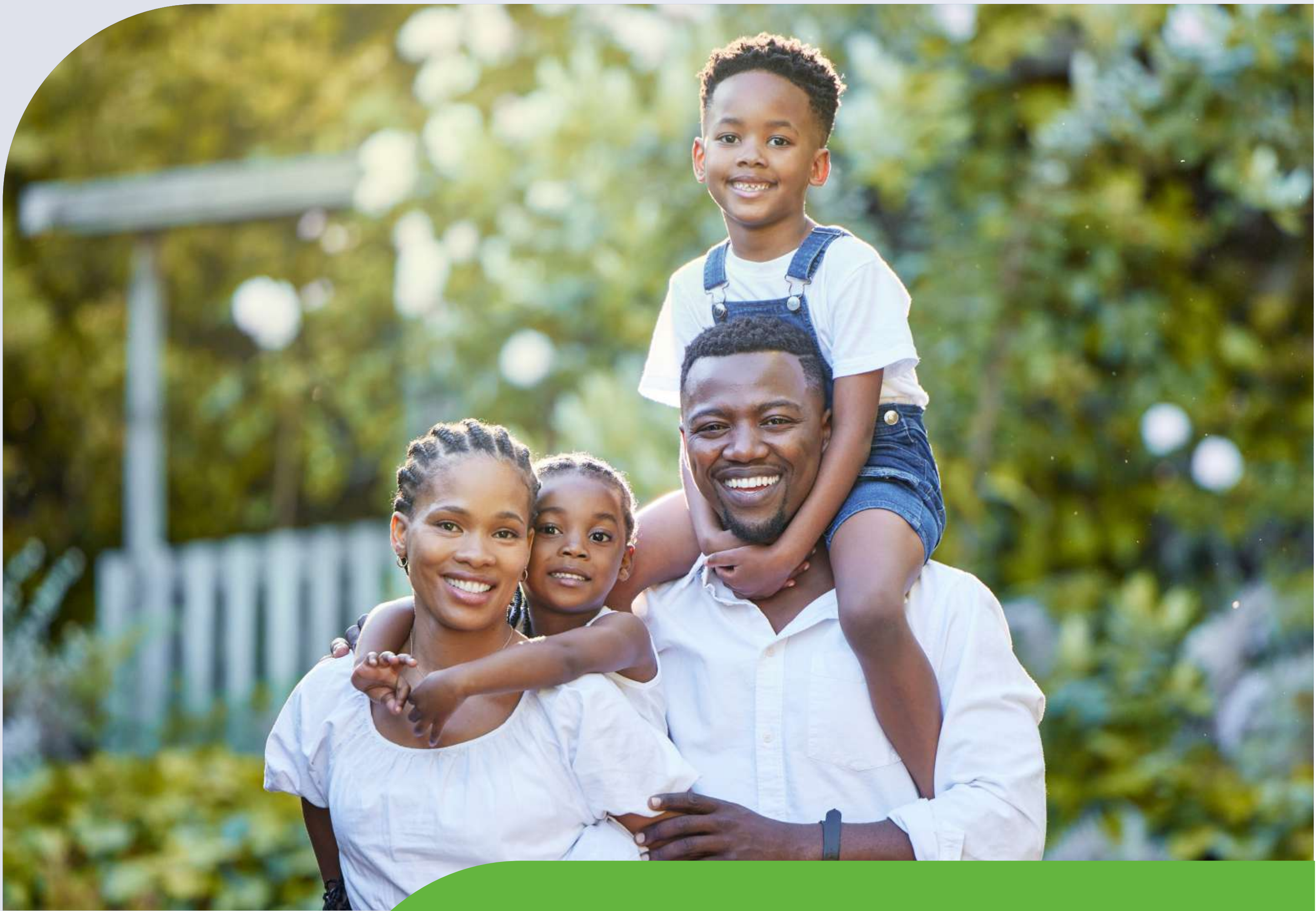
NATIONAL HEALTH INSURANCE SCHEME

NHIMA TODAY

Issue No. 003 | 2025



Newsletter

inside:

- Launch of Medical Equipment for 7 Public Hospitals
- Zambia's UHC vision on course to becoming a reality
- NHIMA Awarded
- Brian Mukuka of Chirundu shares his story
- NHIMA partners with ZUFIAW
- and many more

NHIMA
Leaving No One Behind

About Us

The National Health Insurance Scheme was established by the National Health Insurance Act No. 2 of 2018. On 20th September 2019 the National Health Insurance (General) Regulations Statutory Instrument No. 63 was passed, thereby making the National Health Insurance Scheme operational. The purpose of the Act is to ensure that all Zambian citizens and established residents have equitable access to high quality essential health services, regardless of their socio- economic status.

Vision

A provider of world-class insurance for healthcare services for all

Mission

To provide social security and protection for our members by financing their equitable access to quality health care services in a progressive, affordable and sustainable manner.

Core Values

Our core values are summarised under the acronym 'ISECURE', i.e Integrity, Solidarity, Excellence, Client Focus, Universality, Reliability and Equity.

Objectives

The key objectives of the National Health Insurance Management Authority (NHIMA) include:

- Implementing, operating, and managing the National Health Insurance Scheme.
- Managing the National Health Insurance Fund.
- Accrediting healthcare providers.
- Developing a comprehensive benefit package to be accessed by members.
- Registering and issuing membership cards to members.
- Receiving, processing, and paying claims for the services rendered by accredited health care providers.
- Establishing and maintaining a register of members and accredited health care providers.

EDITORIAL COMMENT

King Syacika - Editor
Head Public Relations

Welcome, dear readers,

It is with great pleasure that I present to you this latest edition of NHIMA Today, a publication that continues to serve as a bridge between the National Health Insurance Management Authority (NHIMA) and you, our valued stakeholders, members, and partners.

In this issue, we delve deeper into the evolving landscape of national health insurance and the significant strides we are making together to ensure that every Zambian citizen and established resident has equitable access to quality healthcare. At the heart of this vision is the National Health Insurance Scheme (NHIS), a transformative initiative grounded in solidarity, sustainability, and the fundamental belief that healthcare should be accessible to all, regardless of one's financial standing.

This newsletter is more than just a collection of updates; it is a reflection of progress, of challenges met with resilience, and of a collective drive to deliver on the promise of universal health coverage. Within these pages, you will find stories of impact, voices from the field, policy updates, and initiatives that demonstrate our ongoing commitment to improving healthcare financing and delivery in Zambia.

I am immensely proud of the collaborative spirit that drives the content we bring to you. Our goal remains clear; to inform, to inspire, and to foster a sense of shared purpose as we build a stronger, more inclusive health system.

On behalf of the editorial team, thank you for walking this journey with us. Your engagement, feedback, and support continue to be vital as we work together to empower health and transform lives.

Pleasant reading.

Mr. Joseph Lusumpa
Digital Marketing Officer
(Sub Editor)

Mr. Kampeka Hansaali
Public Relations Officer Support
(Sub Editor)

Ms. Ireen Wakunyambo
Marketing Officer
(Writer)

Ms. Nkonde Chisenga
Public Relations Officer Support
(Writer)

Ms. Mabanda Tlamelo Chiyabi
Public Relations Officer Support
(Sub Editor)

Mr. Lucky Kabilika
Provider Reconciliation Officer
(Writer)

Mr. Mabvuto Sinkala
Senior Health Risk Officer
(Writer)

Mr. Jacob Chirwa
Project Lead
(Writer)

Mr. Mulenga Sholomo
Manager legal & Compliance
(Writer)

DIRECTOR GENERAL'S FOREWORD

Mr. Michael K. Njapau
Director General

It is with great pride and excitement that I welcome you to this special edition of NHIMA Today. As the Director General of the National Health Insurance Management Authority (NHIMA), I am thrilled to share the progress we have made, as well as the path ahead in our ongoing journey to transform Zambia's healthcare landscape.

The National Health Insurance Scheme (NHIS) was established with a bold mission: to provide Zambians with the security of affordable, accessible, and quality healthcare as well as protection from financial distress. This mission aligns directly with the Zambian Government's commitment to achieving Universal Health Coverage (UHC) and making health a right for all citizens and established residents. NHIMA, as the custodian of this mission, is tasked with the responsibility of registering individuals onto the scheme, managing the National Health Insurance Fund (NHIF), and ensuring that access to Insured healthcare services is equitable across all regions of Zambia.

As we reflect on our achievements, it is clear that we have made significant strides since the inception of the NHIS. In 2024, we proudly celebrated the five (5)-year milestone of the Scheme, a journey that has seen us expand our network to over 425 healthcare providers nationwide covering both urban and rural communities, and including public, private, and faith-based facilities. This expansion ensures that more Zambians than ever before have access to essential healthcare services.

Since the beginning of the Scheme, we have also made substantial progress in our operational efficiency. For example, we are proud to report that 98% of claims are now processed electronically, with over 10 million claims successfully processed. These milestones have been made possible through the support of our stakeholders and the tireless work of the NHIMA team. These milestones mark a critical foundation for the next phase of our efforts.

As we look to the future, we are not slowing down. In fact, we are setting our sights even higher. We are committed to continue improving our services to ensure that the NHIS benefits everyone. This vision aligns with the government's clear aspirations, the need for comprehensive reform and expansion of the NHIS. The government's support, along with the direction set by the 8th National Development Plan, will guide us in our efforts to ensure that healthcare is not just a service but a universal right.

I would like to take this opportunity to thank the Government of the Republic of Zambia (GRZ) for its unwavering support to NHIMA's strategic objectives. Their guidance and commitment are vital to our continued success and to the realization of UHC in Zambia.

