

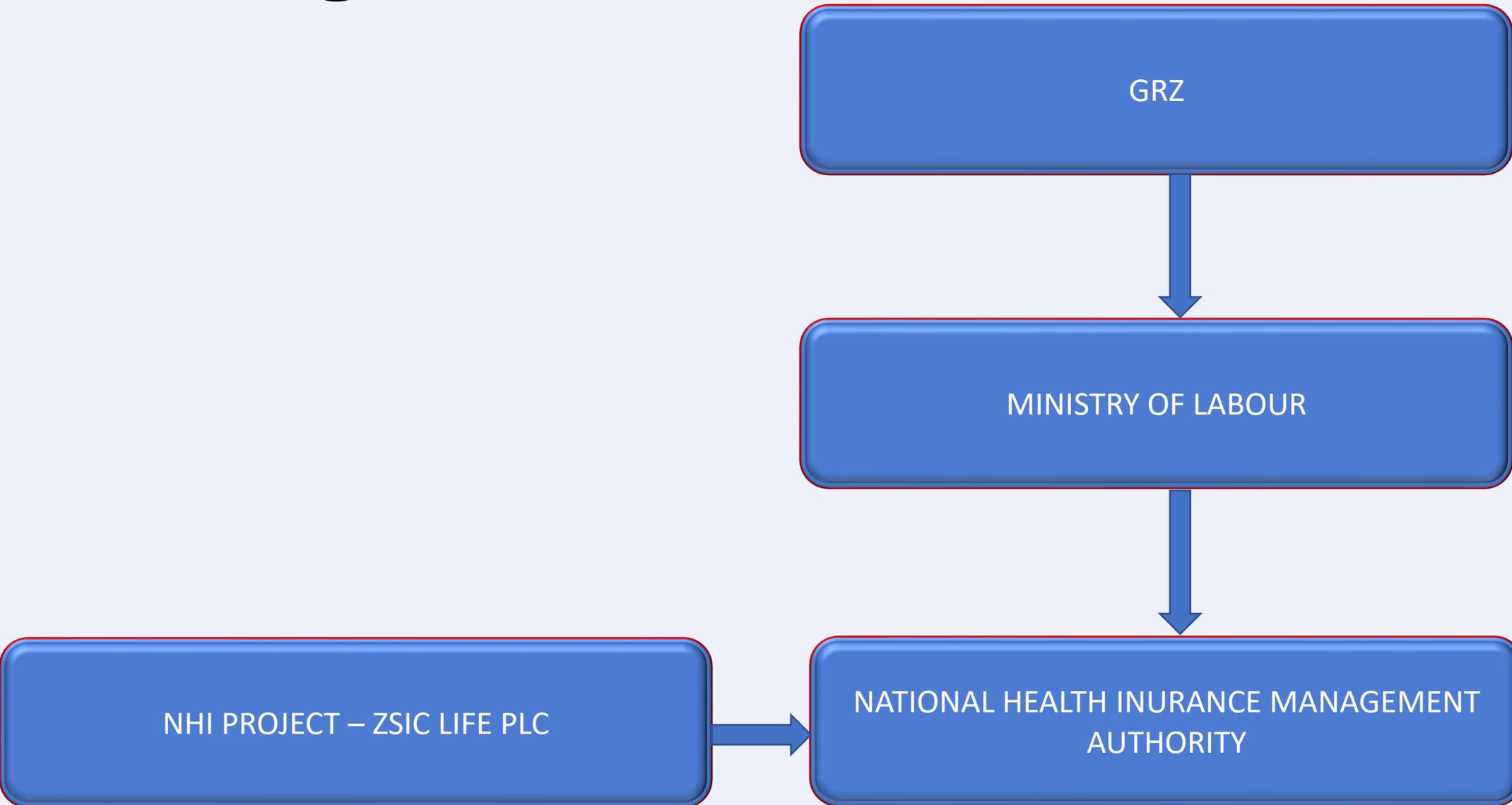
# 7<sup>th</sup> Eastern and Southern Africa Regional Conference on Inclusive Insurance 2022

