

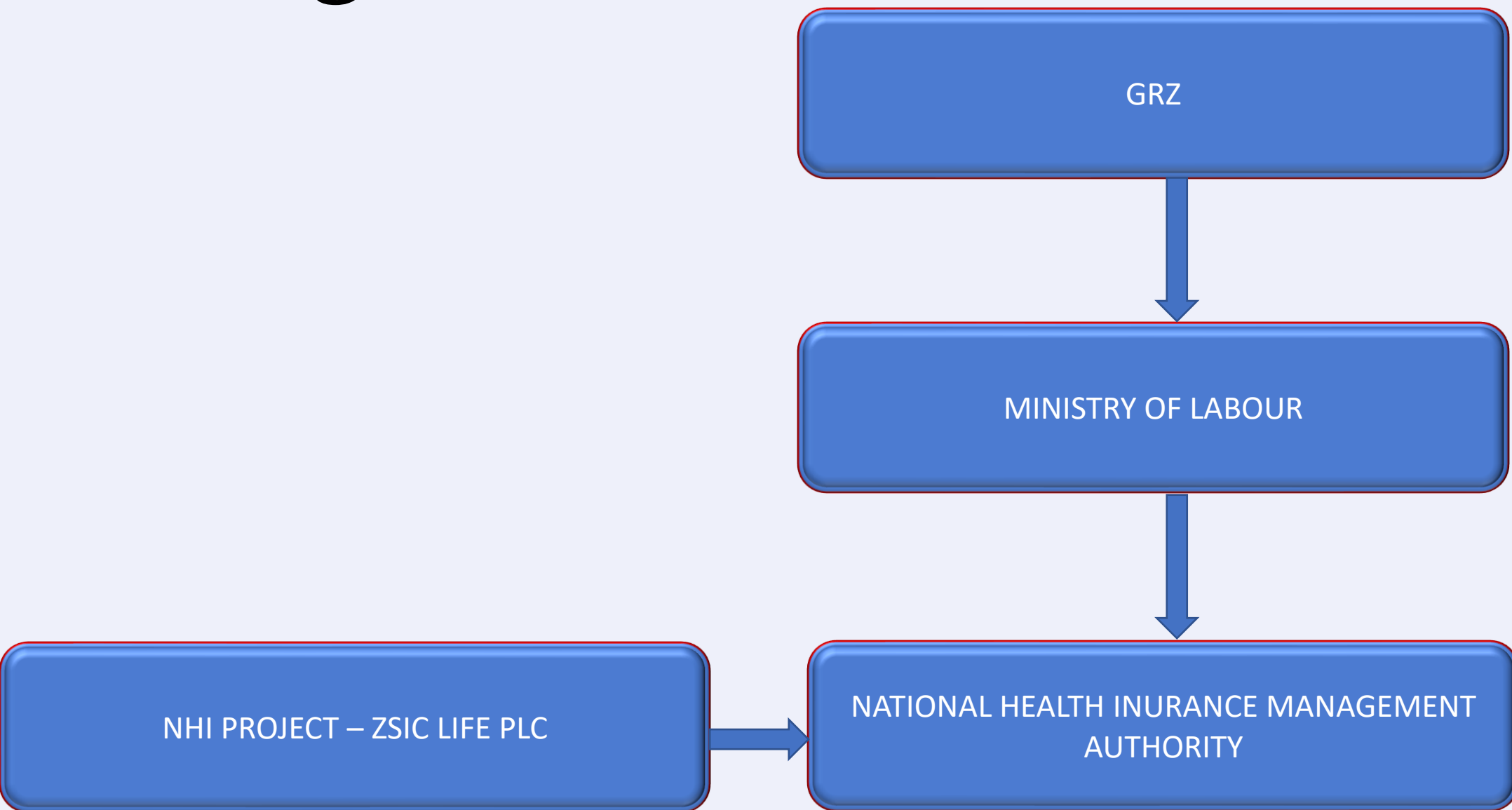
7th Eastern and Southern Africa Regional Conference on Inclusive Insurance 2022

