the second-tier package for the informal Sector cost N6000 and the third-tier package is for the formal public and private sector and cost N9000.

KWARA STATE FORMAL HEALTH PLAN BENEFIT PACKAGE (N9000)

BENEFIT	DETAILS	Level of care ¹
REGISTRATION & CONSULTATION	Registration	P/S
	Consultation	P
SPECIALIST CONSULTATION	Consultation with specialists such as surgeons, gynaecologist, paediatricians, physicians and other specialist defined in the benefits package	S
CHRONIC CARE	Hypertension, Diabetes type 2, Asthma, Acute exacerbation of Peptic ulcer disease.	P/S
INPATIENT CARE	Maximum days of hospital stay -5 nights. Pre-authorization required from KWHIA In case of prolonged stay. In case of extended stay, due diligence will be carried out by KWHIA after which permission and authorization is granted for prolonged stay.	P/S
MATERNAL CARE	Family planning counselling services Presumptive malaria treatment drugs Identification of danger signs affecting pregnant women Vaccination	P/S

	<p>Foetal growth monitoring Monitoring of danger signs Postnatal care for first 6 weeks</p>	
EMERGENCY CARE	<p>Establishing an intravenous infusion) line, Simple tracheostomy, Management of convulsion, Control of bleeding Cardio-pulmonary resuscitation, Assisted respiration (e.g. Ambubag, etc.) Immobilization of fractures (using splints, neck collars, etc) to ease transportation of patients, Aspiration of mucus plug to clear airways</p>	P/S
OBSTETRIC/ GYNAECOLOGY	<p>Normal deliveries, Multiple delivery, assisted deliveries and caesarean sections including admission Emergency situations (typically excluded except to save the life of patient: Evacuation of uterus (Dilatation and curettage) Hysterectomy, in case of postpartum haemorrhage Emergency Salpingectomy Repair of Uterus; Cervical tear</p>	P/S
NEONATAL CARE*	<p>Perinatal care for the following conditions: Ophthalmia neonatorum, infections, mild to moderate sepsis, physiological jaundice, use of phototherapy, Incubator care for new-bornn</p>	P
COMMON AILMENTS	<p>Malaria and other acute uncomplicated illnesses Diarrheal diseases Acute respiratory tract infection Acute gastrointestinal infections Voluntary counselling & testing for HIV Uncomplicated pneumonia Simple anaemia Simple skin diseases Worm infestation Other uncomplicated bacteria, fungal, parasitic and viral infections and illnesses. First aid Acute exacerbations for conditions such as arthritis and minor musculoskeletal diseases</p>	P/S

	Emergency care Yearly check-up including physical examination, blood pressure, vision testing.	
SURGICAL SERVICES	Minor surgeries: Circumcision, Ear-piercing, Incision and drainage Lumpectomy and Suturing of lacerations	P/S
	Intermediate surgeries: Herniorrhaphy; Appendectomy	S
CHILDHOOD ILLNESSES	Routine child immunization as provided by NPI Assessment of nutritional status Common childhood illness diagnosis and treatment Feeding problems, nutritional advice and health education, etc. Under-five growth monitoring 73	P
EYECARE	Treatment of minor eye ailments including: Simple bacterial, fungal and parasitic eye infections Ophthalmia Neonatorum	P
LABORATORY INVESTIGATIONS AND DIAGNOSTIC TESTS	Malaria Parasite, Widal, Full Blood Count, PCV, Urinalysis, ESR, Fasting or Random Blood sugar Pregnancy test (urine), Microscopy (sputum and stool) HIV screening test, VDRL, Blood group, cross matching	P/S
ADVANCED DIAGNOSTIC SERVICES AT SECONDARY LEVEL	Electrocardiography (ECG)	P/S
ANNUAL MEDICAL CHECK-UP	Comprehensive physical examinations, urinalysis, PCV, Blood check, cholesterol check and blood sugar check at designated centres.	P/S
RADIOLOGICAL INVESTIGATIONS	Upper limb: Hand/Finger, Wrist, Forearm (Radius & Ulnar), Elbow, Humerus, Shoulder, Clavicle	S
	Lower limb: Foot/Toe, Ankle, Leg (Tib/a/fibula), Knee, Femur/Thigh, Hip, Pelvis (AP), Pelvis & Hip	S
	Thorax: Chest (PA/AP), Chest (PA/LATERAL), Chest for ribs (Oblique), Apical/Lordotic, Sternum	S
	Vertebrae: Cervical spine, Lateral Neck (Soft tissue), Thoracic Spine, Thoraco-Lumbar Spine,	S

	Lumbar Spine, Lumbo-Sacral spine, Sacrum, Coccyx, Sacro-Iliac Joint (5.1J), Cervical spine (Oblique)	
	Skull: Skull series 2 views, Skull series all views, Skull series sinuses	S
	Soft tissue: Abdominal and barium studies, Plain Abdominal and barium studies, Supine + erect Barium swallow, Barium enema, Ultrasound, Intravenous pyelogram, cyst urethrogram	S