*David Livingstone Hotel*  
*Jacob Chirwa – Project Lead*

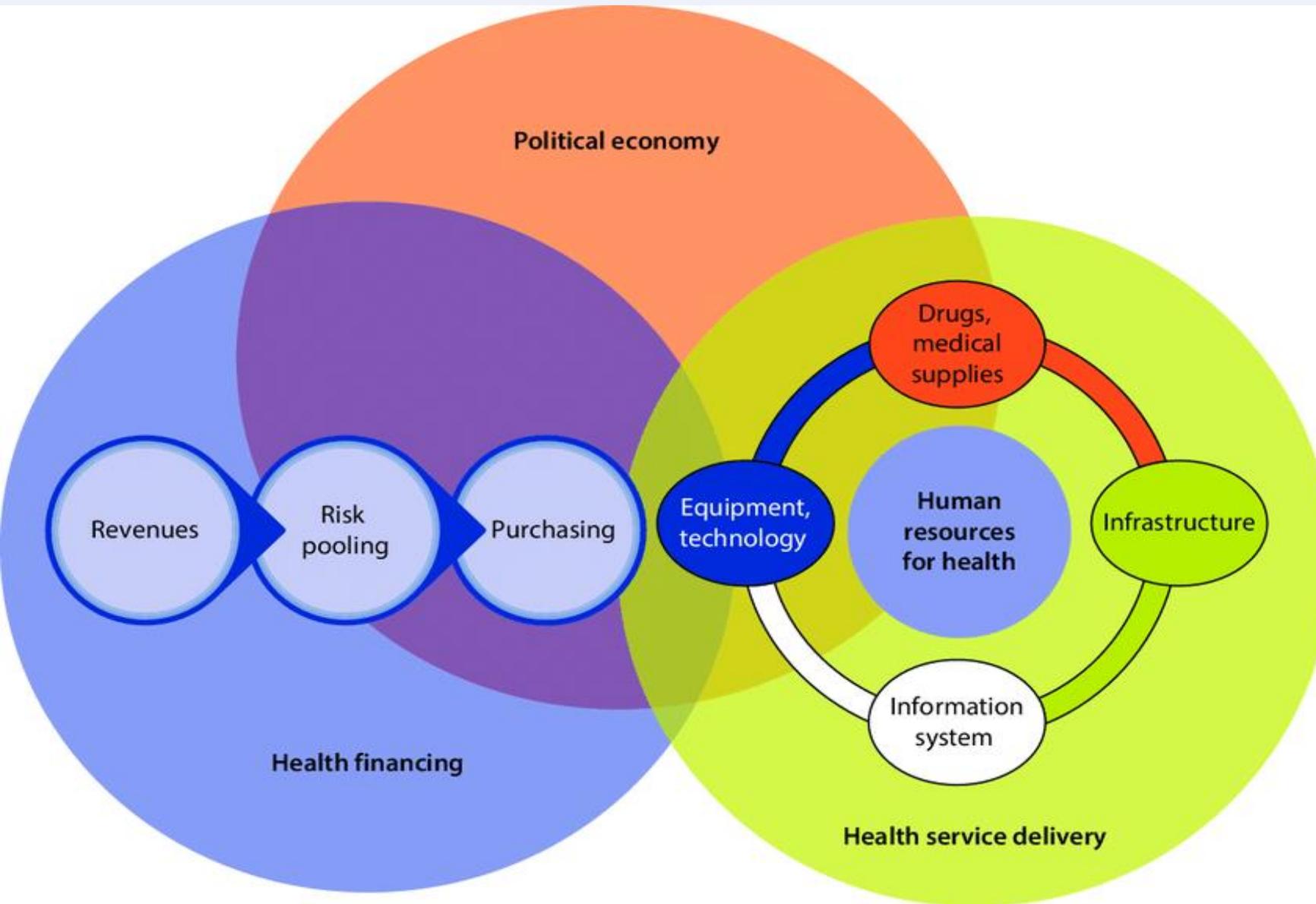




# Organizational Structure