David Livingstone Hotel
Jacob Chirwa – Project Lead

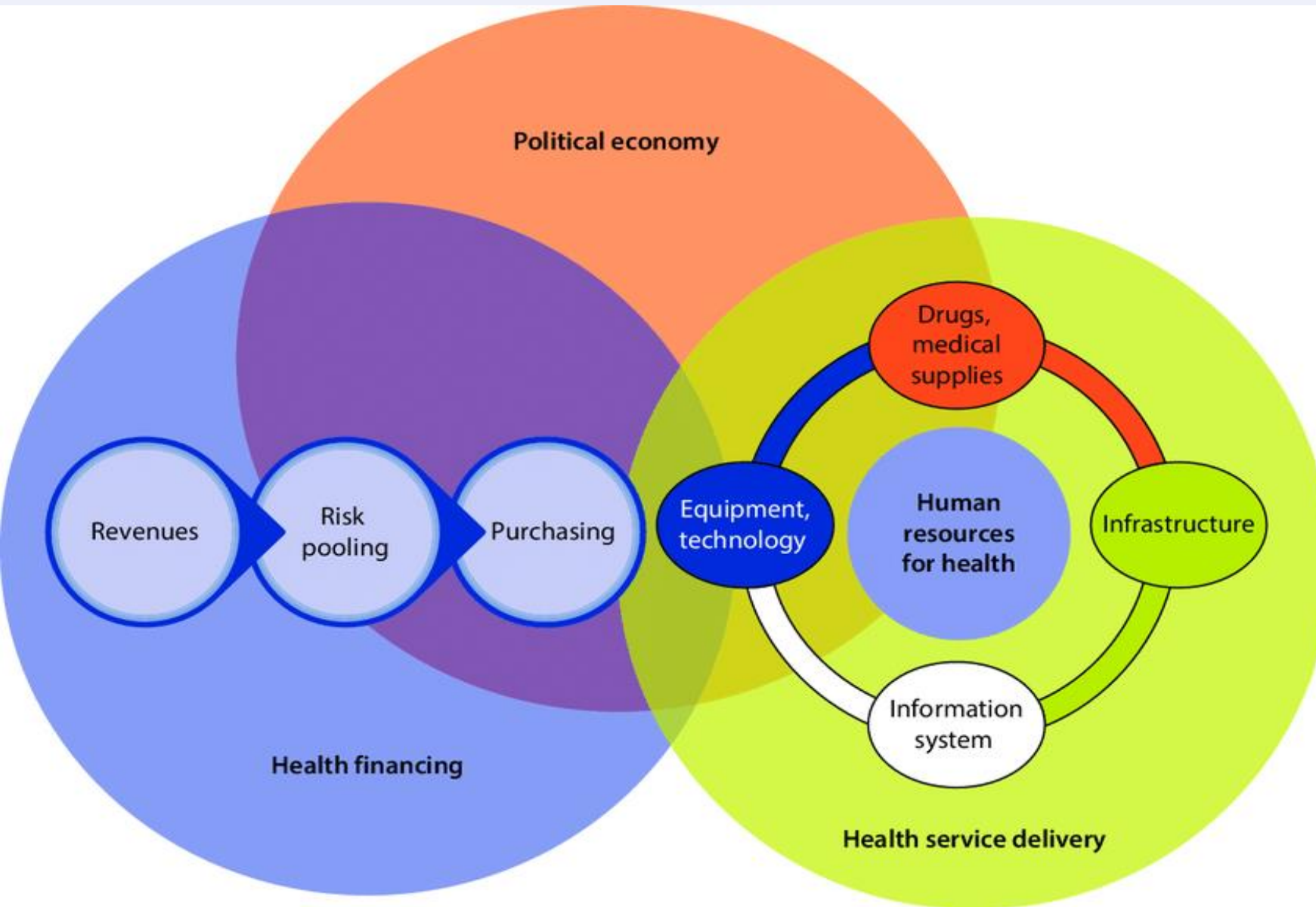




Organizational Structure

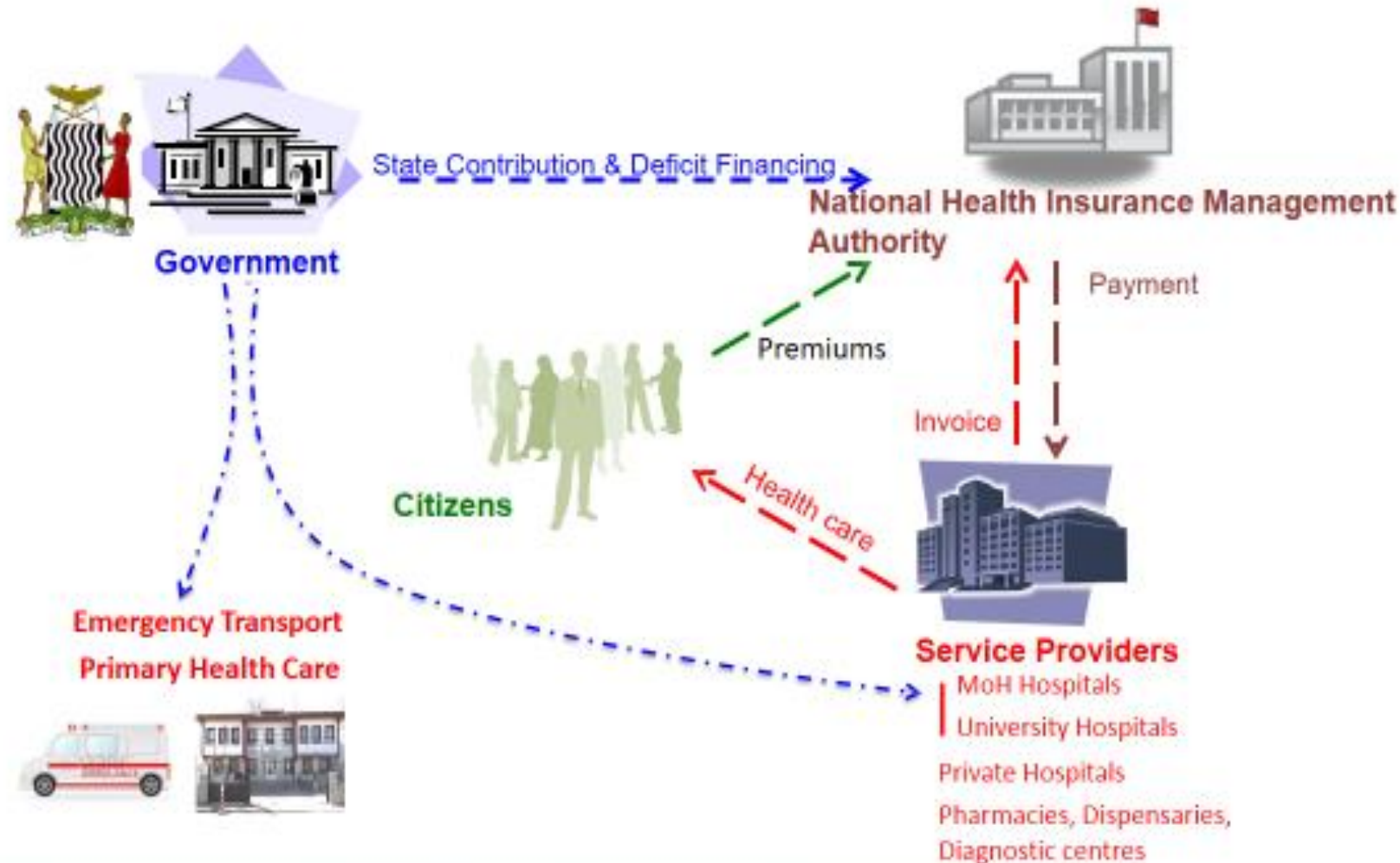


Key Features



- 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:

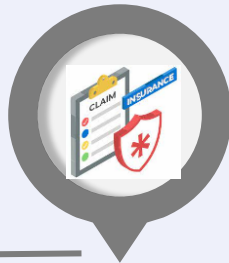
Cosmetic surgery and aesthetic treatments; Medicines not registered with the Zambia Medicines Regulatory Authority; Trans-sexual surgery; Experimental Treatment; Treatment of occupational accidents and illness; Evacuations; Illegal abortion and illicit drug use; Holidays for recuperative purposes RTA