As you read through the pages of this edition of the NHIMA Today, I hope you will find inspiration in our collective achievements and the roadmap we are following to ensure that every Zambian, no matter their socio-economic status, has access to the healthcare they need. Our journey towards a healthier Zambia is one we embark on together, and your continued support is vital.

Thank you for being part of this important journey. I look forward to sharing our future successes with you.

Over
5 MILLION
Members

NHIMA
Leaving No One Behind

Minister of Health Honourable Dr. Elijah Muchima MP (Middle), Director General Mr. Michael Njapau and other delegates At the Commissioning of the NHIMA procured medical equipment for 7 Public Hospitals at Arthur Davison Children's

MINISTER OF HEALTH COMMISSIONS NHIMA PROCURED MEDICAL EQUIPMENT FOR 7 PUBLIC HOSPITALS

By: Kampeka Hansaali

The Minister of Health, Hon. Dr. Elijah Muchima MP, on Monday 4th August 2025 launched and commissioned Seven (7) CT Scan Machines and One (1) MRI Scan Machine in a historic and revolutionary move by the government.

The diagnostic machines procured by the National Health Insurance Management Authority (NHIMA) were distributed to 7 public hospitals in four (4) provinces; Lusaka, Southern, Copperbelt and North-Western provinces. The installation of these machines was aimed at reducing referrals, waiting times and enhancing healthcare across the country.

The hospitals which received the state of the art machines included:

- Arthur Davison Children's Hospital (Ndola)
- Ndola Teaching Hospital
- Kitwe Teaching Hospital
- Livingstone Teaching Hospital
- Levy Mwanawasa University Teaching Hospital
- Solwezi General Hospital
- University Teaching Hospital – Adult (CT Scan and MRI)

Speaking at the launch ceremony held at Arthur Davison Children's Hospital in Ndola, Dr. Muchima acknowledged that this was the first time in Zambia's history that such high tech equipment had been bought simultaneously using local resources and commended NHIMA's Director General for his leadership with his management team for the milestone achievements.

He reiterated the government's desire to achieving Universal Health Coverage in Zambia. "We believe that every Zambian regardless of their background or location deserves access to quality health care without financial barriers," Dr. Muchima said.

He called on the beneficiary hospitals to take care of the equipment and use it to serve the citizens.

Meanwhile, NHIMA Director General Mr. Michael Njapau remarked that NHIMA considered it a duty to complement the efforts of the Ministry of Health and the Government in enhancing access to quality health care services.

"NHIMA will strategically put investments that respond to real needs of the Zambian people," he said.

He assured the public that NHIMA ensured that the supply, delivery, installation and commissioning of the state-of-the-art equipment was bought with warranty of 3 years and that Ministry of Health staff had been trained on how to operate the machines.

He also announced a consignment of MRI Machines that would be delivered later in the year and assured that NHIMA was not only investing in machines but was investing in quality, efficiency and the wellbeing of the citizens.

Health Minister Calls for UHC Reforms

By: Kampeka Hansaali

The Minister of Health Honourable Dr. Elijah Muchima MP, has emphasized the importance of Universal Health Coverage (UHC), calling for reforms to improve service delivery and inclusivity for all citizens, regardless of their financial status.

Speaking at a meeting focused on reviewing the Cabinet Memorandum to amend the National Health Insurance Statutory Instrument No. 63 of 2019, the Minister encouraged a realistic and practical approach to address systemic gaps in healthcare services. He noted that while various health-related documents and strategies were produced, the real challenge laid in the implementation and actualization of these plans.

The Minister reflected on his personal experience in the health sector, citing successes like the Flying Doctor Services and their collaboration with NHIMA in saving lives, particularly in remote areas. He acknowledged the collaborative efforts between NHIMA and various stakeholders, highlighting that their collective responsibility was to ensure that the public receives quality health insurance services. He stressed that Universal Health Coverage should not be limited to the wealthy, advocating for a tiered payment system where all Zambians, including those in lower income brackets, contribute a small amount regularly to ensure access to essential health services.

Dr. Muchima pointed out the significant gap between the fees collected by NHIMA and the actual costs of services, stressing that government support and capital investment were crucial to bridge this disparity. He also highlighted the need for flexibility in how health contributions were made, urging the public to view their contributions as an investment for future health care needs.

Drawing attention to the importance of quality service, the Minister revealed plans to streamline the patient experience, reducing waiting times and prioritizing those in urgent need of care. He highlighted the need for NHIMA to strengthen public healthcare facilities while ensuring a balanced approach between public and private healthcare providers, stressing the importance of government institutions competing effectively with private facilities to enhance service delivery.

Meanwhile, NHIMA Director General Mr. Michael Njapau speaking at the same meeting highlighted how everything that was deliberated upon was taken into consideration without any hard feelings. During his remarks he indicated that he understood how increasing tariffs would have an impact on the lives of Zambian citizens. He, however, said that this was a better alternative all together compared to the effect of having NHIMA shut down. He further addressed the Minister on the fact that despite all the negative comments targeted at the Authority, there were several notable achievements to be proud of.

NHIMA and Global Fund Expand Healthcare Coverage to Vulnerable Communities

The National Health Insurance Management Authority (NHIMA), working with the Global Fund to Fight AIDS, Tuberculosis and Malaria, has successfully registered over 57,000 vulnerable Zambians under the Social Cash Transfer (SCT) Programme.

Extending Coverage Across 12 Districts

The project began in 2024 and has so far covered twelve districts across Copperbelt, Central, Southern and Western Provinces. These include:Ndola, Kitwe, Lusaka, Chongwe, Kafue, Kasempa, Kabwe, Livingstone, Choma, Mazabuka, Mongu and Sesheke.

Through this initiative, NHIMA has enrolled more than 20,000 principal members and 36,000 beneficiaries, giving them free access to insured healthcare services at NHIMA-accredited facilities nationwide.

District-Level Achievements

The recent extension into Southern and Western Provinces has yielded strong results:

- Ndola: 4,957 Principal Members, 6,134 Beneficiaries
- Kafue: 1,300 Principal Members, 3,134 Beneficiaries
- Lusaka: 3,244 Principal Members, 3,955 Beneficiaries
- Chongwe: 2,316 Principal Members, 3,280
- Kasempa: 928 Principal Members, 3,395 Beneficiaries
- Kitwe: 2,202 Principal Members, 3,718 Beneficiaries
- Kabwe: 1,053 Principal Members, 3,136 Beneficiaries
- Livingstone: 700 Principal Members, 2,028 Beneficiaries
-
- Choma: 738 Principal Members, 1,715 Beneficiaries
- Mazabuka: 1,317 Principal Members, 3,370 Beneficiaries
- Mongu: 1,000 Principal Members, 2,446 Beneficiaries
- Sesheke: 469 Principal Members, 869 Beneficiaries

These figures bring the overall total to 20,195 Principal Members and 36,914 Beneficiaries, making 57,109 newly registered members under the SCT project.

Impact on Communities

The registrations have been met with strong community participation, supported by outreach and sensitization campaigns that highlighted the benefits of NHIMA membership. This exercise is a major step toward Zambia's goal of Universal Health Coverage (UHC), ensuring that poor and vulnerable citizens can access healthcare without financial hardship.

Looking Ahead

This achievement is expected to be a catalyst for future expansion, with plans to extend the program to additional districts across the country. As the Global Fund project continues to roll out, NHIMA remains committed to strengthening Zambia's health system and ensuring that every citizen has access to the care they deserve.

In line with the government's vision of attaining UHC, NHIMA is dedicated to "Leaving No One Behind" by reaching more poor and vulnerable groups nationwide through focused outreach and registration programs.

Zambia on Course to Attaining Universal Health Coverage Through NHIS

By: Mabvuto Sinkala

Universal Health Coverage (UHC) remains one of the most ambitious and vital global health goals of our time, enshrined in Sustainable Development Goal 3.8. It calls on countries to ensure that all people have access to the full range of quality health services they need when and where they need them, without suffering financial hardship. Zambia has embraced this vision, placing UHC at the heart of its national development agenda. It recognizes that a healthy population is not only a moral imperative but a foundational pillar for sustained economic growth and inclusive development. Central to Zambia's UHC aspirations is the National Health Insurance Scheme (NHIS), a transformative initiative designed to extend equitable and sustainable healthcare access to all citizens.

Health as a Right, not a Privilege

Despite health being enshrined as a right, for many years, vast segments of Zambia's population were systematically excluded from accessing healthcare due to financial barriers, infrastructure deficits, and health workforce shortages. In rural and peri-urban areas, the lack of essential medicines, diagnostic tools and trained personnel meant that even where facilities existed, services often did not. These inequities deepened health disparities and eroded public trust in the system.

Compounding these challenges has been the persistent underfunding of the health sector. While the 2015 national budget allocated 9.6% to health, this share dropped to 8.1% by 2021, well below the 15% target committed under the Abuja Declaration. This fiscal decline has had tangible effects including weakening the sector's ability to deliver both primary and curative care, which together account for over 60% of health expenditure. Moreover, Zambia's narrowing fiscal space, coupled with rising debt obligations, has further squeezed resources from essential services like health, education, and social protection.

NHIS: A Turning Point in Zambia's Health Financing Reform

Recognizing the urgent need for a more inclusive and resilient financing model, Zambia enacted the National Health Insurance Act No. 2 of 2018, establishing the National Health Insurance Management Authority (NHIMA). Operationalized in 2019, the NHIS is one of the most significant reforms in Zambia's health system since independence. The Scheme was envisioned as a predictable, sustainable and solidarity-based mechanism to pool financial resources and expand coverage to all Zambians, regardless of socioeconomic status. It aligns Zambia with a growing cohort of African countries such as Ghana and Rwanda that have institutionalized social health insurance as a driver of health equity and financial protection.