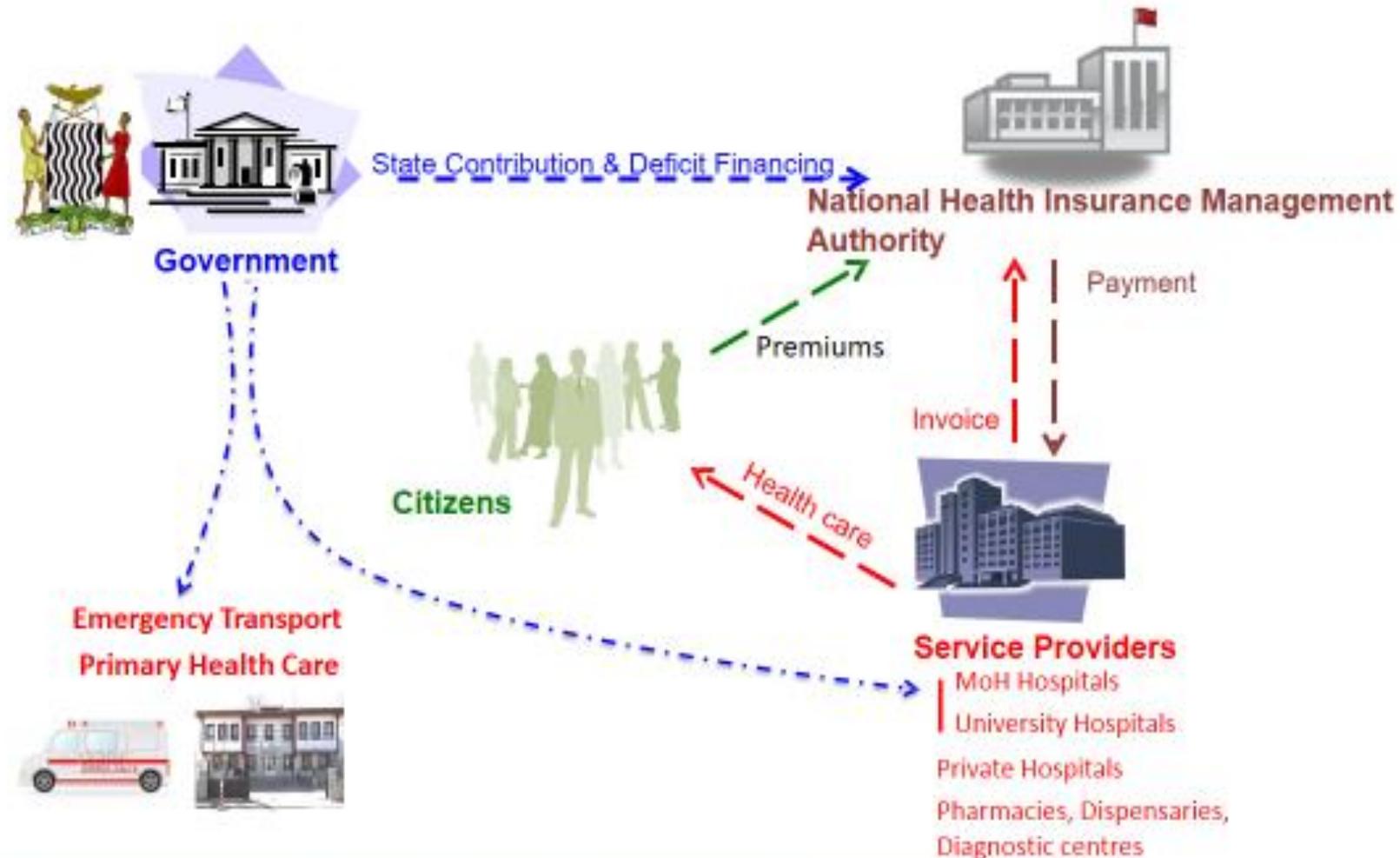


# Key Features



- 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



# 