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

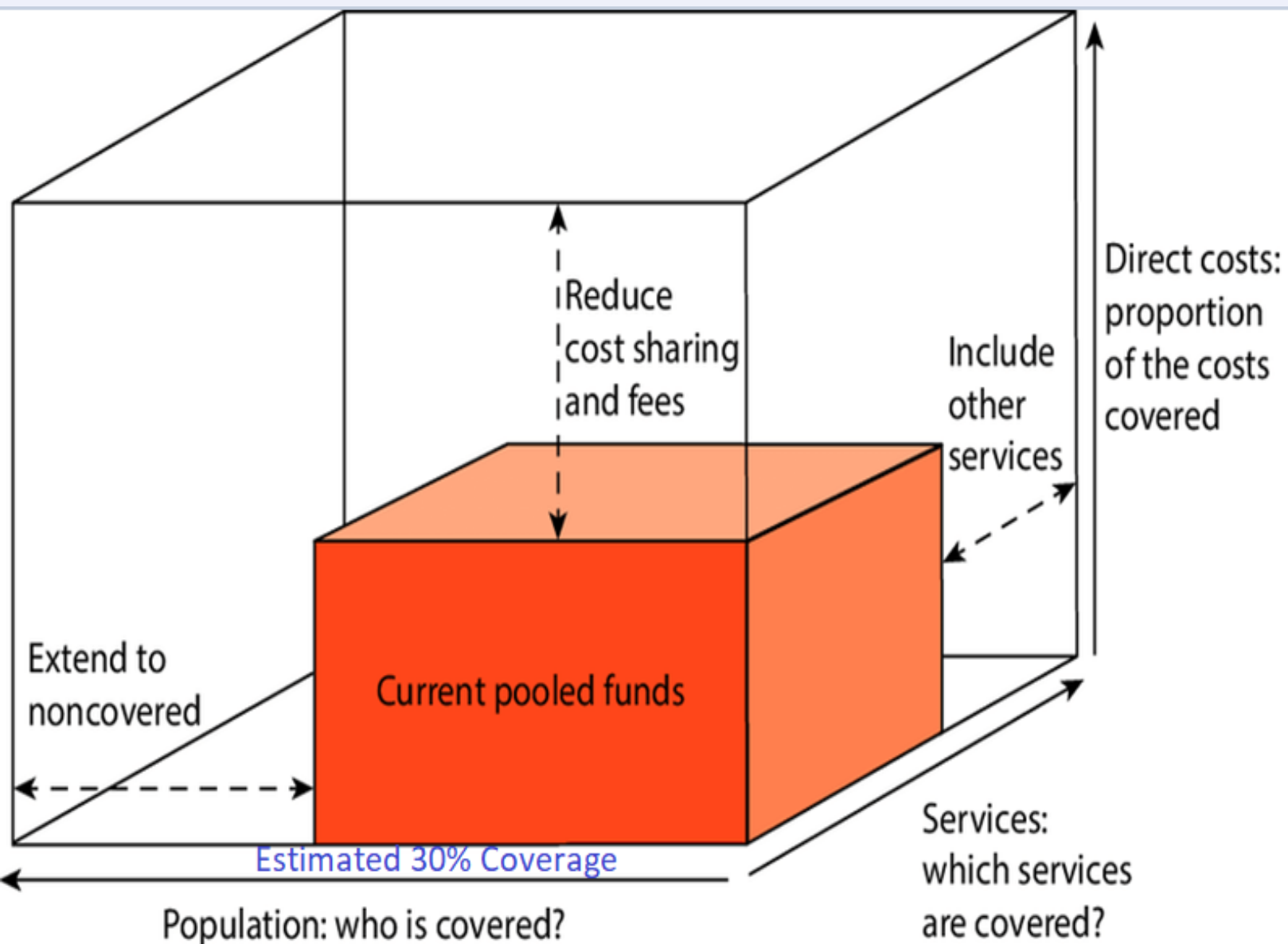
ID System; Registration;
Switch; Central
Administration System



