

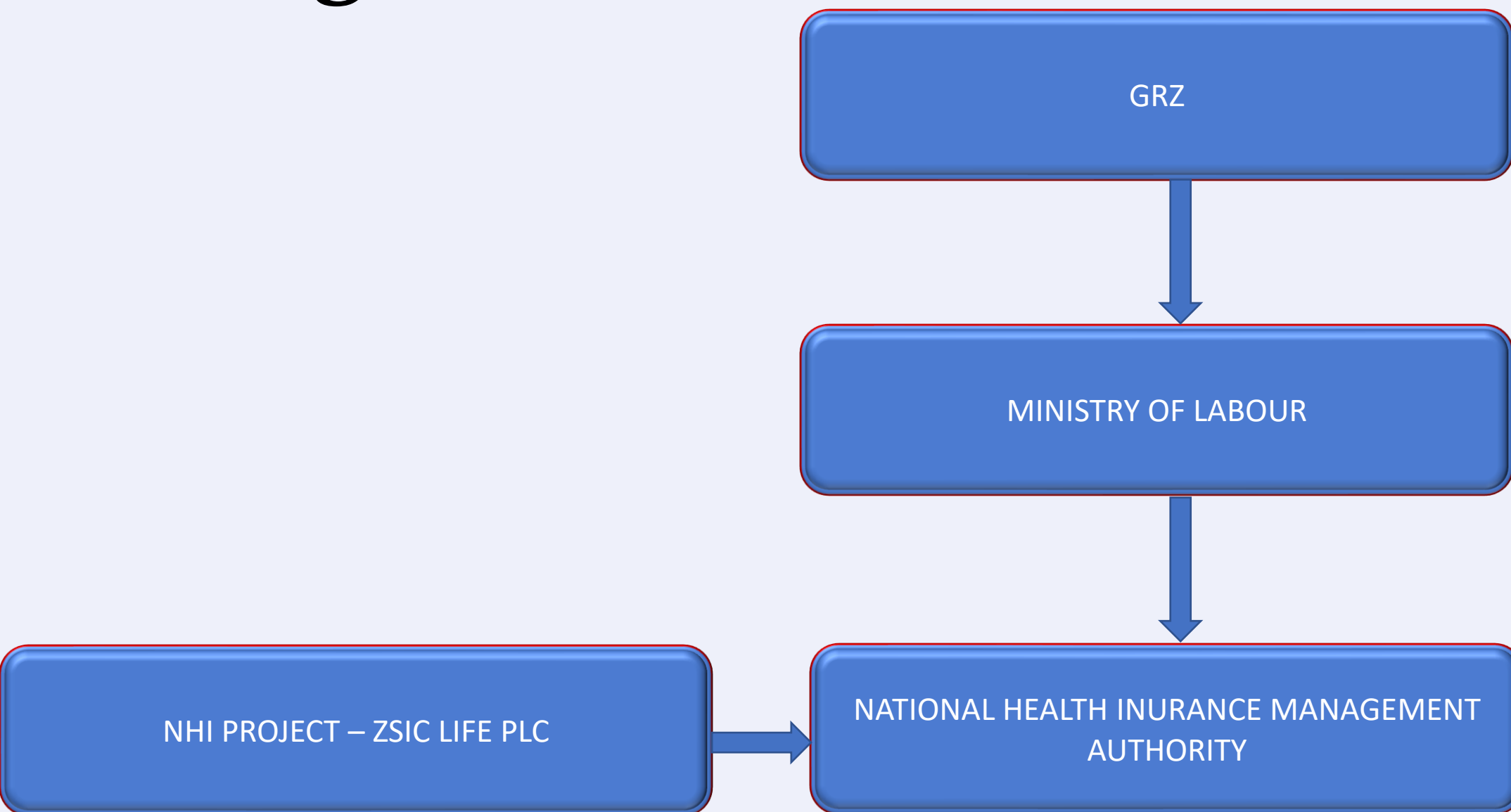
7th Eastern and Southern Africa Regional Conference on Inclusive Insurance 2022

