Accreditation of Healthcare Providers (HCPs)

- Only accredited healthcare providers can offer services under the scheme (NHIS).
- Healthcare providers must apply to the Authority (NHIMA) for accreditation.
- The Authority (NHIMA) approves or rejects applications within 90 days.
- Accredited providers are listed annually in the Gazette and a national newspaper.

Accessing NHIS Benefits

- Members must make 4 consecutive monthly contributions before accessing benefits. Example: If you start contributing on 1st January 2025, you can access benefits from 1st May 2025.
- The NHIS covers for Medical Care, Surgery, Maternity and Neonatal, Vision Care Services, Selected Services oral services, Pharmaceutical Drugs, Physiotherapy, and Psychiatry.

How to Access Health Services

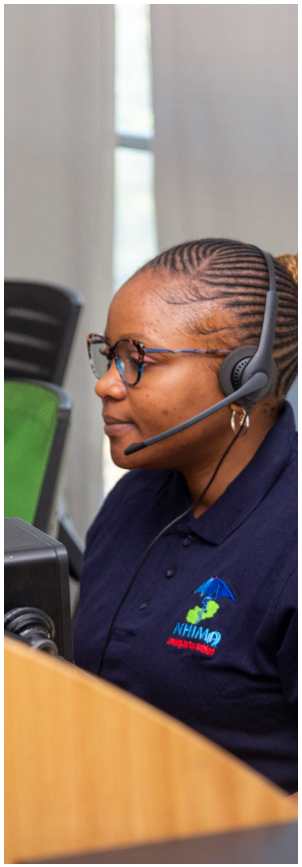
- After the 4-month waiting period, you can access services from 400+ NHIMA-accredited healthcare providers, including hospitals, labs, hospices, and pharmacies.
- If you don't have a membership card, present your NRC for verification.

Important:

Start at the Hospital's NHIMA desk for identification and verification.



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WHAT YOU NEED TO KNOW

The National Health Insurance Management Authority (NHIMA)

4th Edition NHIMA Membership

NHIMA
Leaving No One Behind

8000 My NHIMA Helpline — Your Toll Free Lifeline

NHIMA: Ensuring Healthcare for All

The National Health Insurance Scheme (NHIS) was created under the National Health Insurance Act No.2 of 2018 and became operational on 20th September 2019 with Statutory Instrument No. 63. Its goal is to provide all Zambians and established residents with access to quality healthcare, regardless of income.

Key Points of the NHI Act:

- Establishes the National Health Insurance Scheme.
- Creates the National Health Insurance Management Authority (NHIMA).
- Sets up the National Health Insurance Fund for contributions and payments.
- Outlines accreditation criteria for healthcare services.

What Does NHIMA Do?

- Manages the National Health Insurance Scheme and Fund.
- Accredits healthcare providers.
- Provides a benefit package for members.
- Registers members and issues health cards.
- Processes and pays claims for services.
- Maintains a register of members and healthcare providers.

Who Should Register?

All Zambian citizens and established residents, including:

- Employees (private & public sectors).
- Self-employed (including informal sector).
- Retirees.
- Vulnerable citizens (indigent).





Membership and Registration

- Zambian citizens and established residents, 18 years and above must register as principal members.
- Employers must register employees within 30 days of employment.
- Pension managers must ensure retirees are registered.
- Self-employed citizens/residents must register too.
- Membership cards are issued within 60 days after registration.
- Membership may be suspended if contributions are unpaid or for false claims.
- Update personal details (e.g., job changes, income adjustments, or death) with the Authority. Register manually or online via https://enhima.nhima.co.zm or www.nhima.co.zm.

Benefits of NHIS Membership

- Access to a defined benefit package for members and family.
- Family includes registered children, spouse, and dependents.
- Benefits continue for 4 months after a member's death.
- Access insured health services anywhere in Zambia.
- Choice of public or private healthcare providers.
- Lower health costs, reducing out-of-pocket spending.
- Better health outcomes through increased healthcare use.
- Reduces risk of catastrophic health expenses.

Beneficiary Registration by the Principal Member

When you join the scheme, you must register up to six beneficiaries, including yourself, your legal spouse, and five children or dependents under 18 years old. Once dependents turn 18, they must register as principal members.

Only registered beneficiaries can access benefits. Being eligible without registration doesn't guarantee access.

Register your beneficiaries immediately to avoid paying out-of-pocket at healthcare points.

Contributions

- **For Employees:**
  - Employers pay 1% of your basic salary and another 1% is deducted from your salary.Making a total of 2% that goes to the NHI fund.
- **The Self-Employed** (18-64 years):
  - Contributes 1% of your declared income, assessed by the Authority.
- **Policy Lapse and Suspension:**
  - The policy lapses after 2 months of missed contributions.
- **Lifting Suspension:**
  - If you miss contributions for up to 3 months, pay the outstanding amount to regain access.
  - If you miss contributions for 4+ months, pay the outstanding amount and wait 2 months before regaining access.

Submission of returns & contribution for each month must be remitted by the 10th of the following month through the following: **SmartPay platforms, bank transfers, Bank deposits, Mobile Money Platforms.**

Who is Exempt from Contributing?

The following must register but don't need to contribute:

- Persons with disabilities unable to work (those employed must contribute).
- Elderly persons above 65 years.
- Those classified as poor and vulnerable by the Ministry of Community Development and Social Services.
- Others as prescribed by the Minister.