Uganda Editors' Guild

Stronger together

# JOURNALIST'S INSURANCE SCHEME

## Covering Those Who Cover the Story

Stories of Health, Protection and Resilience from Uganda's Journalists



**Vision**:Foster a professional and viable media that effectively plays its role in advancing a democratic society
**Mission:**Contribute towards deepening media independence and press freedom in the country and beyond, by bringing together senior editors, scholars of journalism and media studies for fraternity, networking, fellowship and leadership.

## Introduction

Journalism is more than a profession, it is a vital service that connects communities and holds power to account. Yet for many journalists in Uganda, especially freelancers, women, and rural correspondents, the realities of their work come with risks to their health and livelihood. Without employer-supported health insurance or paid sick leave, illness or injury can mean lost income and delayed care, threatening their capacity to continue reporting.

In response, the Uganda Editors' Guild (UEG), with support from the Danish Embassy in Uganda, launched the Journalist Insurance Scheme in 2025 designed to provide access to medical care and protect essential equipment. The scheme offers much-needed support to journalists working in challenging and unpredictable environments.

This booklet presents real stories from 10 journalists of the 35 that are currently covered by the scheme, many of whom are women, freelancers, and rural reporters. Their accounts reveal how the scheme has enabled timely treatments, eased concerns during demanding assignments, supported recovery from surgery and pregnancy, and helped replace crucial reporting tools like cameras. At the same time, these stories highlight areas where the scheme could grow, with beneficiaries calling for broader outpatient coverage, easier access to services, and expansion to include more journalists across the country.

The Guild is currently financially constrained to expand this scheme to cover more Journalists. We therefore welcome partnerships and support from media development partners and everyone concerned about the safety of Journalists.

## Stories from journalists' insurance scheme

To assess if the insurance scheme was making any meaningful change in the lives of journalists, the team at the secretariat conducted interviews with ten of the beneficiaries of this scheme. Below are amazing stories of safety, peace of mind and a new hope for Journalists. Enjoy!

# “It Was 3 a.m. and Every Minute Mattered”:  Jamil’s survival story

**Jamil Sekajja Junior | UBC TV**

*A 3 a.m. emergency revealed both the value of support and the need for seamless hospital records.*



Freelance journalist Jamil Sekajja Junior describes a demanding period in his work and family life.

Following his father’s death, he became one of the people responsible for supporting and caring for his family. That responsibility, he says, has not always been easy, particularly when unexpected challenges arise.

During coverage of the National Unity Platform presidential campaign, he lost phones, had his laptop damaged and often spent long hours without eating because of the conditions in which the team was working. Over time, he developed serious stomach problems.

*“ It was around 3:00am in the morning, I experienced a severe stomach attack. At the time, I only had 100,000 Ugandan shillings with me. I went to Spes Medical Centre in Kitintale.” He narrated.*

After examining him, medical staff told him the condition required immediate treatment. Jamil presented his Journalist Insurance Scheme card with relief knowing he had remained with less than 100,000 after transporting himself to hospital.

“I was initially informed that my details were not yet appearing in the hospital system. However, the insurance officers worked with the hospital to resolve the issue, enabling me to receive the treatment I urgently needed.” He adds.

His account demonstrates the scheme’s direct value during an emergency.

“As a freelancer, I face many challenges in my day to day work and personal life, most of which are financially demanding.”

Jamil says he is deeply grateful for the scheme and the partners that have made it possible.

# “Without the Insurance; my wife would have had to mobilise for money for my treatment”: Nyeko’s story

**Nyeko Christopher | Vision Group**

*With no emergency funds available, Nyeko's insurance eased pressure on him and his family.*



On a Saturday morning, Nyeko Christopher began feeling unwell and experienced chest pain.

When he visited the C-Care Clinic in Gulu City, he was diagnosed with typhoid.

"Because of the chest pain, I also underwent a chest X-ray. When I presented my insurance and was notified of how much was deducted, the figures gave me a clear sense of how much of my cover had been used."

At the time, Nyeko says he did not have emergency savings available to pay for treatment himself.

"My wife, who would otherwise have struggled to mobilise money for my treatment and medication, was also very relieved and happy when I told her that I was able to use the insurance card to cover the expenses."

Nyeko is grateful for the support. His experience shows how a functioning route to treatment can matter when illness arrives unexpectedly and savings are limited.

> "Having access to the insurance made a significant difference during a difficult moment." — **Nyeko Christopher**

His testimony makes visible the family ripple effect of medical cover: when a journalist can access care, the people closest to them may also be spared an immediate financial scramble.