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

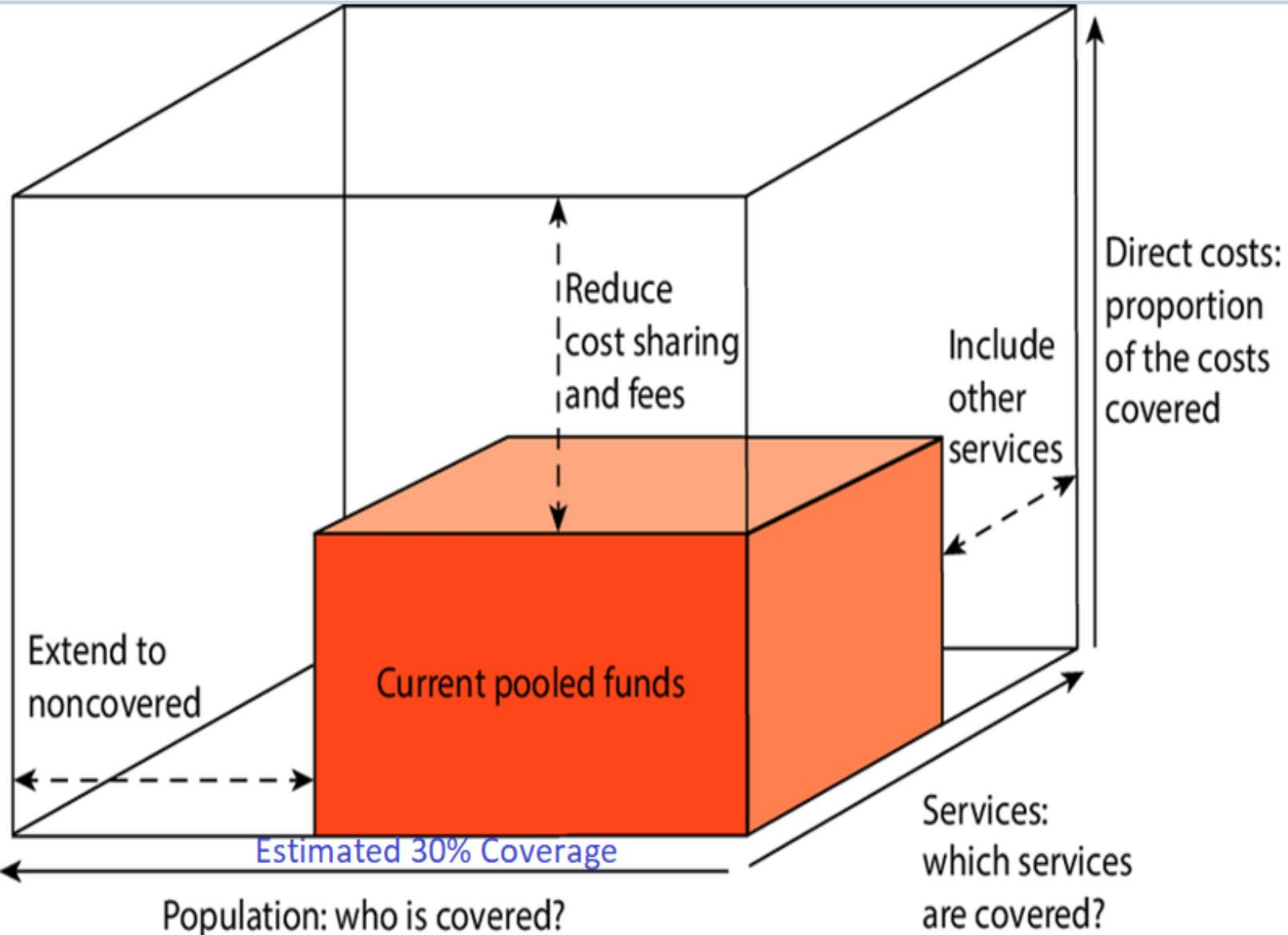
ID System; Registration;  
Switch; Central  
Administration System