To date, NHIMA has registered over 5.3 million members, representing approximately 25% of the Zambian population, who now have access to insured healthcare through a network of over 400 accredited healthcare providers across public, private and faith-based sectors. This provider network is not only improving access but also helping to close infrastructure gaps, particularly in under-served areas, through strategic engagement with the private sector.

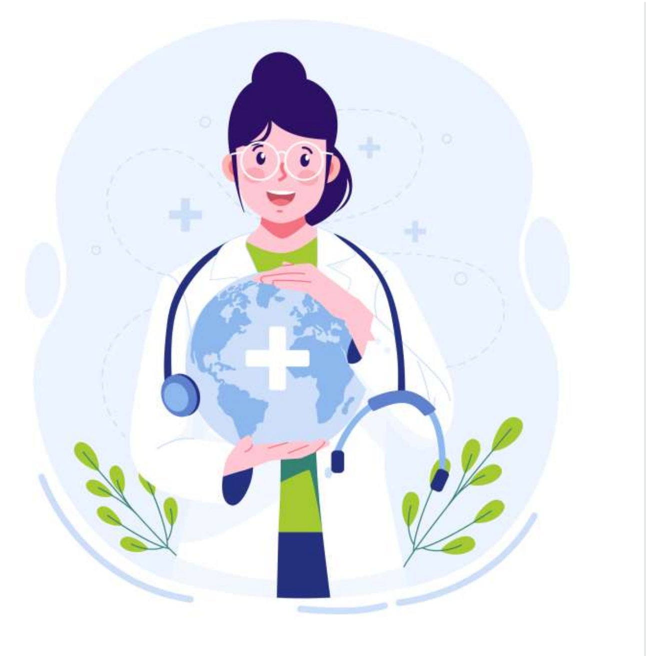
Health Equity at the Core

NHIMA's vision is rooted in equity and solidarity. The Scheme's design ensures that all members, regardless of income level, receive access to the same standard of care. This is especially vital for Zambia's most vulnerable populations, that is, women, children, the elderly and those in informal employment who face the greatest barriers to accessing services.

The Scheme's impact is already visible. NHIS funds have bolstered public health facilities by strengthening infrastructure, supporting service delivery and reducing out-of-pocket spending for essential care. The Scheme's coverage of maternal, child health, and chronic disease services has provided a safety net for households that would otherwise fall into poverty due to health costs.

A Vision Becoming Reality

Zambia is indeed on course towards achieving UHC as milestones already achieved through NHIS reflect strong political will, institutional innovation and a commitment to health equity. The country is making tangible progress toward fulfilling the promise of "Health for All" not as a slogan, but as a lived reality. As NHIMA expands its coverage, strengthens provider networks and refines its benefits package, Zambia is laying the foundation for a health system that is inclusive, sustainable and resilient. The goal is clear: that no Zambian should be denied access to essential health services because of where they live or what they earn. That is truly leaving no one behind!



DRIVING HEALTH ACCESS FORWARD: NHIMA'S COLLABORATIVE BLUEPRINT FOR GROWTH

By: Jacob Chirwa

Since its establishment in 2019, the National Health Insurance Scheme has significantly improved access to insured healthcare services in Zambia. Managed by the National Health Insurance Management Authority (NHIMA), the scheme operates on a tripartite model involving the Authority, Scheme Members, and Healthcare Providers. This collaborative relationship is crucial for the Scheme's success and the well-being of Zambian citizens.

The relationships in this tripartite are critical for modelling success. Each party in the relationship is required to play their respective role effectively. Discussed in turn are the roles and responsibilities of each party.

The National Health Insurance Management Authority

NHIMA is mandated to operate the National Health Insurance Scheme, which is anchored on the principle of solidarity. Members contribute based on their ability to pay, but access is equitable, determined by health needs. In the model, the haves supplement the have-nots and the strong support the weak.

The National Health Insurance Act No.2 of 2018 spells out the functions of NHIMA. For purposes of this article, some relatable functions are detailed below:

I. To implement, operate and manage the Scheme;
ii. To manage the Fund;
iii. To accredit health insurance healthcare providers;
iv. To develop a comprehensive benefit package to be accessed by members;
v. To register and issue membership cards to members;
vi. To facilitate access for poor and vulnerable people to insured health care services;
vii. To protect the poor and vulnerable against deprivation of health services
viii. To receive, process and pay claims for services rendered by accredited health care providers;
ix. To undertake public education and awareness programmes on health insurance.

The Scheme Members

The members are critical in grounding the existence of the Scheme. There would be no Scheme without the members. The members must avail themselves for registration onto the Scheme. NHIMA's members encompass all the citizens and established residents as prescribed by the National Health Insurance Act No. 2 of 2018. As of May 2025, NHIMA had registered 3.7 million members distributed in the following categories:

a. Contributing Members
i. The Formal Sector
ii. The Informal Sector
b. Exempt Members
i. The Retired
ii. The Senior Citizens
iii. The Poor and Vulnerable

The membership has continued to be on a growth trajectory.

The Formal and Informal Sectors are required to pay as prescribed by the law. The contributions are essential insofar as financing the Scheme is concerned. The Formal sector contribution is 2%, shared 1% each between the employer and the employee, whilst the Informal Sector members contribute based on the income assessment performed. The Senior Citizens, Retirees, as well as the Poor and Vulnerable, are exempt from contributing.

Given the nature of the Scheme, the members must contribute to the fund consistently. It is from this pool of funds that NHIMA invests, and ideally, the investment return thereof is used to settle claims. It is therefore imperative that every member on the Scheme takes responsibility by making contributions as and when they fall due and not at a time when medical access is sought.

In addition, the member also has the responsibility to refrain from abusing the scheme and seek access to medical services only when necessary. Furthermore, the member is a first-line respondent in mitigating incidences of fraud, waste and abuse at the point of access.

A member must take a keen interest in understanding their entitlements and the type of services accessed during a visit. This range of service is then to be validated at the point of validating the bill and signing off. Any deviations from what is prescribed must be reported promptly.

The Health Care Providers

The insured health services are accessed at the service points. The Health Care Providers enter into a contract with NHIMA for the provision of insured healthcare services. The Contract prescribes the obligations of the Providers. Among them is the obligation to provide a full range of services to the members of the Scheme as per the accreditation criteria. As of April 2025, NHIMA had accredited a total of 448 facilities, out of which 229 are private and 218 are public facilities. The accredited providers include Hospitals, Clinics, Dental Centres, Eye Hospitals, Radiology Centres, Dialysis Clinics and Pharmacies.

Insofar as the responsibilities are concerned, the provider is required to ensure that a complete range of services is readily available and provided to the members effectively and efficiently. It is also the responsibility of the provider to ensure that the members accessing the service are validated and confirmed to be bona fide beneficiaries of the scheme. The Provider is required to ensure that there is no practice of overservicing or underservicing.

Once such services are provided, a provider is then entitled to make a claim, subject to the range of rules and tariffs applicable. The Provider is expected to use the funds realised to improve service provision at the health facility in the quest to improve the member experience and health outcomes.

