

KENYA ETA UPDATE: MANDATORY HEALTH INSURANCE NOW A REQUIREMENT FOR ALL FOREIGN TRAVELLERS

EFFECTIVE 6 OCTOBER 2026 | IMMIGRATION & EMPLOYMENT LAW ADVISORY

WHAT YOU NEED TO KNOW

EFFECTIVE 6 OCTOBER 2026, KENYA'S ELECTRONIC TRAVEL AUTHORISATION (ETA) SYSTEM NOW REQUIRES ALL FOREIGN NATIONALS TO HOLD VALID HEALTH INSURANCE AS A MANDATORY CONDITION OF OBTAINING AN ETA. THIS REQUIREMENT WAS INTRODUCED BY GAZETTE NOTICE NO. 11492 DATED 30TH JULY 2026 AND APPLIES TO ALL APPLICANTS REGARDLESS OF NATIONALITY OR PURPOSE OF TRAVEL.

What Has Changed?

Kenya has introduced a mandatory inbound travel health insurance requirement for all persons applying for an Electronic Travel Authorisation (eTA). The requirement was gazetted under Gazette Notice No. 11492, published in the Kenya Gazette Vol. CXXVIII No. 129, dated 30 July 2026, pursuant to section 26(6) of the Social Health Insurance Act, 2023, as read together with Regulation 70(2)(b) of the Social Health Insurance Regulations, 2024. The requirement came into effect on 6 October 2026 and was implemented directly into the eTA portal. All applicants must now address the insurance requirement before their eTA application can proceed.

Minimum Insurance Cover Required

As gazetted, the cumulative policy benefit limit must not be less than USD 50,000. The minimum policy benefits specified in the Schedule to the Gazette Notice are as follows:

Policy Benefit	Minimum Insurable Limit
Medical expenses	USD 20,000
Emergency medical transportation	USD 25,000
Prescribed medicines	USD 300
Mental illness	USD 1,000
Repatriation of mortal remains	USD 5,000
TOTAL CUMULATIVE MINIMUM LIMIT	USD 50,000

Source: Gazette Notice No. 11492, Kenya Gazette Vol. CXXVIII No. 129, 30 July 2026.

What Insurance is Accepted?

The gazette specifies that the mandatory inbound travel health insurance must be provided by insurers approved and licensed under the Insurance Act, Cap. 487. The Cabinet Secretary for Health has since clarified that insurance purchased from the applicant's home country will be accepted, provided it meets the minimum benefit thresholds set out above.

In practice, however, the eTA portal currently offers an option to verify an existing insurance policy but this verification function does not appear to be producing results. As things stand, the only fully functional option within the portal is to purchase health insurance directly through the eTA platform. The stated cost is USD 44, however testing of the system shows the total amount at checkout amounts to USD 52. Applicants should budget for the higher figure.

What About Persons With an Existing Valid eTA?

Persons who already hold a valid eTA issued before 6 October 2026 are expected to be required to pay for the health insurance upon their arrival in Kenya. We advise all affected individuals and their employers to plan for this in advance and seek legal guidance where necessary.

Legal Challenge Pending

It is important to note that there is an ongoing court case challenging the constitutionality of this health insurance requirement. Despite a pending injunction regarding implementation, the eTA system has nonetheless been updated to include this requirement. There remain significant legal gaps in how this policy has been rolled out. We are monitoring the matter closely and will provide updates as the situation develops.

Current eTA Requirements Checklist

Aside from the new health insurance requirement, all other eTA requirements remain unchanged. The current checklist for applicants is as follows:

- Valid Passport
- Inbound and outbound flight tickets
- Proof of accommodation
- Phone number and email address
- Next of kin's name, phone number and email address
- Mandatory inbound travel health insurance with a minimum cumulative benefit of USD 50,000 (new requirement effective 6 October 2026)**
- Cover letter from the organisation (for Business Visa applicants only)



Advisory to Employers and HR Teams

If you manage expatriate staff or regularly facilitate eTA applications and work permits for foreign nationals in Kenya, this change directly affects your immigration and onboarding processes. We recommend reviewing your pre-travel checklists and internal procedures immediately to ensure compliance.

AMM LAW AFRICA is available to assist with eTA applications, immigration compliance, work permit processing and all related employment law matters. Get in touch with our team today.