



NATIONAL HEALTH INSURANCE SCHEME

PRIVATE SECTOR TARIFF AND BENEFITS PACKAGE

OPERATIONAL MANUAL FOR THE DIAGNOSTIC CENTRES

Towards Universal Health Coverage in Zambia

2020

1 BENEFITS PACKAGE

1.1 Included Services

This is the benefit package of the National Health Insurance Scheme (NHIS) offered to its esteemed beneficiaries. Health care benefits in this package include but not limited to the following: -

- a) **Registration and Consultation** - This cover for costs related to Registration and Consultation of patients.
- b) **Pharmaceutical Services and Blood products** - it covers for the costs of medicines prescribed in Generic names, Blood products and medical consumables. It includes a medicines list recommended from time to time to meet members evolving needs.
- c) **Investigations** - It provides for the costs of Investigations, Imaging and other Diagnostic tests as per the Investigation List in the benefits package.
- d) **Surgical Services** - It covers for the cost of medical Procedures, Minor, Major and Specialized surgical services listed in the benefit package.
- e) **Inpatient Care Services** - This covers for the costs of daily patient admission, Intensive Care Unit, High Dependency Unit Services for the daily admission costs depending on the level of the facility and the agreed DRG bundled fee schedule which includes costs of drugs, staff, lab investigations, medical consumables, catering, laundry, cleaning, disinfection, admin costs and Capital maintenance of Buildings and equipment.
- f) **Physiotherapy and rehabilitation services** - This is provided to inpatients and outpatients where the facility has specialties for these services.
- g) **Spectacles** - The NHIS also pays for visual corrective spectacles to the member once every three years.
- h) **Dental and Oral health Services** - It covers services for inpatients and outpatients related to oral health. This includes dental conservation surgeries (Carries and dental filling), gum diseases, dental extractions, and root canal treatment.
- i) **Medical/ Denture/Orthopedic Appliances** - It is provided for supportive orthopedic and medical appliances which are determined by the NHIMA from time to time.

1.2 Excluded Services

Health Care Services not listed in this package are not covered by the NHIS. These include but not limited to the following: -

- a) Public health care services under government or Donor vertical programs, epidemic and disasters,
- b) Purchases of cosmetic items, wheelchairs or prosthetic appliances not listed,
- c) Illegal abortion and illicit drug use,
- d) Employment injuries or illness arising from occupational hazards which are compensated under other schemes,
- e) Cosmetic surgery and aesthetic treatments (unless where medically required),
- f) All costs for operations, medicines, treatment and procedures for cosmetic purposes,
- g) Holidays for recuperative purposes,
- h) Medicines and consumables not registered with ZAMRA including;
 - i. Toiletries, perfumes, deodorants and other beauty preparations,
 - ii. Slimming products,

- iii. Homemade remedies, and
- iv. Alternative medicines,
- i) Where a beneficiary is required to pay a penalty to any service provider which penalty is levied by health provider due to beneficiary not keeping an appointment,
- j) Costs of services rendered by or in respect of;
 - i. Persons not registered with recognized professional body in terms of legislation,
 - ii. Any institutions not registered in terms of legislation,
 - iii. Any procedure or treatment not supported by National treatment protocols or scheme protocols, and
 - iv. Any procedure, treatment or medication that is provided to members in the course of a clinical trial unless authorized by the scheme subsequent to an authorization request from a member. Treatment or participation in any health service deemed to be experimental. Experimental, for this policy, refers to treatment, medicine or other procedures that are a part of a research programme and have not been approved by the relevant medical board and/or accreditation authority,
- k) Trans-sexual surgery,
- l) Long-term in-patient nursing care (over 90 days per admission and 180 days per year for the insured person),
- m) Medical treatment of motor vehicle accident injuries covered by other insurance/funds arrangements, such as motor vehicle insurance and a Motor Vehicle Accident Fund,
- n) Treatment of occupational accidents and illness covered by Worker's Compensation Fund,
- o) Treatment of injuries resulting from declared national disasters in collaboration with the National Disaster Management and Mitigation Unit,
- p) Fertility treatment according to set criteria,
- q) Telephone charges, and
- r) Treatment Abroad