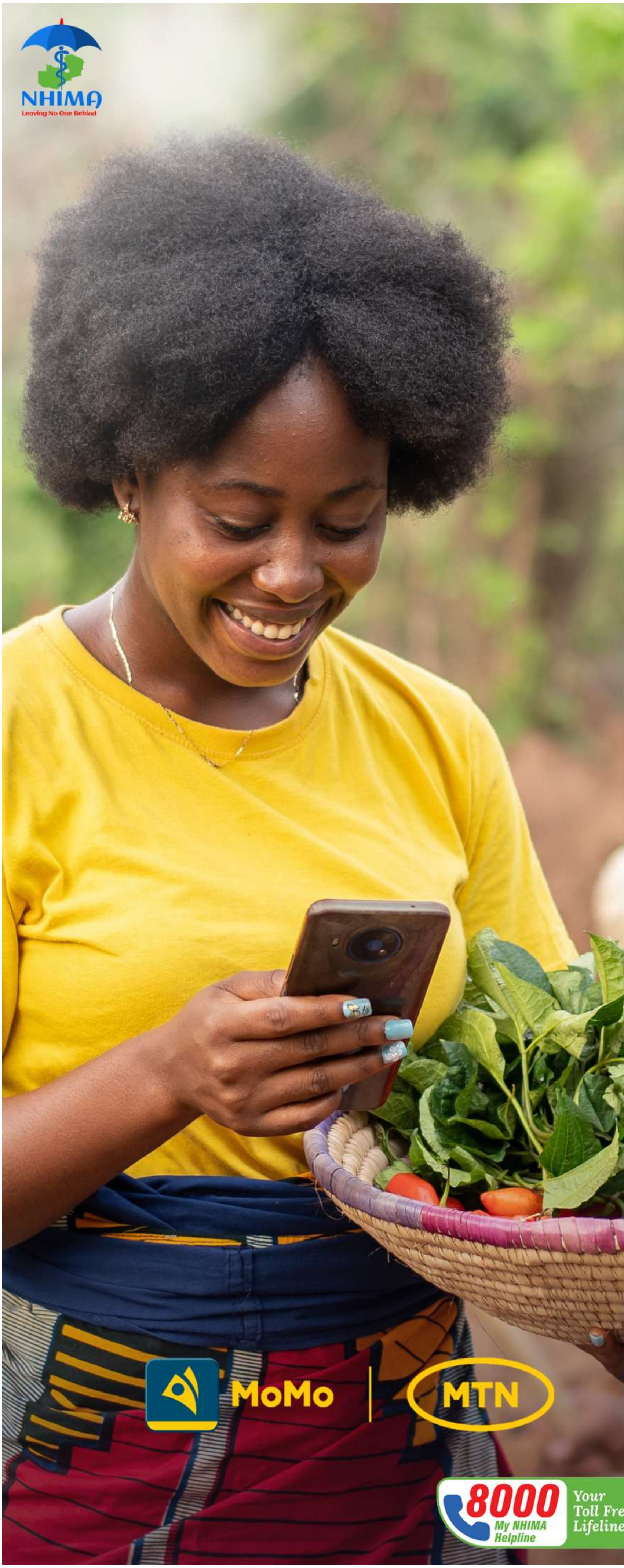
A Shared Vision for Growth

When each component of this tripartite relationship functions effectively, it creates a powerful cycle of growth and mutual benefit. Consistent member contributions enable NHIMA to reimburse healthcare providers promptly. These reimbursements, in turn, empower providers to invest in better services, equipment and facilities, thereby enhancing the value proposition of the NHIS and attracting more members into the Scheme. This "snowball effect" leads to increased enrolment, a stronger financial base, sustainable utilisation of services, and ultimately, a healthier and more productive Zambian population.

NHIMA remains committed to fostering and strengthening this vital partnership. By working together, we can continue to expand access to quality healthcare and build a healthier future for all Zambians.

NHIMA – Leaving No One Behind

NHIMA
Leaving No One Behind



NHIMA IS NOW AVAILABLE ON AIRTEL, MTN & ZAMTEL MOBILE MONEY

*115#

- **Make Payments**
- **Check membership status**

MTN
- Dial ***115#**
- Select **Payments** or **Option 3**
- Select **Govt. Agencies** or **Option 5**
- Select **NHIMA** or **Option 3**

ZAMTEL
- Dial ***115#**
- Select **Make Payment** or **Option 4**
- Select **Pay Bill** or **Option 1**
- Select **Government Payments** or **Option 1**
- Select **NHIMA** or **Option 4**

AIRTEL
- Dial ***115#**
- Select **Savings/Insure** or **Option 7**
- Select **Insurance** or **Option 2**
- Select **NHIMA** or **Option 2**

Zamtel Mobile Money

airtel money

MOH Salutes NHIMA for driving better Health outcomes

By: Kampeka Hansaali

Ministry Of Health Permanent Secretary (PS) for Technical Services Dr. Kennedy Lishimpi

The Ministry of Health (MOH) has commended the National Health Insurance Management Authority (NHIMA) for complimenting Government's efforts towards the drive to better health outcomes in Zambia.

Speaking at the NHIMA Benefits Package Review Consultative Meeting on Monday 14th July 2025, in Lusaka, MOH Permanent Secretary (PS) for Technical Services Dr. Kennedy Lishimpi said he was proud of the strides that the country was making through NHIMA in the goal to achieving Universal Health Coverage. He called upon all stakeholders to play their respective parts in building a stronger and more resilient health financing mechanism in Zambia.

"This is a vital role of contributing to the government's financing for the health sector and contributing to strengthening the health system by providing direct financing to the Accredited Healthcare facilities in a sustainable manner. It can not be over emphasised that NHIMA funds have become a big enabler for many of our facilities," he said.

And speaking at the same event, NHIMA Director General (DG) Mr. Michael Njapau said that the Authority was making interventions to preserve the fund and among them was the review of the Benefit Package.

"Among the interventions NHIMA is putting in place is this, first of its kind, the benefit package review exercise", he said.

He emphasized that there was need to speak internally within the Ministry before engaging more external stakeholders to assist in developing the Benefit Package.

The stakeholder engagement meeting took place at Lusaka Legacy Resort and was attended by MOH PS Dr. Lishimpi, NHIMA DG Mr. Njapau, NHIMA Executive Committee members, and representatives from the Ministry of Health across the country.

Ministry of Health Permanent Secretary - Technical Services Dr. Kennedy Lishimpi (Left) with NHIMA Director General Mr. Michael Njapau.

Get your NHIMA card today!

1. Head Office, Stand NO. 27396
Public Service Pensions Fund Building,
Alick Nkhata Road KK Mall,
Lusaka +260 211-356-499

2. Kitwe Regional Office, Sanlam Building, Oxford road, Kitwe CBD

3. Ndola, Copperbelt Provincial Office, First floor, Telnor house, room 101,Buteko avenue, Ndola CBD,

4. Luapula Provincial Office, Caritas Mansa House, Junction of Chembe-Samfya roads, Mansa

5. Northern Provincial Office, Compensation House, Zambia rd, Kasama

6. Southern Provincial Office, Butala House, Second floor, Choma

7. Muchinga Provincial Office
Plot #1588, Mayadi Area

8. Central Provincial Office, Mukuni House, First floor, Kabwe

9. Western Provincial Office, Mongu NAPSA Building Mongu

10. Southern Provincial Office, Liso House Second floor, Livingstone

11. Eastern Provincial Office, NAPSA Building 2nd Floor, Great East Road Chipata

12. North-Western Provincial Office, Chikola Complex Office Building, Ground Floor Office No. 1 Independence Avenue Solwezi

8000 My NHIMA Helpline
Your Toll Free Lifeline

NHIMA Honored - Most Compliant Procuring Entity

NHIMA Procurement Unit holding up their ZPPA Most Compliant Entity Award

The National Health Insurance Management Authority (NHIMA) has achieved yet another milestone by being named the "2023 Most Compliant Procuring Entity (Mandatory Reporting Requirements)" at the inaugural Zambia Public Procurement Authority (ZPPA) awards. This prestigious recognition highlights NHIMA's unwavering commitment to transparency, accountability, and excellence in its procurement processes, solidifying its status as a model institution in public sector procurement.

Out of approximately 800 Procuring Entities in the country, NHIMA emerged as the best in this category, a testament to its exceptional adherence to procurement standards and mandatory reporting requirements set by ZPPA. The award underscores NHIMA's dedication to ensuring that public resources are utilized efficiently and responsibly.

This accolade reflects NHIMA's robust internal systems and proactive efforts in meeting and exceeding compliance standards. Through timely and accurate reporting, NHIMA has demonstrated its ability to uphold best practices in procurement management, inspiring other public institutions to prioritize transparency and accountability.

The award was officially presented on Thursday, 26th December 2024, at a ceremony held at Southern Sun Hotel, where NHIMA was represented by Director Human Resource and Administration, Mr. Mabvuto Daka, and Senior Procurement Officer, Mr. Collins Mwamba.

In a symbolic gesture of recognition and pride, the award was later handed over to the NHIMA Director General Mr. Michael Njapau, by Mr. Daka and Mr. Mwamba signifying the Authority's collective achievement. In receiving the award, Mr. Njapau applauded the Procurement and Supply Chain team for their dedication and urged all NHIMA departments to uphold the values of compliance and excellence in their respective functions.

NHIMA's success at the ZPPA awards not only enhances its reputation but also reinforces its commitment to the principles of good governance in public sector management. The Authority continues to lead by example, striving towards the efficient and transparent use of resources for the benefit of the Zambian people.

As NHIMA moves forward, this recognition serves as a reminder of its responsibility to set and maintain high standards in public administration. Together, NHIMA and its dedicated team remain focused on building a healthier and more accountable Zambia.

NHIMA Director General Mr. Michael Njapau (Left), Director Human Resource and Administration Mr. Mabvuto Daka (Right) and Senior Procurement officer Mr. Collins Mwamba with the ZPPA Award

NHIS Provides Hope and Financial Relief for Brian Mukuka and His Family

Brian Mukuka stands with gratitude, reflecting on the positive impact the NHIS has had on his and his family's health, offering them affordable and reliable healthcare that has transformed their lives.
Photo Caption: NHIMA/USAID R4G

Brian Mukuka, a resident of Christian Compound in Chirundu district of the Southern Province, has experienced a significant transformation in his life since joining the National Health Insurance Scheme (NHIS) in 2022. The NHIS, managed by the National Health Insurance Management Authority (NHIMA), has made healthcare more accessible and affordable for families like Brian's, offering life-saving services without financial burden.

Brian first heard about NHIMA during a visit to Mtendere Mission General Hospital, where the nurses explained the benefits of the scheme. Encouraged by the promise of reduced healthcare costs, Brian decided to enrol. Since then, NHIMA has been a lifeline for him and his family.

Managing diabetes and hypertension, Brian previously struggled to afford his medication, spending K20 for diabetes treatment and K60 for blood pressure medicine each month. These costs made it difficult for him to stay consistent with his treatment.

"Before NHIMA, I often had to postpone hospital visits because I couldn't afford the fees," Brian recalls.

Everything changed when Brian started paying the affordable K30 monthly subscription to NHIMA. Now, his essential medications and regular check-ups are fully covered. Brian can consistently access the care he needs.

"Since I joined NHIMA, all my medical costs are covered and I no longer have to worry about paying extra fees at the hospital," Brian said.

NHIMA's impact extends beyond Brian. He registered his wife and three children under the scheme, ensuring they also benefit.

“When my children fall ill, they go to the hospital and receive free medication through NHIMA. This has saved us so much money," he explained.