David Livingstone Hotel
Jacob Chirwa – Project Lead

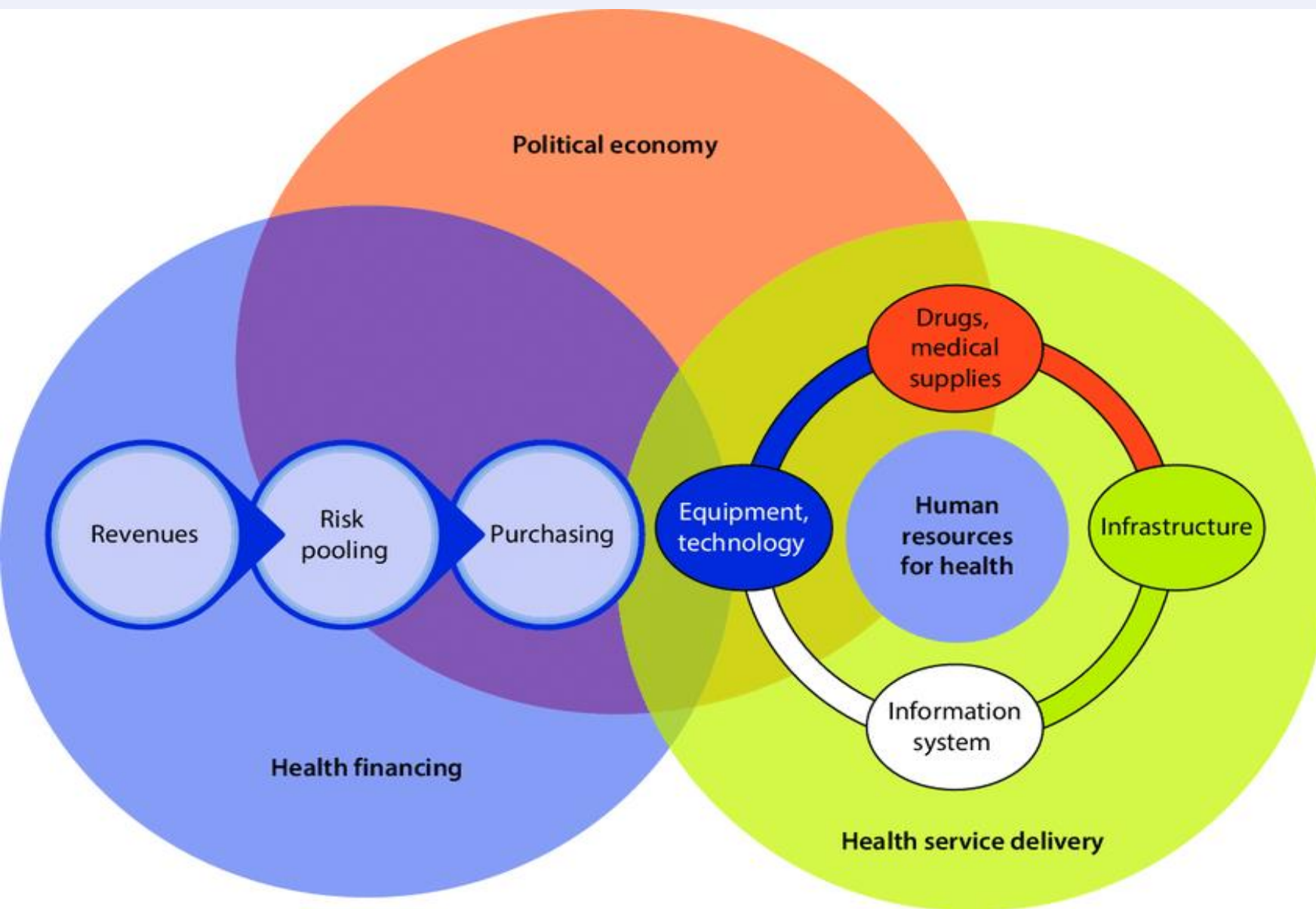




Organizational Structure

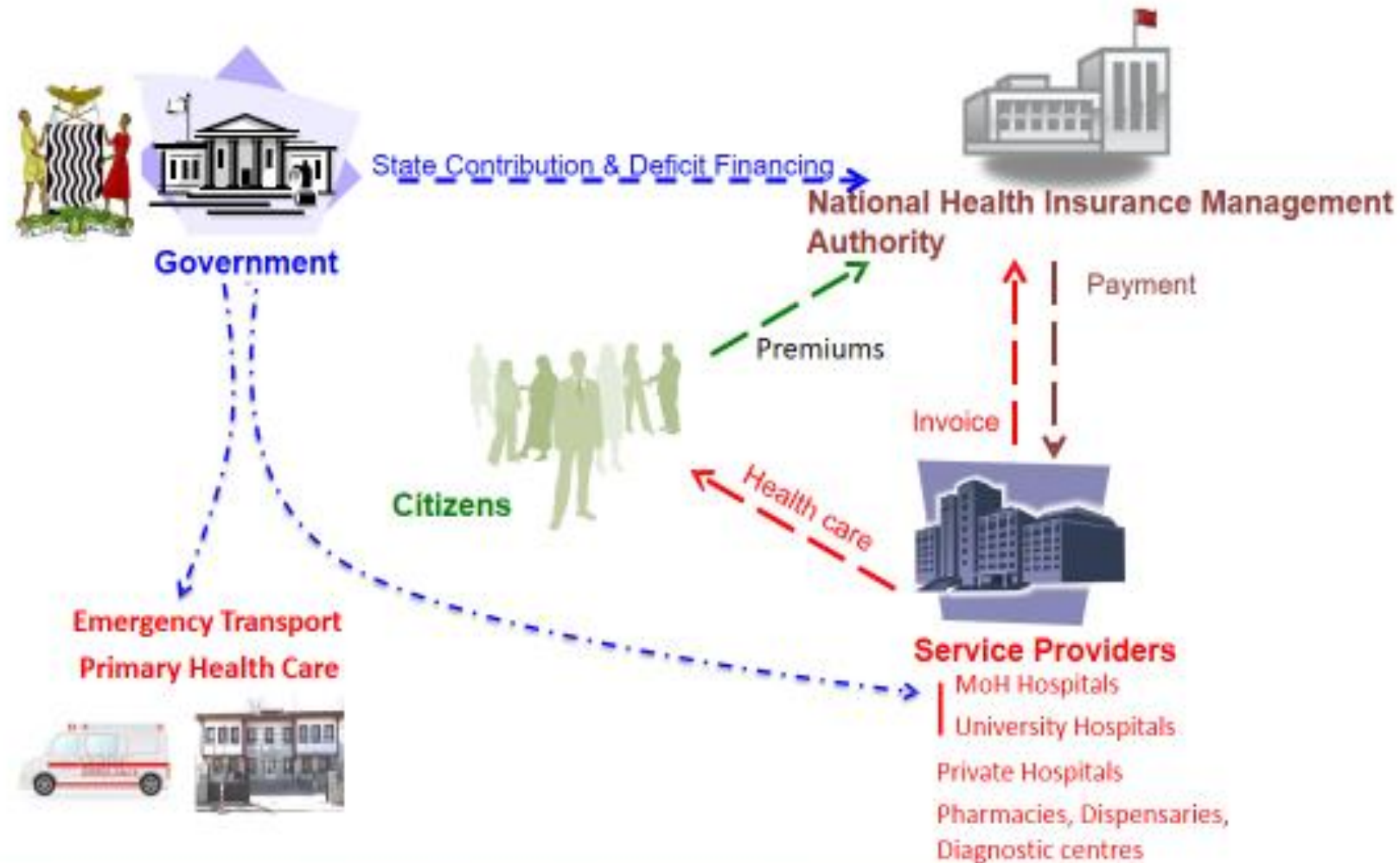


Key Features



- NHI Act No.2 2018 & SI 63 of 2019
- Mandatory
- Cross Subsidization
- Universal access
- Comprehensive Services
- Pooled Financial Risk Protection
- Single Fund & Payer
- Strategic Purchaser
- Multiple Health Care Providers

The Model



- Reimbursement Model
- No Co-Payments
- Public/Private Tariffs
- Capitation
- DRGs
- Annual Review

Customer Centric

Share your Experience



“

I have been epileptic and a cardiac patient for some years, aside that I have been wearing specs for 13 years, before NHIMA my family payed for treatments like MRI, CTC scans, and seeing specialist doctors including getting spectacles. When NHIMA came it felt like a miracle, I am able to do MRI, CTC, ECG, EEG, ECHO scans, getting medication and doing lab tests using NHIMA without paying anything including getting spectacles. I believe NHIMA is an answered prayer for many people seeking to be healed.