2 TARIFFS

A. Laboratory services

The tariffs will apply for the standalone Laboratory Health Facilities

Type of Laboratory Test	
Serology Immunology, virology	RPR test for syphilis
	TPHA Syphilis
	Rapid HIV Test - Determine
	Rapid HIV Test - SD Bioline
	Rapid HIV Test - Wantai
	Rapid duo HIV /syphilis test - SD Bioline
	Self-Test HIV Test (Oraquick)
	DBS Cards for NAT test
	Hepatitis A
	Hepatitis B Surface Antigen
	Hepatitis B Surface Antibodies
	Hepatitis B Core Antibodies
	Hepatitis C Antibody
	Rapid Hepatitis C
	Rapid Hepatitis B
	Rheumatoid Factor
	CD4, CD8 Count
	HIV Viral load Analysis/ PCR
Biochemistry, Tumour Markers, Hormones, Immunochemistry, Cardiac Makers	Magnesium
	Calcium
	Bicarbonate
	Cyclosporine
	Phosphorus
	Total Cholesterol
	Auto-Creatinine
	HDL cholesterol
	LDL cholesterol
	Blood Glucose
	Urea
	Albumin
	Total protein
	Acid phosphatase
	Uric acid
	Triglycerides
	Auto-BILIRUBIN D
	Auto-BILIRUBIN T
	Lipase
	LDH liquid
	CK NAC activated
	GOT (ASAT)
	GPT (ALAT)
	G-GT
	Alkaline phosphatase
	AMYLASE
	Iron TPTZ
	Iron studies
	Electrolytes (Na+, K+, Cl-, Bicar,)

	Blood Glucose using accucheck
Type of Laboratory Test	
	Glycated HB
	CSF Total Protein
	CSF Glucose
	Total Protein - Pleural Tap '-Effusion, etc
	C-reactive Protein
	Brain natriuretic peptide (BNP)
	ACTH test
	AFP Test
	Vitamin B12
	Cancer Antigen (CA) 125
	Cancer Antigen CA 15
	Cancer Antigen CA 19-9
	Cancer Antigen CA 72-4
	Carcinoembryonic Antigen CEA
	CK-MB STAT
	CMV IgG
	CMV IgM
	Herpes Simplex Virus (IgG and IgM) - same price for HSV1 and HSV2
	Cortisol
	DHEA-S
	Digoxin
	Estradiol
	Ferritin
	Folate
	free PSA
	Follicle-stimulating hormone
	Triiodothyronine (T3)
	Thyroxine (T4)
	HCG
	HCG+beta
	Human Growth Hormone
	IgE
	Insulin
	Luteinizing hormone
	Myoglobin
	Progesterone
	Prolactin
	proBNP
	Total PSA
	Rubella IgG
	Rubella IgM
	Sex Hormone Binding Globulin
	Testosterone
	Troponin I
	Troponin T
	Cardiac Enzymes
	Toxo IgG
	Toxo IgM
	H. Pylori Rapid
	H. Pylori Antigen
	Thyroid Stimulating Hormone (TSH)
	Serum Vitamin D

Type of Laboratory Test	
	Serum Vitamin B12
	Drugs of Abuse (DoA7)
	VMA (Vanillylmandelic Acid), 24 Hour Urine
	Adenosine Deaminase; Ada
	Aldolase
	Aldosterone, Serum
	Cardiolipin Antibodies Panel IgG, IgA & IgM
	ANTI - ds DNA ANTIBODY, EIA
	Phospholipid Antibodies Panel, IgG & IgM
	Scl-70 (Scleroderma) Antibody
	SS-A/Ro Antibody
	ANCA (Antineutrophil Cytoplasmic Antibodies), IFA
	PROCALCITONIN
Haematology, immunohematology	Full Blood Count FBC
	Haemoglobin (HB)
	Differential Count
	Erythrocyte Sedimentation Rate (ESR)/CPR
	Solubility Test (for Sickling)
	HB Electrophoresis
	Reticulocyte Count
	Bleeding time
	Clotting Time
	Activated Partial Prothrombin Time
	Prothrombin Time
	INR
	Antinuclear Factor
	Bone Marrow Aspiration Procedure
	Bone Marrow May-Grunwald stain
	Bone Marrow special stains
	Coagulation Factor Assays,
	Fibrinogen antigen test
	Fibrinogen Degradation Products (FDP) Test
	D-Dimer test
	Grouping ABO (Blood)
	Rhesus Factor
	Cross-Matching
Coombs (Indirect/Direct)	
Arterial Blood Gases	
Bacteriology	Culture & Sensitivity Urine
	Culture & Sensitivity - Stool
	Culture & Sensitivity-cerebral spinal fluid
	Culture & Sensitivity - Pus
	Culture & Sensitivity - Blood
	Culture & Sensitivity - sputum
	Culture & Sensitivity HVS
	Culture & Sensitivity Urethral swab
	Culture & Sensitivity - other body fluids
	Microbial identification (API 20e)
	Microscopy sputum
	Microscopy - Pus
	Microscopy Urine
	Microscopy - Stool
	Microscopy CSF
	CSF - Gram/Indian ink/ZN staining/analysis
Type of Laboratory Test	