KWARA STATE FORMAL HEALTH PLAN BENEFIT PACKAGE (N6000)

BENEFIT	DETAILS	Level of care ¹
REGISTRATION & CONSULTATION	Registration	P/S
	Consultation	P
SPECIALIST CONSULTATION	Consultation with specialists such as surgeons, gynecologist, pediatricians, physicians and other specialists defined in the benefits package	S
CHRONIC CARE	Hypertension, Diabetes type 2	P/S
INPATIENT CARE	Maximum days of hospital stay - 5 nights. Pre-authorization required from KWHIA In case of prolonged stay. In case of extended stay, due diligence will be carried out by KWHIA after which permission and authorization is granted for prolonged stay.	P/S
MATERNAL CARE	Family planning counselling services Presumptive malaria treatment drugs Identification of danger signs affecting pregnant women Vaccination Foetal growth monitoring Monitoring of danger signs Postnatal care for first 6 weeks	P/S
EMERGENCY CARE	Establishing an intravenous (Infusion) line, Simple tracheostomy, Management of convulsion, Control of bleeding, Cardio-pulmonary resuscitation, Assisted respiration (e.g., Ambubag, etc.), Immobilization fractures (using splints, neck collars, etc.)	P/S

	to ease transportation of patients, Aspiration of mucus plug to clear airways	
OBSTETRIC/ GYNAECOLOGY	Normal deliveries, Multiple delivery, assisted deliveries and caesarean sections including admission. Emergency situations (typically excluded except to save the life of patient: Evacuation of uterus (Dilatation and curettage) Hysterectomy, in case of postpartum hemorrhage Emergency Salpingectomy to Repair of Uterus; Cervical tear	P/S
NEONATAL CARE*	Perinatal care for the following conditions: Ophthalmia neonatorum, Infections, mild to moderate sepsis, physiological jaundice, use of phototherapy, Incubator care for new-born	P
COMMON AILMENTS	Malaria and other acute uncomplicated illnesses Diarrheal diseases Acute respiratory tract infection Acute gastrointestinal infections Voluntary counselling & testing for HIV Uncomplicated pneumonia Simple anemia Simple skin diseases infestation Other uncomplicated bacteria, fungal, parasitic and viral infections and illnesses. First aid Acute exacerbations for conditions such as arthritis and minor musculoskeletal diseases Emergency care Yearly check-up including physical examination, blood pressure, vision testing	P/S
SURGICAL SERVICES	Minor surgeries: Circumcision, Ear-piercing, Incision and drainage Lumpectomy and Suturing of lacerations	P/S
	Intermediate surgeries: Herniorrhaphy; Appendectomy	S

CHILDHOOD ILLNESSES	Routine child immunization as provided by NPI Assessment of nutritional status Common childhood illness diagnosis and treatment Feeding problems, nutritional advice and health education, etc. Under-five growth monitoring	S
EYECARE	Treatment of minor eye ailments including: Simple bacterial, fungal and parasitic eye infections Ophthalmia Neonatorum	P
LABORATORY INVESTIGATIONS AND DIAGNOSTIC TESTS	Malaria Parasite, Widal, Full Blood Count, PCV, Urinalysis, ESR, Fasting or Random Blood sugar Pregnancy test (urine), Microscopy (sputum and stool) HIV screening test, VDRL, Blood group, cross matching	P/S
RADIOLOGICAL INVESTIGATIONS	Upper limb: Hand/Finger, Wrist, Forearm (Radius & Ulnar), Elbow, Humerus, Shoulder, Clavicle	S
	Lower limb: Foot/Toe, Ankle/Leg(Tibula,Fibula), Knee, Femur/Thigh, Hip, Pelvis(AP), Pelvis & Hip	S
	Thorax: Chest (PA/AP), Chest (PA/LATERAL), Chest for ribs (Oblique), Apical/Lordotic, Sternum	S
	Vertebrae: Cervical Spine, Lateral Neck. (Soft tissue), Thoracic Spine, Thoraco-Lumbar Spine, Lumbar Spine, Lumbo-Sacral Spine, Sacrum, Coccyx, Sacroiliac Joint (S.1.5), Cervical Spine (Oblique)	S
	Skull: Skull series 2 views, Skull series all views, Skull series sinuses	S
	Soft tissue: Abdominal and barium studies, Plain Abdominal and barium studies, Supine + erect Barium swallow, Barium enema, Ultrasound, Intravenous pyelogram, cyst urethrogram	S

KWARA STATE FORMAL HEALTH PLAN BENEFIT PACKAGE (SUBSIDIZED)

BENEFIT	DETAILS	Level of care¹
REGISTRATION & CONSULTATION	Registration	P/S
	Consultation	P