”

– Mrs Chipo francine Kapoma
Lusaka, Province



Leaving No One Behind

Customer
Journey

Digitized
Self-
Registration

Access to
Services

Call Centre
24/7 Local
Languages

Pricing

Perception
Surveys



Key Features



**1,500,000
principal
members**

***... and still leaving
no one behind***

- Employed (1% employee and 1% employer)
- Self-employed (1% of declared income)
- Retirees (Free)
- Above 65 years old (Free)
- Vulnerable household (as declared by MCSS) (Free)
- Registration – MRAs – Online
- Economic growth grounded in the principles of equity and sustainability
- Protection from – Out of Pocket Expenditure – impoverishment

Benefit Package



Protect your family's future. Insure and enjoy peace of mind.

The NHIMA Benefit Package is a list of medical services and procedures that the National Health Insurance Management Authority offers to its esteemed beneficiaries.



OPD Registration and Consultation



Pharmaceutical and Blood Products



Surgical services



Maternal, New-born and Pediatric services



Inpatient Care Services



Physiotherapy & Rehabilitation Services



Vision care and Spectacles



Dental and Oral health Services



Cancer / Oncology services



Mental Health



Medical / Orthopedic Appliances and Prosthesis

Uniform Benefit package
Tariffs Pre-Determined – Annual Review

Informed by:

1. Disease Burden -Demographic Health Surveys
2. Utilization of Health Services- Survey
3. National Health Priorities – Strategy Plan
4. Feasibility and sustainability

Exclusions:

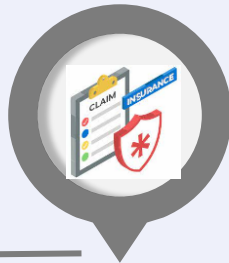
Cosmetic surgery and aesthetic treatments; Medicines not registered with the Zambia Medicines Regulatory Authority; Trans-sexual surgery; Experimental Treatment; Treatment of occupational accidents and illness; Evacuations; Illegal abortion and illicit drug use; Holidays for recuperative purposes RTA

2 Years On



Member Registration

- 1,600,000 members registered
- Beneficiary Registrations
- Biometric Harvesting
- Card Issuance
- Expansion of Provincial & District Offices
- Commenced registration of Informal Sector members



Claims

- Over 100k pre authorisations issued
- Over 1,000,000 claims underwritten since inception
- Average monthly claims from 8,000 in 2020 - 30,000 in 2021 – 90,000 2022
- CAP paid out



Benefit Package

- **Package as an inaugural package (Public/Private) –**
- **Revision of Tariffs**
- **Revision of gatekeeping rules**
- **Actuarial Study**
- **Expanded Benefit Package**



Accreditation

- **Open Call for Accreditation**
- **270 facilities Accredited**
 - Level 1,2 &3
 - Private Hospitals
 - Pharmacies
 - Diagnostic Centers
 - Dental Centers
 - Optical Centers
 - Prosthesis



Communication

- 24/7 Call Centre – Toll-Free & Local Languages
- Comprehensive communication Plan
- Use of TV, Radio and Digital Platforms to engage with the general public
- Social Media Engagements
- Strategic Collaborations



Leaving No One Behind

Key Enablers



Strong Political Will

Agenda towards a healthy
and Prosperous Nation



Legal Backing

Members
Providers (Public & Private)
General Public



Stakeholder Buy In

Employers; Civil Society &
Unions
Members
Providers (Public & Private)
General Public



