

**NATIONAL HEALTH INSURANCE MANAGEMENT AUTHORITY**

# Update on the Performance & Status of the National Health Insurance Scheme

Lusaka, Thursday, 24th February, 2022.

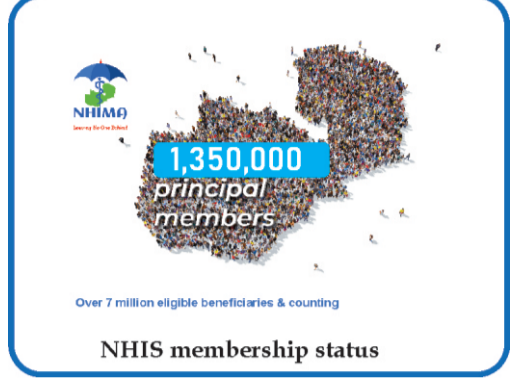
The month of February holds a special place in NHIMA's history, as it is the month our member's access to the scheme's healthcare benefits was launched - on the 1<sup>st</sup> of February, 2020 to be precise. We therefore, wish to celebrate and commemorate this great milestone by updating the public on the current performance and implementation status of the National Health Insurance Scheme (NHIS or Scheme) in each of its key foundational pillars

At a deeper level, this communication is a symbol of the Authority's commitment towards upholding values of transparency and accountability. Through this deliberate and intentional communication, we trust that we will keep our esteemed stakeholders abreast of the key milestones faced through the current performance and short and medium term outlook as follows:

**1. Registration, Contributions, Membership Cards & Enabling Systems**

**a) Principal Member and Beneficiary Registration**

The total number of Employers registered to the scheme currently stands at about 13,500 whilst, the total number of registered Principal members is approximately 1,350,000. This translates into an estimated seven (7) million eligible beneficiaries, representing about 35% of the Zambian population with health insurance cover. Included in this number of principal members are Public and Private formal sector employees, Senior Citizens, the vulnerable, and informal sector workers. The Authority has resolved to launch an ambitious mass registration drive of informal sector members following the development of systems and structures to support and facilitate the onboarding of our fellow citizens in this important sector.



The number of Registered Beneficiaries is nearly 500,000. The levels of Beneficiary registration by Principal members remains a concern considering we have an estimated Seven million beneficiaries. The Authority therefore takes this opportunity to appeal to all principal members of the scheme to prioritize registration of eligible beneficiaries to avoid being inconvenienced at point of need for health services.

**b) Contributions, Compliance and Inspections.**

The contributions from our members is the lifeblood of the Scheme, for without a healthy and adequate flow of payments into the NHI fund the Authority would struggle to meet its obligations. This could pose a threat to the solvency and sustainability of the Scheme. In this regard, the Authority has prioritized enforcement of compliance through heightened engagement of employers by our Relationship Managers. The Authority has also deployed Compliance officers who will be conducting inspection with mandate to prosecute all non-compliant employers and members.

**c) Digital Platforms for Membership and Registration.**

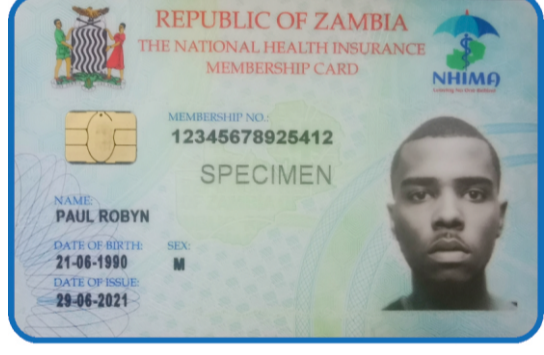
To deliver an operationally efficient NHIS to all the 18 million members, reliable and efficient digital registration and payment platforms are required. We are glad to announce that Eight (8) banks are now integrated onto the eNHIMA online platform. We are also happy to announce that as of 30<sup>th</sup> September 2021, the Mobile money payment option through all the three Mobile Network Operators was activated on the eNHIMA platform. The Visa application is currently undergoing product testing whilst integration of the remaining banks has reached advanced stages.