NHIMA proved invaluable during a particularly challenging time when Brian was diagnosed with a neuro disorder affecting his leg. Treatment would have been out of reach without the scheme, but thanks to NHIMA, he received the necessary medication at no extra cost.

“NHIMA has made a huge difference in our lives,” Brian says, expressing gratitude for a system that eases financial stress while providing life-saving care. "It not only saves money but ensures we get the healthcare we need."

Have a concern about your NHIMA experience? Let us know!

Call 8000
Toll Free Line

8000 My NHIMA Helpline — Your Toll Free Lifeline

Website
www.nhima.co.zm

Email
complaints@nhima.co.zm

Member of Staff
Dedicated staff members

Letter
Write to the Director General

Social Media Platforms
WhatsApp
Facebook
Linkedin
Twitter(X)

NHIMA
Leaving No One Behind

HEALTH CORNER

By Mr. Lucky Kabilika

General Overview of Cancer Diseases
Cancer is one of the leading causes of morbidity and mortality worldwide, and nearly 1 in 6 deaths is due to Cancer. Approximately 70% of deaths from Cancer occur in low- and middle-income countries, with around one-third of deaths from Cancer being due to the following leading behavioral and dietary risks:

- High body mass index
- Low fruit and vegetable intake
- Lack of physical activity
- Tobacco and alcohol use

Tobacco use is the most important risk factor for Cancer and is responsible for approximately 22% of Cancer deaths, with Cancer-causing infections, such as hepatitis and human papillomavirus (HPV), being responsible for up to 25% of cancer cases in low- and middle-income countries.

Further, Late-stage presentations and inaccessible diagnosis and treatment are huge contributors to Cancer mortality in low- and middle-income countries. Therefore, economic impact caused by Cancer is significant and keep increasing.

What is Cancer?
Cancer is a group of diseases characterized by the uncontrolled growth and spread of abnormal cells in the body.

Where in the body?
Cancer can develop in nearly any tissue or organ and, if not treated, can invade surrounding tissues and spread to other body parts through the blood and lymph systems, known as metastasis.

Types of Cancers:
There are more than 100 different types of cancer, with common forms including Breast Cancer, Lung Cancer, Prostate Cancer, Colorectal Cancer, Cervical Cancer, and Skin Cancer. Each type has its risk factors, symptoms, and treatment approaches.

Risk Factors of Cancers:
Cancer can be caused by a variety of factors, including genetic mutations, environmental exposures (such as tobacco smoke or radiation), infections, and lifestyle choices like poor diet and lack of physical activity. Early detection through screening and awareness of symptoms significantly increases the chances of successful treatment.

Treatment of Cancers:
Treatment options depend on the type and stage of cancer and may include Surgery, Radiotherapy, Chemotherapy, Immuno-therapy, or targeted therapy. In recent years, advances in personalized medicine have allowed for more tailored and effective Cancer treatments.

Let's look at one of the most common Cancers among women in Africa, Cervical Cancer.

What is Cervical Cancer?
Cervical cancer is a type of cancer that occurs in the Cervix, the lower part of the uterus connecting to the vagina. It primarily develops due to the abnormal growth of cells in the cervix, often caused by a persistent infection with high-risk types of human papillomavirus (HPV).

Types of Cervical Cancer
Cervical cancer can be classified into two main types:

1. Squamous Cell Carcinoma: This is the

most prevalent type, representing approximately 70-90% of cervical cancer cases.

2. Adenocarcinoma: This type originates from the glandular cells that produce mucus in the cervix.

Causes and Risk Factors

The main cause of cervical cancer is a persistent infection with high-risk HPV strains. Additional risk factors include:

- **Sexual Activity**: Early onset of sexual activity and multiple sexual partners increase the risk of HPV exposure.
- **Immunosuppression**: Conditions that weaken the immune system, such as HIV/AIDS, can make individuals more susceptible to HPV infections.
- **Smoking**: Tobacco use has been linked to cervical cancer, as it can damage the immune system and cervical cells.
- **Long-term Use of Oral Contraceptives**: Prolonged use of birth control pills may slightly increase the risk.
- **Low Socioeconomic Status**: Limited access to healthcare and preventive services can lead to higher cervical cancer rates.

Symptoms

In the early stages, cervical cancer may not present any noticeable symptoms. As the disease progresses, symptoms may include:

- Abnormal vaginal bleeding (between periods or after intercourse)
- Unusual discharge from the vagina
- Pelvic pain
- Pain during intercourse

Diagnosis

Cervical cancer is typically diagnosed through:

- **Pap Smear (Pap Test)**: A screening procedure that collects cells from the cervix to detect precancerous changes or cancer.
- **HPV Testing**: Tests to identify the presence of high-risk HPV strains.
- **Biopsy**: A biopsy may be performed to confirm cancer if abnormal cells are found.

Treatment

Treatment options for cervical cancer depend on the stage of the disease and may include:

- **Surgery**: Procedures to remove the cancerous tissue, which may involve hysterectomy (removal of the uterus).
- **Radiation Therapy**: High-energy rays are used to kill Cancer cells, often combined with chemotherapy.
- **Chemotherapy**: Drug treatment that kills or slows the growth of Cancer cells.
- **Targeted Therapy**: Medications that target specific pathways or genetic changes in Cancer cells.

Prevention

Preventive measures are crucial in reducing the risk of cervical Cancer:

- **HPV Vaccination**: Vaccines are available to protect against the most common high-risk HPV strains.
- **Regular Screening**: Routine Pap smears and HPV testing can detect precancerous changes early, allowing for timely intervention.
- **Safe Sexual Practices**: Using condoms and limiting the number of sexual partners can help reduce the risk of HPV infection.

Cancer and Cancer-Related Costs Covered by NHIMA

In its ongoing effort to reduce the burden of Cancer in Zambia, the National Health Insurance Management Authority (NHIMA) has, over the past four and a half years, reimbursed a total of K1,328,915,395.45 towards Cancer treatment and related services.

This represents 34% of the claims volumes and 30% claims value paid out to Health Care Providers period 2021 to 2025 July 2025. This implies that Cancer is a very significant cost driver on the Scheme fund paid to Health care Providers as such preventive measures and early detection is critical to help mitigate prevalence and severity of Cancer diseases.

Conclusion on Cervical Cancer

Cervical Cancer is a preventable and treatable disease, especially when detected early. Awareness of risk factors, symptoms, and the importance of screening can significantly improve outcomes. Education and access to preventive measures, such as vaccination and regular check-ups, are essential in the fight against cervical Cancer.

NHIMA-Accredited Healthcare Facilities: A Key Part of Zambia's Journey to Universal Health Coverage

By: Kampeka Hansaali

Access to healthcare facilities is a cornerstone of any thriving society, and Zambia is no exception. As the nation works towards the ambitious goal of Universal Health Coverage (UHC), the importance of having accessible, well-equipped healthcare facilities across the country cannot be overstated. In Zambia, the healthcare system has made significant strides in recent years. However, there remain disparities in the distribution of healthcare facilities, particularly in rural and remote areas. Factors such as long distances, inadequate infrastructure, and limited healthcare workforce in these regions hinder the ability of many citizens to access basic healthcare services which results in preventable health complications.

And while progress has been made, there are still several challenges to achieving equitable healthcare access in Zambia. For example, many healthcare facilities remain underfunded and lack the necessary medical supplies, staff, and equipment to provide optimal care.

However, there are opportunities for change and the Zambian government has been taking steps to improve healthcare access. Some initiatives include the extension of the National Health Insurance Scheme (NHIS) to the informal sector, which aims to provide affordable and comprehensive health coverage to all Zambians. The government has also invested in the construction of new healthcare facilities, the refurbishment of existing ones, and the training of more healthcare workers to address staffing shortages.

As Zambia moves closer to achieving its Vision 2030, the National Health Insurance Management Authority (NHIMA) is proud to highlight the growing number of NHIMA-accredited healthcare facilities, a critical component in the nation's efforts to provide Universal Health Coverage. In line with Zambia's 8th National Development Plan (2022-2026), NHIMA's role in expanding access to quality healthcare through its accredited network of facilities is proving vital in improving the health outcomes for all Zambians.

Zambia's Strategic plan for the period 2022 to 2026 outlines the strategic approach to improving Zambia's health sector, and among the strategies and programmes to achieving this is increasing access to quality healthcare through health insurance. The National Health Insurance Scheme is essential in ensuring equitable access to healthcare, and NHIMA's growing network of accredited facilities is central to its successful implementation. In 2024, NHIMA in collaboration with the Ministry of Health, started accreditation of

Mini Hospitals coming to a total of 52 accredited Public (Mini) Facilities countrywide to ensure Scheme presence is closer to the people.

The Vision 2030 health report emphasizes the importance of "equitable access to quality healthcare for all Zambians" by 2030, a mission that aligns with NHIMA's goals of improving public health systems and outcomes. NHIMA-accredited healthcare facilities are a game changer for health access and play a vital role in the successful implementation of Zambia's health strategy. These facilities are thoroughly vetted by the NHIMA Quality Assurance and Accreditation team to ensure that they meet the highest standards of care, quality, and accessibility for patients that are members of the Scheme. Over the years, the number of accredited facilities has seen a significant increase, from 237 in April 2022 to over 450 in April 2025, bringing vital healthcare services closer to communities, particularly in underserved areas.

With more accredited facilities across the country, more Zambians now have access to essential services, ranging from preventive care such as health screenings, to more advanced treatments for chronic and infectious diseases. Additionally, these facilities are a cornerstone in the fight against maternal mortality, providing access to prenatal care, and emergency healthcare services.