Engagements

Stakeholder Engagements
Media Engagements
Consumer Education



Sound Technology

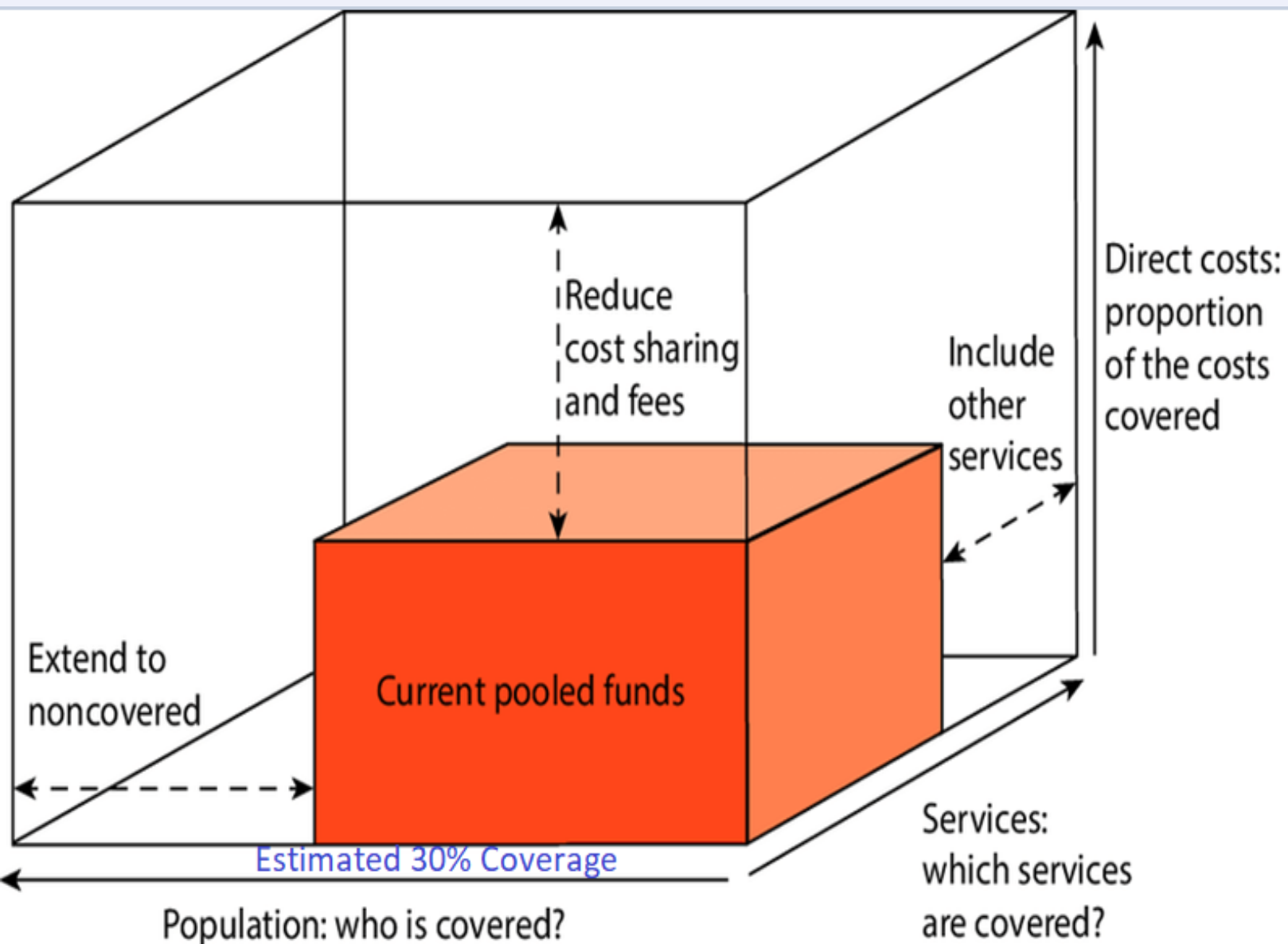
ID System; Registration;
Switch; Central
Administration System