## Beyond Health Cover: Protecting the Cameras Journalists Need to Work

### Mone Robert | Bidibidi FM

*The scheme helped Mone access healthcare and replace a damaged camera lens needed for reporting.*



Mone Robert of Bidibidi FM says the insurance scheme helped him through more than one medical incident. While working in the field with transport provided by the Office of the Prime Minister, he developed an acute headache and a stomach illness. He used his insurance card to receive treatment at Pearl Medical Centre. He had also accessed care at Lacor Hospital.

Before the scheme, Mone says he relied on self-medication and lower-level government facilities but Insurance made it possible for him to seek care he could not easily have paid for at that moment. He says it reduced the time spent waiting and helped him access what he considered superior treatment.

“I would like to testify that I have been relying on self medication and lower government health facilities for treatment because of the high cost involved in getting treatment in better health centers including Lacor and IMC in Gulu.” Mone Robert.

The support reached beyond healthcare. In June, his camera lens was damaged in the field after striking an object. With support from the Guild, he received compensation to buy a replacement. Without timely help, he says, raising enough money for new equipment would have been difficult.

“With support from Uganda Editors’ Guild, I was able to get compensation to buy a new camera of which it would have been difficult for me to raise money to buy new equipment.” — Mone Robert

For Mone, a camera is more than an item of property: it is part of the work that enables him to report.

His experience demonstrates how protection for journalists and their professional equipment can support continuity in the field. He hopes the Guild and its benefactors continue providing this assistance to journalists facing financial and work-related challenges.

Would you like to be a partner with the Guild to expand this scheme? Reach out via info@ugandaeditorsguild.org or read more about the scheme here:Insurance scheme – The Uganda Editors’ Guild

# A Lifeline for a Freelancer Without a Fixed Salary

**Opoka Denis | Mega FM, freelance, Kitgum**

*Physiotherapy and complete courses of treatment helped Opoka regain ground after years of worry about costs.*



Opoka Denis, a freelance journalist with Mega FM in Kitgum, describes health cover as a lifeline for someone without a fixed salary.

Severe back pain had taken him to health facilities in Kitgum and Gulu, but the cost of care made it hard to continue. After he received an insurance card, he sought treatment at St. Joseph's Hospital in Kitgum and was given medication for two weeks.

When the medication did not improve his condition, the hospital referred him for physiotherapy. Opoka was able to attend five sessions through the scheme.

He also recalls recurring illnesses that he couldn't afford treating.

"Before, malaria and typhoid attacked me frequently. Due to financial constraints, I rarely completed my medication, causing recurring attacks. That has now stopped, as the scheme enabled me to get full treatment and recover completely ."

With the scheme's support, he says, he was able to complete treatment and recover. For Opoka, access meant more than visiting a clinic; it helped him finish the care that had previously been interrupted by cost.

> "I sincerely thank the Uganda Editors' Guild (UEG) for enrolling me in the Journalist Insurance Scheme. As a freelancer without a fixed salary, this scheme has been a lifeline." He says.

His appreciation comes with a clear concern. Opoka says the UGX 500,000 outpatient limit is too small and can be consumed quickly, particularly when some facilities charge more after seeing an insurance card.

His testimony offers both evidence of practical help and a direct request for the scheme to ensure outpatient cover stretches far enough to meet members' needs.

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# Reporting with Greater Confidence- Ngabo is grateful

**Ngabo Tonny | CBS**

*Even before a claim, peace of mind can change how a journalist approaches the field.*



Ngabo Tonny has not fallen sick since he joined the Journalist Insurance Scheme. Yet he says the cover has already made a difference.

“Before this insurance, there was always a silent fear at the back of my mind. What if something happens to me while on assignment? How will I cover the medical bills? That fear often made me hesitant to take on risky but important stories. Now, I can cover stories from the field, including late-night assignments and volatile areas, without that constant anxiety.”

The scheme has not made dangerous places safe, nor removed the need for newsroom precautions. What has changed, in his account, is the fear of facing a medical bill alone if he becomes ill or is hurt.

Ngabo calls the scheme a safety net for journalists working in unpredictable conditions and confidence for their reporting.

> “Knowing that my health and life are covered has boosted my confidence and professionalism as a journalist.”

His experience highlights a preventive side of insurance. Knowing that some support is available can reduce anxiety before an emergency, and can help a reporter focus on preparation and the work itself.

He expressed gratitude to the Guild and its partners for thinking about journalists’ welfare.

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# How Health Insurance Supported Her Journey into Motherhood

Charity Akullu | NMG

*Medical cover supported Charity through financial uncertainty, pregnancy and the arrival of her daughter.*



For a freelance journalist like Charity Akullu, whose payment arrives at the end of the month and depends on stories filed, sickness can be double trouble.