The expansion of NHIMA-accredited facilities also addresses a critical gap in Zambia's healthcare system that is geographical accessibility. In the past, rural areas faced significant barriers to healthcare due to the distance and cost involved in accessing services. The increase in accredited healthcare facilities is helping bridge this gap, ensuring that even the most remote communities can access necessary healthcare services without enduring lengthy travel times.

The 8th National Development Plan also focuses on increasing human resources for health, and NHIMA's work in accrediting more healthcare facilities directly supports this goal. With more accredited facilities comes the need for more trained healthcare professionals, which in turn leads to job creation and enhances the overall capacity of Zambia's health workforce. By ensuring that health facilities are properly equipped and staffed, NHIMA is helping to ensure that the healthcare system is prepared to meet the needs of a growing population.

Looking ahead, the continued expansion and improvement of NHIMA-accredited healthcare facilities will remain central to Zambia's efforts to achieve UHC. The government's commitment will complement NHIMA's work in enhancing access to healthcare. As these facilities become more widespread and accessible, more Zambians will be able to take advantage of the health benefits provided under the National Health Insurance Scheme.

NHIMA's vision aligns with the broader goals of Vision 2030, ensuring that the Zambian population will enjoy equitable access to quality healthcare services, ultimately leading to a healthier, more prosperous nation. With a strong foundation in place, Zambia is on its way to meeting its healthcare goals and creating a brighter future for all its citizens.

NHIMA Asserts Authority: A Stand Against Non-Compliance in the Scheme

By: Mulenga Sholomo

The National Health Insurance Management Authority (NHIMA) is taking an unwavering stance against employers who fail to meet their obligations under the National Health Insurance Act No. 2 of 2018. In a historic ruling that sends a clear message across the nation, the Lusaka Magistrate's Court recently convicted Innovate General Insurance Limited for multiple offenses of non-compliance, reinforcing NHIMA's commitment to safeguarding the health of all Zambians and enforcing statutory contributions.

On December 9, 2024, Honorable Magistrate Njobvu, presiding over the Lusaka Subordinate Courts, convicted Innovate General Insurance Limited on 32 counts for neglecting to remit the prescribed National Health Insurance Scheme (NHIS) contributions from May 2021 to December 2023. Furthermore, the company was found guilty of failing to furnish required information to NHIMA, an act which contravenes the National Health Insurance Act.

This conviction is a direct result of NHIMA's relentless efforts to enforce compliance across all sectors. NHIMA inspectors uncovered that Innovate General Insurance, while deducting NHIS contributions from employees' pay slips, failed to remit the funds to the National Health Insurance Scheme, denying workers their right to essential health services.

The company was fined K66,000 for the 32 counts of non-compliance and ordered to pay the overdue contributions amounting to K86,605.03 within one month.

This landmark ruling sends a resounding message: NHIMA will not tolerate violation of the National Health Insurance Act, and offenders will face severe legal and financial consequences. As emphasized by Magistrate Njobvu during sentencing, the growing trend of employers neglecting their statutory duties must be addressed. The Court's decision underscores the critical importance of compliance, not only for the protection of employees' healthcare rights but also in supporting the broader goal of Universal Health Coverage for all Zambians.

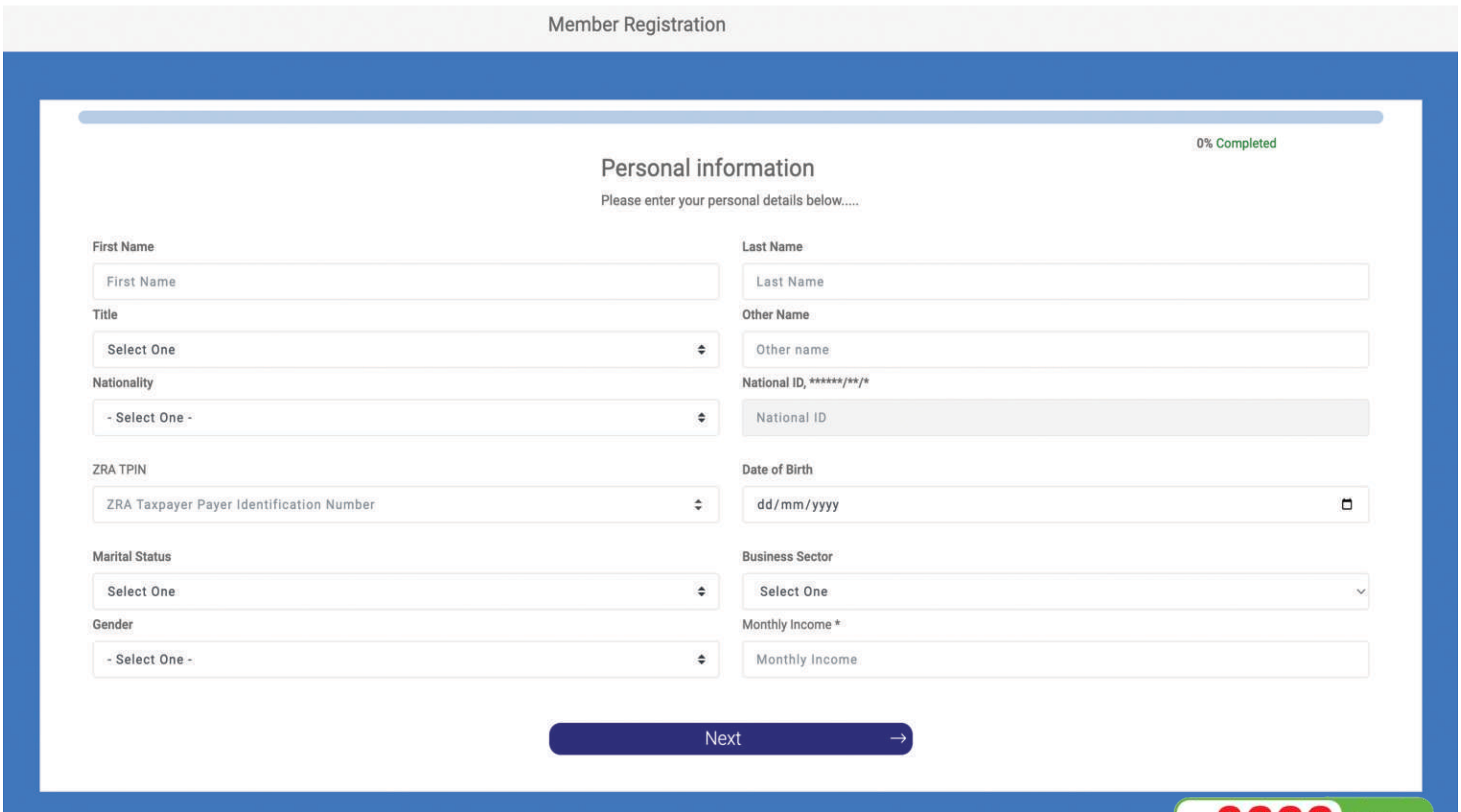
NHIMA applauds the Court's commitment to upholding the law and ensuring that employees receive the healthcare benefits to which they are entitled. The Authority remains resolute in its mission to monitor, detect, and act decisively against non-compliant employers. As the Government of Zambia intensifies its efforts to achieve Universal Health Coverage, NHIMA's vigilance will ensure that employers are held accountable and that every Zambian enjoys their right to quality healthcare.

Employers are hereby reminded of their legal obligation to register all employees within 30 days of employment and remit all statutory NHIS contributions on time. Failure to do so will lead to stringent penalties and legal action. NHIMA continues to prioritize the health and wellbeing of the Zambian people, and we urge all stakeholders to cooperate fully with the statutory requirements of the National Health Insurance Act.