People Centred

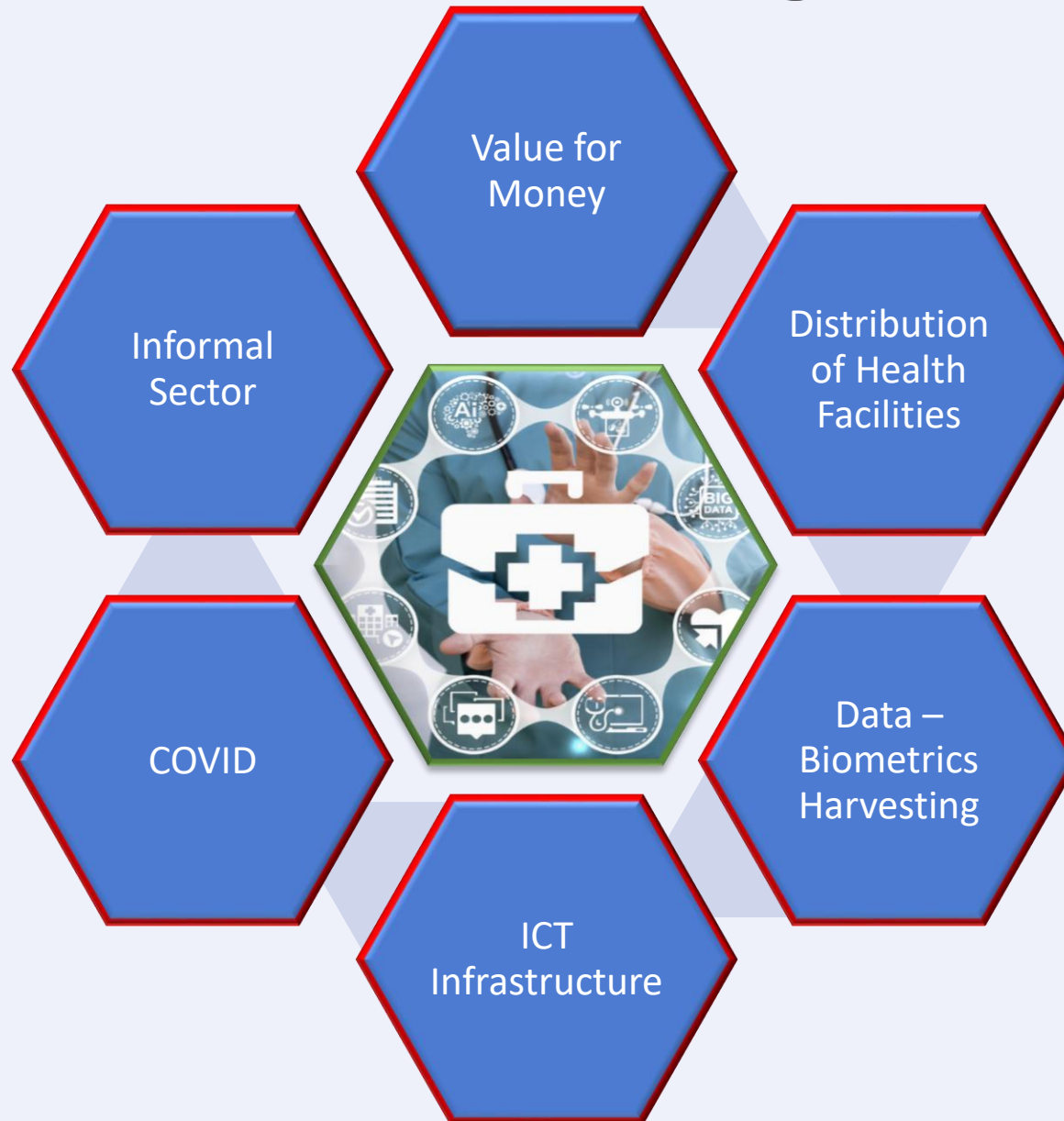
Broad Range of Service
Covered; No Limit
Affordable

Lessons Learnt



- **Use of Legislation**
- **Contributory Model**
- **Sustainability**
- **Uniform Benefits Package – Why pay more?**
- **Tariffs Attractive?**
- **ID System**
- **Access of Services – Rural vs Urban**
- **Providers – Public & Private**
- **Payments – MNOs & Banks**
- **Payment Integrators**
- **Consumer Education**

Notable Challenges





Next Steps



Actuarial Review

Agenda in 8th NDP

Increased Partnerships

Rural Focus – Mini Hospitals

Technology – Collections

Customer Perception Survey

eClaims

Sensitization Campaigns

Mid Term Strategy Review