## People Centred

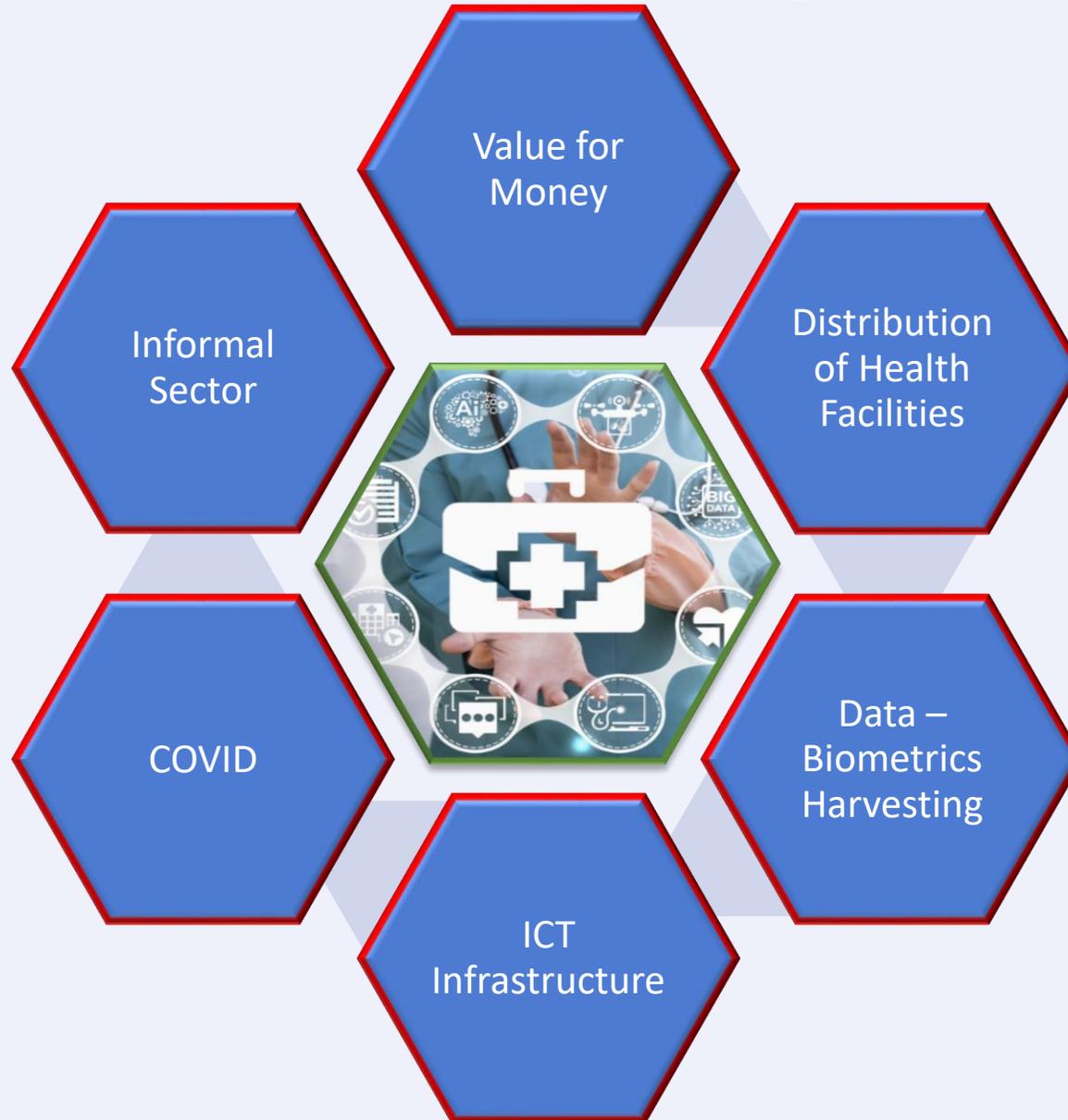
Broad Range of Service  
Covered; No Limit  
Affordable

# 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

---