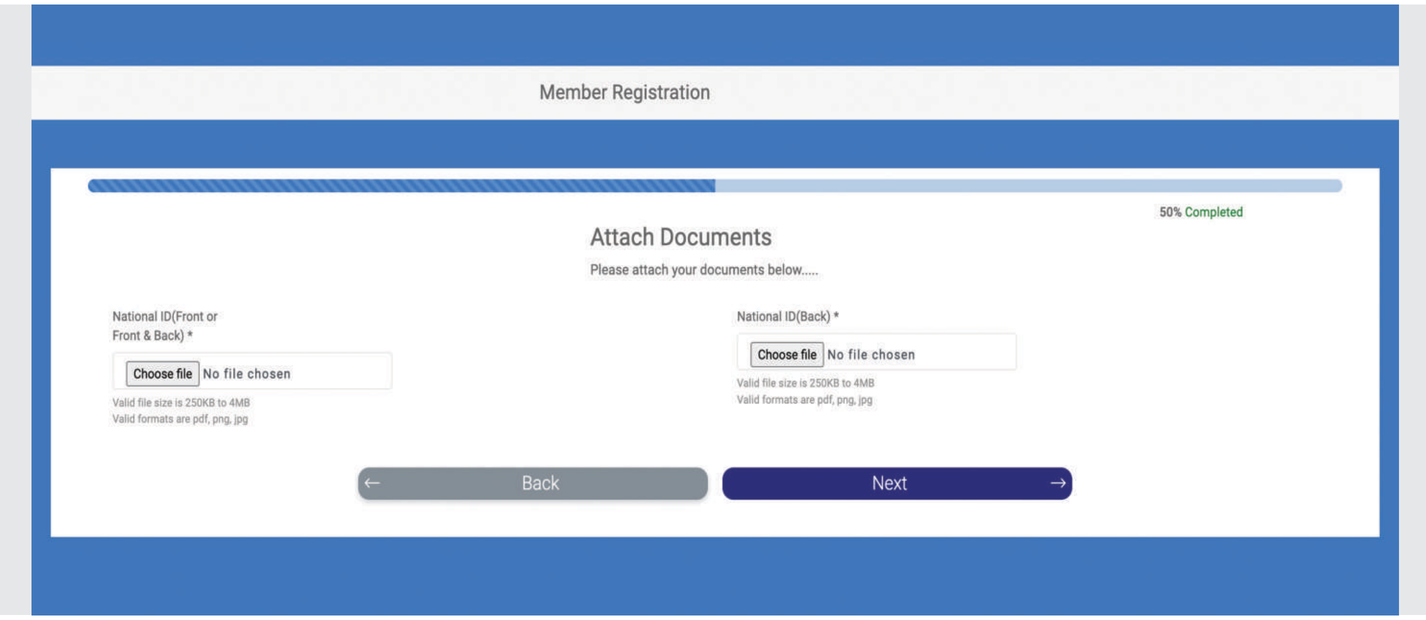
Self Registration

1. Go to **eNHIMA** website
enhima.nhima.co.zm.
Click on the **“Member”** Tab, then click on **Sign up.**

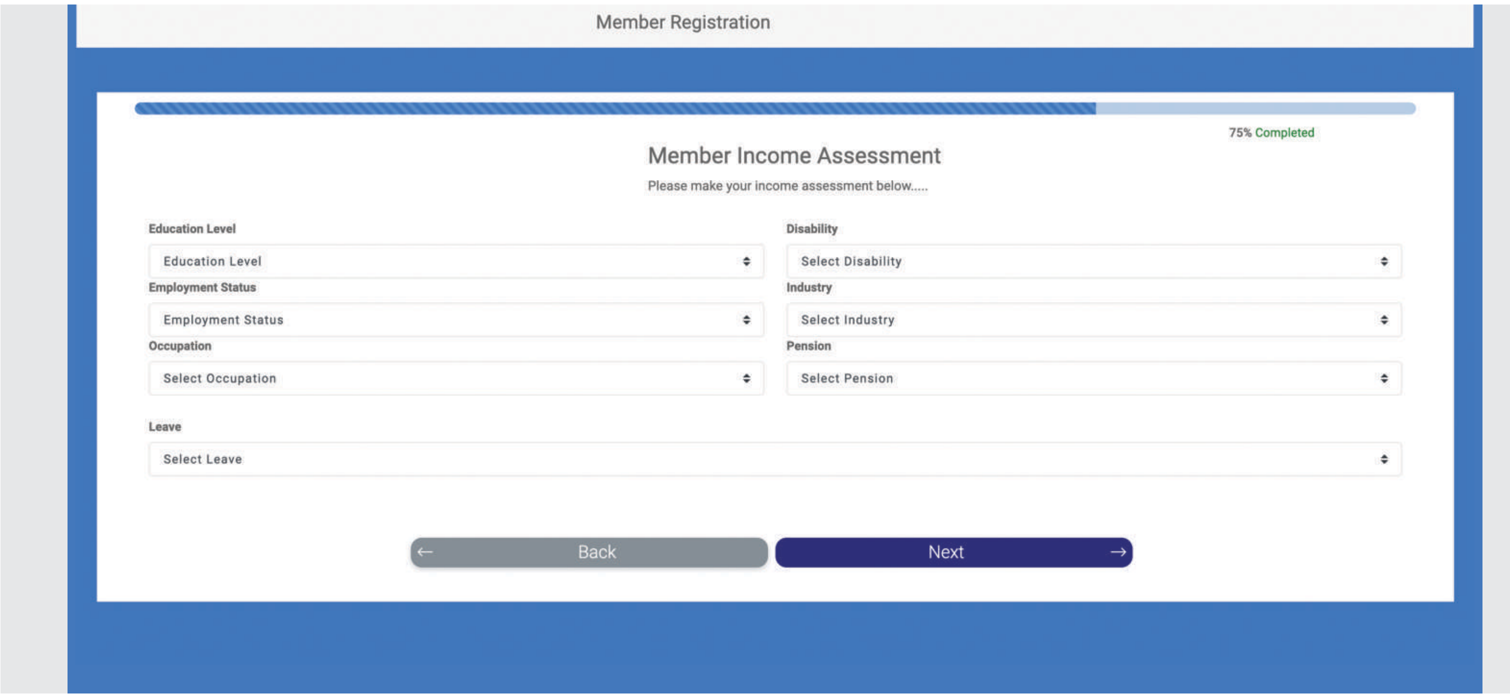
2. Fill in all **required fields** then click next.



3. Attach **required document**



4. If you are **below the age of 65**, an **income assessment** will be done to determine your **monthly contribution.**



5. Confirm Details
and
Submit.

6. After approval, a message containing login details and the contribution amount will be sent
to you, allowing you to proceed with making payment.

NHIMA MARKS HISTORIC PARTNERSHIP WITH ZUFIAW

By: Joseph Lusumpa

NHIMA Director General Mr. Michael Njapau, ZUFIAW Representatives, NHIMA Senior Management and NHIMA Union Members

On December 5th, 2024, the National Health Insurance Management Authority (NHIMA) achieved a significant milestone by formalizing a recognition agreement with the Zambia Union of Financial Institutions and Allied Workers (ZUFIAW). This historic event was officiated by NHIMA's Director General, Mr. Michael Njapau, and ZUFIAW President, Mr. Charles Mukuka, marking the beginning of a transformative partnership aimed at fostering employee engagement and organizational success.

This agreement symbolizes NHIMA's unwavering commitment to empowering its employees, who form the backbone of its success in delivering quality healthcare services across Zambia.

Speaking at the ceremony, Mr. Njapau underscored the central role of NHIMA's workforce in delivering its mandate of quality healthcare services to millions of Zambians. "Our staff are the first stock in trade," he stated, emphasizing that the success of NHIMA is built on the dedication and professionalism of its employees.

Since its inception over five (5) years ago, NHIMA has operated without union representation. However, in line with Section 63(1) of the Industrial and Labour Relations Act, the Authority registered as an employer with the Labour Commissioner to pave the way for union collaboration. After much deliberation and consultation, ZUFIAW emerged as the union of choice for NHIMA employees.

"This recognition agreement signifies a shared vision for an inclusive workplace built on trust, respect, and dialogue," Mr. Njapau said. "It stands as a testament to our commitment to listening to our employees and addressing their concerns."

The partnership between NHIMA and ZUFIAW is more than a formal agreement; it is a platform for empowering employees and ensuring their voices are heard. Through this union collaboration, NHIMA aims to create an environment where employees feel valued and motivated to contribute their best efforts.

Mr. Njapau encouraged eligible employees to take advantage of this opportunity to join the union, reaffirming NHIMA's support for freedom of association. "Belonging to a trade union is a right, and we will continue to champion this freedom," he said.

The signing of this agreement comes at a critical time when collaboration and trust are paramount to achieving NHIMA's goals. Mr. Njapau reminded stakeholders of the importance of unity and responsibility in ensuring the success of this partnership.

NHIMA Director General Mr. Michael Njapau and ZUFIAW President Mr. Charles Mukuka pose with the signed agreements

Reflecting on NHIMA's broader mission, he emphasized that a positive and motivated workforce directly impacts the quality of healthcare services provided to Zambians. "By working together, we can create a thriving work environment and deliver on our collective mission to improve healthcare service delivery," he said.

With this agreement, NHIMA encourages all eligible employees to embrace union membership, emphasizing its dedication to freedom of association. The organization looks forward to this partnership driving innovation, unity and progress, ultimately strengthening NHIMA's mission to improve healthcare services for all. Together, we are building a future where collaboration leads to greatness.

NHIMA Board Pays a Courtesy Visit to the Honourable Minister of Health

By: Joseph Lusumpa

On Thursday 9th January 2025, the NHIMA Board (2022 - 2025) conducted its first courtesy visit to the newly appointed Honourable Minister of Health at the Ministry of Health Headquarters. This meeting underscores the importance of establishing a strong relationship between NHIMA (National Health Insurance Management Authority), a parastatal under the Ministry of Health and the new leadership.

During this inaugural meeting, the NHIMA Board took the opportunity to introduce themselves and provided an overview of the NHIMA scheme, detailing its current performance and the status of the health fund.

The discussions also highlighted the challenges NHIMA faces, including funding constraints and operational inefficiencies, which require immediate attention and solutions.

Both the NHIMA Board and the Honourable Minister expressed their eagerness to work collaboratively to address these challenges and improve the overall health system.

This meeting marked a hopeful new chapter for NHIMA as it aligns with the Minister's vision for healthcare reform. The shared commitment between the NHIMA Board and the Ministry of Health sets the foundation for tackling obstacles head-on and enhancing the framework for health insurance services.

Moving forward, both parties are optimistic about forging a productive partnership that will not only benefit NHIMA but also improve healthcare delivery for the entire population.

Minister of Health Hon. Dr. Elijah Muchima MP poses with the NHIMA Board members at the Ministry of Health Head Offices

PHOTO FOCUS

Minister of Health Hon. Dr. Elijah Muchima MP at Arthur Davison Children's hospital commissioning the CT Scan and MRI Machines for 7 public hospitals

Deputy Secretary to the Cabinet Dr. Oliver Kalabo (Right) and NHIMA Director General Mr. Michael Njapau presenting the AAPAM Award

NHIMA Board (2022-2025) Meets The Minister of Health Hon. Elijah Muchima MP at the Ministry of Health Headquaters

Courtesy visit by Parliamentarians to the NHIMA Head Offices

Tripartite Agreement presentation among Northern Command Military Hospital, MAJAZ and NHIMA

NHIMA Director General Mr. Michael Njapau and Ethopia National Health Insurance Fund Director General Mr Tesfaye Worku

NHIMA Senior Management, and ZUFIAW Representatives at the MoU Signing ceremony

Outstanding NHIMA Staff presenting their Labour day awards certificates

NHIMA Staff at the benefit package review meeting.