People Centred

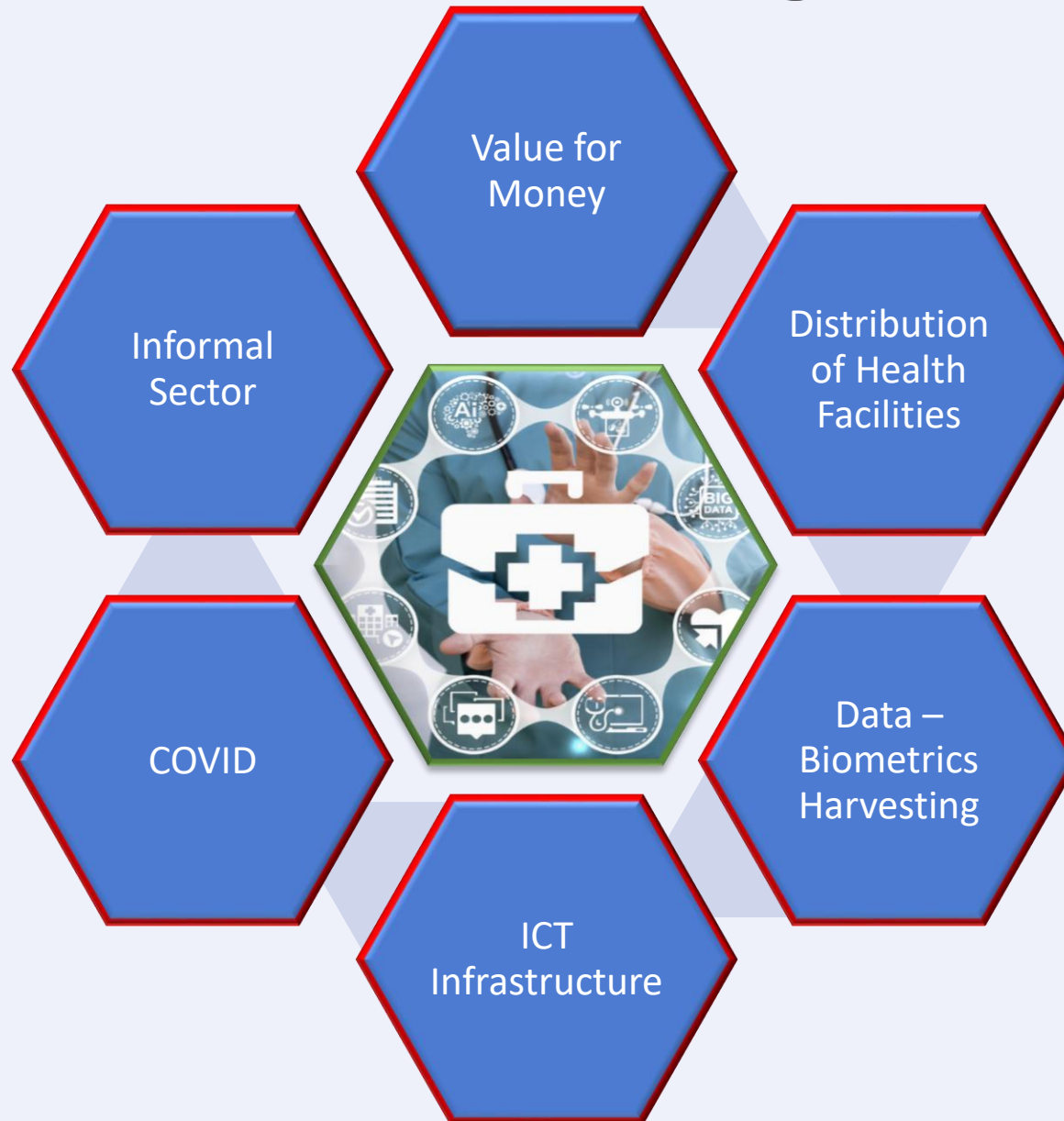
Broad Range of Service
Covered; No Limit
Affordable

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



Leaving No One Behind

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