**d) Issuance of Membership Cards**

The Scheme provides for membership cards to be issued to members. To meet this obligation to members, the Authority commenced the biometric harvesting and card printing in December, 2021 and in excess of 3,000 cards have been issued. Beginning 2<sup>nd</sup> Quarter of 2022, NHIMA will set up service points at NHIMA Provincial Offices where members will go to provide their biometric details and thereafter collect the membership cards.

**2. Accreditation of Healthcare Providers**

The network of NHIMA healthcare providers(HCPs) has continued to grow, with the total number of accredited HCPs standing at 219. This is comprised of Hospitals, Opticians, Dental Hospitals, Diagnostic Laboratories, Pharmacies and Hospices. Of these, 80 are private Health care providers. The Authority has received overwhelming response from the private health providers evidenced by a massive surge in the number of applications for accreditation. In excess of 100 have applied for accreditation and should be welcomed to the network by June 2022. [



**NHIS Biometric Card**

In line with Government's resolve to decentralize service delivery, NHIMA has put on hold accreditation of pharmacies and optical services in Lusaka District, in preference for applications from provincial capitals and rural districts. This is a challenge to our private sector health care partners to map a growth strategy that shifts focus to establishing Health facilities in rural areas which are currently underserved.

**3. Claims and improved Financing to Accredited Rural Healthcare Providers.**

The aspirations of Government through the Scheme is to gradually impact quality of healthcare delivery through increased financial investments into health facilities through claims. In this regard, the combined investments into public and private HCPs now stands at nearly ZMW300m including Claims Advance Payments. From inception to date, over 500,000 (including spectacles) claims have been processed. The monthly average number of NHIMA members accessing services under the Scheme has risen from less than 5,000 at inception to the current 70,000 plus. This trend of growth signifies the public's acceptance of the Scheme.

As part of our drive to increase financial flows into health facilities in rural and underserved areas, we have reviewed, updated and increased our Benefit package tariffs for level 1 accredited Healthcare Providers. The improved tariffs include OPD, In Patient Services, Dental care and surgical services, among others. In the 3<sup>rd</sup> and 4<sup>th</sup> quarters of 2021, our officers trained 88 accredited Level 1 Healthcare Providers across the country on how to administer the new and enhanced benefit Package. The new benefit package was implemented on 3<sup>rd</sup> January, 2022 and will increase the claim amounts from district and mission hospitals in our rural areas by at least 5 fold.

We have also launched an electronic claims processing system to necessitate quicker processing and payments of claims to accredited Healthcare providers. However, the exponential increase in monthly claims coupled with teething problems that have come with a new processing system has caused a claims backlog. The Authority is dealing with this challenge by putting in place a martial plan to ensure that all backlogs and current claims are uploaded onto the system and settled in the next 30 days.

**4. Human Resource and Network of NHIMA Branches.**

A countrywide presence of member support structures staffed by adequate and competent Human resource is critical to the successful implementation of the Scheme. In this regard, NHIMA has continued expanding its networks of offices by establishing NHIMA provincial offices in all the Ten (10) provincial capitals and a few selected major towns. We have further stationed NHIS Member Service Assistants (MSAs) in accredited public and mission hospitals in over 90 districts to provide support NHIS services to members of the public.



**File Photo: NHIS stakeholders at the Launch of access to health services under the Scheme on 25th February, 2020 at Levy Mwanawasa Teaching Hospital in Lusaka**

We are an equal opportunity employer with a focus on recruiting the best talent on the labor market. Our staff levels currently stand at over 450 personnel, stationed at the headquarters and 12 branches spread across all the 10 provinces.

**5. Communication and Stakeholder Engagement**

Information is power. It is for this reason that the Authority has rolled out a national communication and stakeholder engagement plan aimed at getting the critical information to all parts of the country. The roll-out includes multilingual mass media communication of key messages on more than 18 Radio stations, 3 Television stations, Social media, print media and many other platforms. The Authority also continues to directly engage key stakeholders such as the Church, Central government, Traditional Leadership and media.

We encourage the public to make optimal use of our various communication channels including our Toll Free Line 8000 to reach us.



**James Kapesa**  
Director General

**THE NATIONAL HEALTH INSURANCE SCHEME**  
**"Leaving No One Behind"**