

2025 Health-Plan Comparison

2025 Affordable Health Insurance Plan Comparison

Prepared by Amssurity Insurance Agency

Insurer	Plan	IP Limit	OP Limit	Maternity	Dental/ Optical	Waiting Periods (Illness / Maternity / Pre-existing)	Medical Exam?
Madison	Betterlife Budget	500K–1.5M	50K–100K	Yes	Yes	30d / 10m / 12m	Age 55+
Britam	Bima ya Mwananchi	75K–500K	30K–75K	20K–30K	Yes	30d / 10m / 12m	Age 55+
Old Mutual	Afyaimara County	100K–1M	25K–50K	30K–50K	Yes	28d / 12m / 12m	Age 60+
APA	Afya Nafuu	100K–1M	30K–100K	50K–100K	No	30d / 12m / 12m	Age 55+
Jubilee	J-Care Cover Bora	250K–500K	—	Yes (IP)	—	— / 9m / 12m	None <60
Jubilee	J-Care Johari	200K–400K	40K–50K	40K–50K	—	30d / 12m / 12m	None <60
GA	SME Economy	300K–5M	50K–200K	75K–150K	Yes	30d / 6m / 6m	None <55
AAR	ShwAARi	250K–1M*	Shared	Yes	Yes	7d / 10m / 10m	No
CIC	Afya Bora	250K (shared)	50K (shared)	Yes	—	30d / 10m / 6m	Age 55+

**AAR ShwAARi uses one shared limit that covers both inpatient and outpatient.*

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Benefits & premiums subject to insurer approval. See policy wording for full terms.