She describes her income as uncertain and sometimes barely enough for basic needs.

“When illness comes on top of the fact that your income is not assured daily, paying for treatment always feels out of reach.” She narrates.

Charity says the insurance card changed the calculation: instead of anxiety about cost, she could seek care and focus on getting well.

“With the insurance card in hand, the anxiety of affording treatment gave way to my relief. I can now walk into a health facility and receive proper services without mounting costs. This access restored not only my health but also my ability to keep working.” She says.

Her story also followed a major life transition. She describes the initiative as affirming the dignity of women journalists and helping them balance their work with motherhood.

“Having just conceived, the insurance card became a lifeline covering both inpatient and outpatient medical bills, and most importantly, supporting my maternity journey. I was able to receive quality medical services in a reputable hospital, and today I joyfully share that I have safely delivered a beautiful baby girl.”

Charity is grateful to Uganda Editors Guild and partners for uplifting the dignity of female journalists.

“Your generosity with the insurance scheme has not only safeguarded my health but has also uplifted our dignity as female journalists, ensuring that we can balance our professional calling with the demands of motherhood without fear for medical bills.”

# Ahmed Wetaka: The Reassurance of Knowing Care Is Within Reach

Ahmed Wetaka | URN

*A simple assurance can ease the question that follows an unexpected illness: how will I pay for care?*



Ahmed Wetaka says  demanding schedules and unpredictable assignments do not always come with reliable income or medical benefits.

When illness strikes, the need for treatment is joined by an urgent financial question, where will the money come from?

For Ahmed, the insurance offers a measure of security. He is grateful that the Guild has thought about the welfare of journalists and provided access to insurance.

“When the Editors Guild provided us with health insurance, I saw it as a much-needed lifeline. For journalists, whose work often comes with demanding schedules, unpredictable assignments and limited financial resources, having health insurance offers a sense of security. It means that when illness strikes, you do not necessarily have to start wondering where the money for treatment will come from.”

Ahmed’s gratitude sits alongside the wider work of making sure the scheme continues to respond to journalists’ real circumstances.

“For that, I am genuinely grateful to the Editors Guild and Prudential for thinking about our welfare.”

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# The Burden of Surgery Eased-Journalist Johnisan Ocakacon

Johnisani Ocakacon | Vision Group

*Help with surgery and medication eased the burden on a freelancer with family responsibilities.*



When Johnisani Ocakacon needed minor surgery on his left leg, he faced the same balancing act familiar to many freelancers: pay for treatment, keep up with family needs and try not to lose momentum at work. He says that on his modest income it would have been very difficult to meet the medical costs alone.

The Journalist Insurance Scheme helped cover some of the expenses associated with the surgery and medication.

"Before I enrolled in the Journalist Insurance Scheme, accessing decent medical treatment was often a challenge whenever I fell sick. The support provided through the scheme has therefore made a significant difference in my life. It has reduced the financial burden associated with medical care and given me peace of mind to concentrate on my work." He narrates.

He appreciates the Guild for recognising the needs of vulnerable journalists, particularly freelancers and people with limited resources. He hopes the scheme will continue and grow stronger so that more journalists can benefit. His account is both a personal testimony of support and a call to sustain the programme.

"As a result, I have become more productive and able to carry out my daily responsibilities as a journalist without constantly worrying about how I will meet medical expenses." **— Johnisani Ocakacon**

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# Peace of Mind, with Room for Better Access

**Namugenyi Marjorine | Vision Group**

*A positive experience, and a practical request for a wider choice of health facilities.*



Namugenyi Marjorine describes her experience with the Journalist Insurance Scheme as positive. Knowing that she has medical cover and can access healthcare when she needs it gives her peace of mind. She says the service has generally been good and that she has not encountered major challenges or complaints.

“The service has generally been good, and I have not experienced any major challenges or complaints. I also appreciate the support and convenience that comes with being part of the scheme, especially considering the importance of accessible healthcare for journalists. “

Namugenyi also points to a way the scheme could serve members better: widen the range of health facilities available.

She remains grateful for the support and believes the scheme is making a difference.

“I am grateful to be part of the Journalist Insurance Scheme and for the support it has provided. I believe the scheme is making a meaningful difference, and with a few improvements, it can serve journalists even better”

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# From Self-Medication to Seeking Health Care: A journalist's turning point when painkillers could no longer work

## Godfred Eyoku | URN



*The insurance card helped Godfred move from self-medication to professional treatment.*

Godfred Eyoku says he used to avoid going to hospital when he fell sick. The process felt long, so he would buy simple painkillers and carry on. That approach changed with the insurance scheme.