	Microscopy- other body fluids
	Gram Stains - All specimens
	Urea breath test
	Cryptococcal Antigen Latex - CSF/serum
	Chlamydia Test
	Sputum Gene Xpert
	Widal test
	Occult Blood
Parasitology/other tests	Blood parasites
	Malaria Blood slide
	Malaria RDT
	Semen Analysis, Spermogram (Semen)
	Pregnancy Test (Urine)
	Urinalysis 10 parameter
	Urinalysis Glucose and Protein
Arterial Blood gas	
Histology, Cytology and Immunohistochemistry	Single block from a specimen
	Haematoxylin and eosin single slide staining
	Ziel Neelsen stain for a single slide
	Masson trichrome stained slide
	Periodic Acid Schiff Stain
	Alcian Blue Stain
	Grocott-Methenamine Silver Stain
	Immunohistochemistry stain single slide
	Histology very large specimens (>10 blocks) e.g. Hemicolectomies, large ovarian tumours
	Histology Large Surgical Specimen (6-10 blocks) e.g. uterus with fallopian tubes and ovaries, mastectomy
	Histology Medium sized surgical specimen (3-5 blocks) e.g. prostatectomies
	Histology small surgical specimen (1-2 blocks) e.g. skin ellipse
	Histology small biopsies (1-2 blocks) e.g. Trucut Biopsies/ needle biopsies
	Liver biopsy histology (H & E) to include special stains (masson trichrome, silver, PAS)
	Renal biopsy histology (H & E) to include special stains (masson trichrome, silver, PAS)
	Renal biopsy immunofluorescence only (per case)
	*Miscellaneous histopathology
extra block	
Immunohistochemistry (for anti-body ordered) e.g. CD 45, CD 20, CD 3, CD 10, CD 117, CD 5, BCL 2, BCL 6, Ki 67,	
Histology, Cytology and Immunohistochemistry	Flow cytometry (per sample)
	Cervical Papanicolaou smear
	Fine Needle Aspirate
	Fluid cytology (1 PAP and 1 Giemsa)
	Chromosomes Chorionic Villus/ Karyotyping
	Chromosomes Blood
	Chromosomes Products of Conception
	Chromosomes Amniotic Fluid + AFP
Chromosomes Amniotic Fluid + AFP + PCR	

B. Radiology services

The tariffs will apply to all the Health Facilities that will offer Radiology services

Type of Imaging Services	
Plain film X-Ray (Analog or Digital)	Skull
	Neck
	Chest
	Abdomen
	Limb
	Joint
	Spine (per region)
	Intraoral Xray
	Any other region
Ultrasound	General
	Obs/gynae
	Small parts
	Paediatric
	Doppler
	ECHO
	US guided interventions (e.g. biopsy, aspiration etc)
Contrast studies: (Digital OR Analogue)	Ba swallow
	Ba meal
	Ba meal follow through
	Small bowel enema (SBE)
	Ba enema
	IVU
	Cystogram
	Urethrogram
	MCUG
	HSG
	Sinogram
	Sialography
Fistulogram	
Mammogram:(Analog or Digital) Computed Tomography	- Diagnosis
	- Screening
	Per region without contrast
	Per region with contrast
MRI:	Per region without contrast
	Per region with contrast
Cathlab	Diagnosis Coronary angiogram
	Coronary Ballooning & Stenting
	Pacemaker Placement
Nuclear Medicine	Bone scan
	Thyroid scan
	Renal scintigraphy
	Cardiac scintigraphy
	Brain scan
	Q/V scan
	Inflammatory/infection
	Liver scan
	Venogram
Gastrointestinal (scan)	

Type of Imaging Services	
Nuclear Medicine	Gastrointestinal (reflux)
	Salivary glands
	Milk Scan
	I 131 therapy
Electrocardiogram (ECG)	ECG- Stress/Exercise (Treadmill Test)
	ECG- Holter (24/48hrs)
	ECG including Resting ECG
Others	Spirometry Peak flow
	Audiometry
	Eye Investigations
	A Scan
	B scan
	Automated perimetry/Visual Field
	Optical Coherence Tomography
	Corneal Topography
	Pachymetry
	Fundus Fluorescein Angiography (FFA)
	Fundus Photo