INPATIENT CARE	<p>Maximum days of hospital stay - 5 nights.</p> <p>Pre-authorization required from KWHIA In case of prolonged stay.</p> <p>In case of extended stay, due diligence will be carried out by KWHIA after which permission and authorization is granted for prolonged stay.</p>	P/S
MATERNAL CARE	<p>Family planning counselling services</p> <p>Presumptive malaria treatment drugs</p> <p>Identification of danger signs affecting pregnant women</p> <p>Vaccination</p> <p>Foetal growth monitoring</p> <p>Monitoring of danger signs</p> <p>Postnatal care for first 6 weeks</p>	P/S
EMERGENCY CARE	<p>Establishing an intravenous (Infusion) line, Simple tracheostomy, Management of convulsion, Control of bleeding, Cardio-pulmonary resuscitation, Assisted respiration (e.g., Ambubag, etc.), Immobilization fractures (using splints, neck collars, etc.) to ease transportation of patients, Aspiration of mucus plug to clear airways</p>	P/S
OBSTETRIC/ GYNAECOLOGY	<p>Normal deliveries, Multiple delivery, assisted deliveries and caesarean sections including admission.</p> <p>Emergency situations (typically excluded except to save the life of patient: Evacuation of uterus (Dilatation and curettage)</p> <p>Hysterectomy, in case of postpartum hemorrhage</p> <p>Emergency Salpingectomy to</p> <p>Repair of Uterus; Cervical tear</p>	P/S
NEONATAL CARE*	<p>Perinatal care for the following conditions: Ophthalmia neonatorum, Infections, mild to moderate sepsis, physiological jaundice, use of phototherapy, Incubator care for new-born</p>	P
COMMON AILMENTS	<p>Malaria and other acute uncomplicated illnesses</p> <p>Diarrheal diseases</p> <p>Acute respiratory tract infection</p> <p>Acute gastrointestinal infections</p> <p>Voluntary counselling & testing for HIV</p>	P/S

	<p>Uncomplicated pneumonia</p> <p>Simple anemia</p> <p>Simple skin diseases</p> <p>infestation</p> <p>Other uncomplicated bacteria, fungal, parasitic and viral infections and illnesses.</p> <p>First aid</p> <p>Acute exacerbations for conditions such as arthritis and minor musculoskeletal diseases</p> <p>Emergency care</p> <p>Yearly check-up including physical examination, blood pressure, vision testing</p>	
SURGICAL SERVICES	<p>Minor surgeries:</p> <p>Circumcision, Ear-piercing, Incision and drainage</p> <p>Lumpectomy and Suturing of lacerations</p>	P/S
	<p>Intermediate surgeries:</p> <p>Herniorrhaphy; Appendectomy</p>	S
CHILDHOOD ILLNESSES	<p>Routine child immunization as provided by NPI</p> <p>Assessment of nutritional status</p> <p>Common childhood illness diagnosis and treatment</p> <p>Feeding problems, nutritional advice and health education, etc. Under-five growth monitoring</p>	S
EYECARE	<p>Treatment of minor eye ailments including: Simple bacterial, fungal and parasitic eye infections Ophthalmia Neonatorum</p>	P
LABORATORY INVESTIGATIONS AND DIAGNOSTIC TESTS	<p>Malaria Parasite, Widal, Full Blood Count, PCV, Urinalysis, ESR,</p> <p>Fasting or Random Blood sugar</p> <p>Pregnancy test (urine), Microscopy (sputum and stool)</p> <p>HIV screening test, VDRL, Blood group, cross matching</p>	P/S
RADIOLOGICAL INVESTIGATIONS	<p>Upper limb: Hand/Finger, Wrist, Forearm (Radius & Ulnar), Elbow, Humerus, Shoulder, Clavicle</p>	S
	<p>Lower limb: Foot/Toe, Ankle/Leg(Tibula,Fibula), Knee, Femur/Thigh, Hip, Pelvis(AP), Pelvis & Hip</p>	S
	<p>Thorax: Chest (PA/AP), Chest (PA/LATERAL), Chest for ribs (Oblique), Apical/Lordotic, Sternum</p>	S

	Vertebrae: Cervical Spine, Lateral Neck. (Soft tissue), Thoracic Spine, Thoraco-Lumbar Spine, Lumbar Spine, Lumbo-Sacral Spine, Sacrum, Coccyx, Sacro-iliac Joint (S.1.5), Cervical Spine (Oblique)	S
	Skull: Skull series 2 views, Skull series all views, Skull series sinuses	S
	Soft tissue: Abdominal and barium studies, Plain Abdominal and barium studies, Supine + erect Barium swallow, Barium enema, Ultrasound, Intravenous pyelogram, cyst urethrogram	S

EXCLUSIONS

- Specialized surgeries (Brain, kidney transplant)
- In vitro fertilization (IVF)
- Hormone replacement therapy
- Congenital abnormalities/Birth defects
- Self-inflicted injuries
- Drug addiction
- Provision of prosthesis
- Cancer Management/Treatment

FOR MORE ENQUIRIES CONTACT US AT:

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