" I am the kind of person who always feared going to the hospital whenever I fell sick because of the long process. I used to just buy simple painkillers and life continued. However, just last month, I suddenly fell seriously ill and not even painkillers could stop it. I was passing blood in the stool. It worried me a lot because I had not yet thought about my card, then I just remembered it. I smiled and rushed straight to Fitman Clinic, where I was immediately diagnosed with ulcers and got medication instantly. This was my first time receiving serious treatment. " He says.

For Godfred, the card provided a route into care at a moment when he might otherwise have continued trying to manage the problem himself.

He is grateful for the scheme and says it has given him hope.

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# Finding Care When His Salary Wasn't Enough: The story of Rashul




**Rashul Adidi | Nation Media Group, Koboko**

When Rashul Adidi fell ill with ulcers and was admitted to Mengo Hospital, he was confronted with a reality familiar to many journalists: sickness does not wait for a stable salary, a permanent contract or a convenient moment in the news cycle.

For journalists working outside Uganda's major urban centres, an illness that requires hospitalisation can bring significant medical, travel and accommodation costs. Without insurance, those costs can quickly become overwhelming.

Rashul, a journalist attached to Nation Media Group in Koboko, was able to access the treatment he needed through the Uganda Editors' Guild insurance scheme.

Sharing his experience during the 4th Annual Editors' Convention, he said the cover had become particularly important because of the high cost of healthcare in Uganda.

"I don't know what I would have done without the insurance, ulcers hurt me so much that for a moment I couldn't even work. My income from my salary could never have supported me enough to get the treatment I needed. Thanks to The Guild for this scheme." He said.

He urged the Guild to extend the scheme to more journalists and make its sustainability a priority. His experience holds two lessons together: insurance helped him access hospital treatment, and the scheme must keep improving everyday access if it is to serve journalists through the full course of care.

# For Rosemary Anena, Health Insurance Means “Peace of Mind”

## Rosemary Anena | Freelance journalist

*For a freelancer, cover can mean a little less fear about the next illness—and the next assignment.*




Freelance journalism often means working without the benefits that come with a permanent contract. Income may depend on the next assignment or published story. If illness arrives, the journalist faces not only the cost of treatment but also the possibility of losing work while recovering. Rosemary Anena knows that uncertainty from the inside.

A beneficiary of the Uganda Editors’ Guild insurance scheme, Rosemary says the knowledge that she can seek care if she needs urgent medical attention has reduced her anxiety. She shared her experience at the 4th Annual Editors’ Convention, where she placed a human face on a persistent welfare gap: reporters may be expected to cover challenging environments without reliable medical cover or paid sick leave.

Rosemary calls the scheme an “investment in journalists.” The phrase captures a value beyond the payment of a medical bill. Support that helps a reporter get care can also help protect the person’s ability to keep working and contributing to public life. For freelancers especially, being able to think about a health emergency without immediately calculating the full cost can bring meaningful reassurance.

“I thank the Guild for investing in Journalism; this insurance has given me a peace of mind because I don't have to always calculate my salary and how much must go for my medical care.” She said,

Believing that the scheme could benefit some of her colleagues that she has witnessed struggling with medical care, Rosemary called on the Guild to cover more journalists in the scheme.

# “The Safety Net That Took Esther Akanyo to the Field”

Esther Akanyo | Field reporter

*Insurance gave Esther greater confidence to witness a wildlife incident firsthand.*



When news emerged that wild animals had invaded a community, Esther Akanyo faced a familiar reporting decision. She could remain at a distance and interview people by phone, or travel to the affected area to see what was happening and speak with residents herself. Reporting in person promised richer context, but a field assignment in an uncertain setting carries risks.

Esther chose to go. She says knowing that she could access medical care if something happened gave her the confidence to make the journey. The insurance did not remove the possibility of an accident or other emergency. It changed how alone she felt in weighing that risk.

Esther described the initiative as “more than simply a health insurance scheme.” The assignment showed her how a safety net can shape the reporting process itself. A journalist who reaches a community can observe conditions, hear from people directly affected and test what they have been told. Those details help audiences understand events more fully than a phone interview alone may allow.

Her story is not an argument for sending reporters into danger because they are insured. Esther’s experience points in the opposite direction: insurance should sit alongside preparation, risk assessment and newsroom safety measures. It can support a journalist, but it cannot substitute for responsible planning. When welfare is taken seriously, journalists are better placed to do careful field reporting and return safely.