NHIMA Staff at the labour day commemorations in Mansa

EcoBank and NHIMA Senior Management at the Ecobank and NHIMA SmartPay Platform MoU signing ceremony at the NHIMA Head Offices

NHIMA Director general Mr. Michael Njapau with communication specialists at the NHIMA communication strategy review

NHIMA Senior management witht His Worship Mr. Jones Kalyati Mayor of Ndola and His Worship Mr. Charles Mulenga Mayor of Luanshya


Western Province Provincial Permanent Secretary Mr. Simomo Akapelwa and NHIMA Director General Mr. Michael Njapau during a courtesy call ahead of the Social Cash Transfer Beneficiary registration in Mongu.


NHIMA Staff at the Ndola District Commissioners Office posing for an image with the District Administrition Officer Ms. Munde Mumba

NHIMA Senior management with delegates from Ethopia and Malawi on a benchmarking exercise of Zambia's National Health Insurance Scheme


NHIMA Director Quality Assurance and Accreditation (QAA) Dr. Victoria Musonda and NHIMA Head of Public Relations Mr. King Syacika during an interview at Radio Christian Voice (RCV)

Minister of Health Hon Dr. Elijah Muchima MP and Hon Mr. Rodney Sikumba MP at the Social Cash Transfer Beneficiary Registration in Livingstone

NHIMA Director General Mr. Michael Njapau and EcoBank Managing Director Ms. Aina Moore at the MoU signing ceremony

MAJAZ, NORTH COMMAND MILITARY HOSPITAL AND NHIMA SIGN MOU

By: Ireen Wakunyambo

Tripartite Agreement presentation among Northern Command Military Hospital, MAJAZ and NHIMA

The signing of the Tripartite Agreement that represents the collective commitment to enhancing the welfare of Magistrates and Judge's Association of Zambia (MAJAZ) took place in Ndola on Friday February 28, 2025, at Baluba Game Resort. The Memorandum of Understanding (MOU) was entered into between MAJAZ, the Northern Command Military Hospital (NCMH) and National Health Insurance Management Authority (NHIMA) as a testament to shared values, dedication to justice and unwavering support for those who serve in the Judiciary.

The Agreement marked a significant milestone in the Tripatite relationship as NHIMA added the NCMH to the great partnership that exists between Maina Soko Military Hospital in Lusaka, MAJAZ and NHIMA.

Speaking at the signing ceremony, NHIMA Director General Mr. Michael Njapau stated "This augments our continued efforts for the people of Zambia to improve access to quality healthcare services across the country. This signing ceremony we are witnessing today for the Northern Command Military Hospital, which is a NHIMA - accredited healthcare facility, is meant to facilitate MAJAZ members who are also NHIMA members to be accessing health care services from this hospital."

And Commandant of Northern Command Military Hospital, Brigadier General Dr. Bernard Kapatamoyo gave assurance that the hospital was ready to take care of not only MAJAZ members but their families' medical needs as well. Meanwhile, MAJAZ President, the Lady Justice Mwamba Chanda stated that the partnership was essential, not just for individual health but for the overall efficacy of the Judicial System in Zambia.

The VIP subsidized healthcare services to be provided to MAJAZ members at this Northern Command Military Hospital will include comprehensive medical check-ups, priority consultations, specialized treatments, and emergency care. These services will be administered with the highest level of confidentiality and professionalism, ensuring that Judiciary members can access healthcare in a manner that befits them and complements their demanding roles.

MAJAZ is an association that was established with the purpose of promoting the interests of the Judiciary, safeguarding its independence, advancing legal education, justice administration, offender treatment, and crime prevention. It also aims to disseminate literature and information on any topic relevant to Zambian legal procedures.

NCMH Brigadier General Dr. Bernard Kapatamoyo, MAJAZ President Lady Justice Mwamba Chanda and NHIMA Director General Mr. Michael Njapau

The media, our partner

By: Nkonde Chisenga

NHIMA Director General Mr. Michael Njapau, NHIMA staff and media personnel pose for a group photo at the NHIMA Media Workshop

The National Health Insurance Management Authority (NHIMA) Public Relations Department organized a Two (2) day media training workshop that was attended by several media houses with the aim of educating and empowering the media on essential information about the Authority. The workshop was also aimed at equipping the media with the right knowledge to ensure that they report with accuracy and clarity, which would in turn ensure that the public is well-informed about NHIMA's services.

The Media Training workshop was held at Sandy's Creations on the 25th and 26th of February 2025 and began with a special address from NHIMA Director General Mr. Michael Njapau to the invited media representatives. In his speech he thanked them for creating time to attend the workshop and emphasized the critical role of the media in society. The Director General acknowledged the media's responsibility to report accurately, fairly and engagingly, also highlighting the power to shape public opinions and influence change.

Further in his remarks, the DG stressed the importance of partnership based on trust, transparency and shared goals, urging media professionals to maintain integrity and ethical standards. In closing, he encouraged active participation in the workshop to foster an informed, educated and empowered public. A vote of thanks was then given by a representative from Crown TV Ms. Daisy Mulenga, who thanked NHIMA for the opportunity and for recognizing the vital role that the media plays in ensuring correct information reaches the public.

The first presentation of the day was given by Head of Public Relations Mr. King Syacika who gave an overview of what NHIMA is all about - the Act by which it was established, its mandate, mission, vision and core values. The session gave a great introduction to the media as it highlighted mostly what the Authority does and the principles upon which things are done.

The second presentation was given by Mr. Angel Kabwe, Acting Senior Research and Actuarial Services Officer, who elaborated on the Global Universal Health Coverage and how the NHIS strives to achieve this. He later gave an overview of the Health systems Financing where he highlighted that the purpose of health care financing is to make funding available, as well as to set the right financial incentives to providers, to ensure that individuals have access to effective

NHIMA Head of Public Relations Mr. King Syacika presents an overview of the National Health Insurance Scheme public health and personal health care. In closing, he took the audience through the NHIS- Design & Implementation Features highlighting that the core functions of NHIMA as articulated in Section 5 of the NHI Act are:

1. To implement, operate and manage the NHIS and advise the Minister of Health on health insurance and health insurance policy formulation.
2. To manage the National Health Insurance Fund and undertake programs for the sustainability of the National Health Insurance Scheme.
3. To accredit healthcare providers and receive, process, and pay out claims for services rendered by accredited health care providers.
4. To develop a comprehensive benefit package to be accessed by National Health Insurance Scheme Members and effectively monitor the provision of health services under the benefit package; and
5. To register and issue membership cards to members and facilitate access of health care for the poor and vulnerable and to ensure protection of the poor and vulnerable against deprivation of health services.

The third presentation of the day was given by Quality Assurance and Accreditation Officer Mr. Julius Mubinda, whose presentation focused on giving the media an insight into the NHIS accreditation process for health care providers, the criteria for accreditation and the standards maintained. He also explained the role of accreditation in ensuring quality healthcare services, how NHIS ensures equitable access to accredited healthcare providers across the country and plans for improving access and quality. He concluded his presentation by highlighting the new and amended benefits package as it was a topic that most participants had questions about.

The fourth and last presentation of the day was given by Legal and Compliance Officer Mr. Zuze Kagulura from the Legal and Board Services Department who took participants through the functions of the directorate. He highlighted both the Compliance and Enforcement Processes and the Corporate and Governance functions.

The second day started with a question-and-answer session; the session gave participants the chance to ask questions on issues they were not clear on. Thereafter, a quick recap of day one was done by asking each participant what their takeaway was from everything discussed on day one.

The first presentation of the day was conducted by Mr. Joseph Lusumpa on behalf of the Customer Care Manager and aimed at educating the media on the complaint handling procedures. He highlighted the methods an individual can use to lodge complaints, the information needed for a complaint to be dealt with, and the entire process of how complaints are handled. He ended his presentation by stating the importance of customer feedback in improving the NHIS services.

The last and final presentation was given by a media expert from the University of Zambia Dr. Basil Hamusokwe who educated the media representatives on the role that the media plays in the NHIS. He gave insights into how they could use their reporting skills to disseminate life-changing information to the public with the NHIS information being an example. He implored the media houses present to not only report on scandals as many times the public has no understanding of what exactly is being talked about. He further encouraged them to use their platforms to engage people in their communities with important information that will be beneficial to them.

To end the two-day interactive session, the NHIMA PR team invited questions and comments from the participants who later gave a vote of thanks through Ms. Victoria Kayeye from Diamond TV who thanked NHIMA through the Director General for the great initiative to impart the media with the right information about the Authority. She stated that the information acquired through the workshop was sufficient to make accurate reports on anything concerning the Authority.


Media personnel and NHIMA Staff at the NHIMA Media Workshop

NHIMA SCOOPS SILVER AT THE 43RD AAPAM ROUND TABLE CONFERENCE.

By: Nkonde Chisenga

Cabinet Office presents the AAPAM Silver Award to NHIMA

The African Association for Public Administration and Management (AAPAM) from the 26th to 29th of November 2024 held its 43rd Roundtable conference under the theme "Agile and Resilient Public Administration for Sustainable Development in Africa" in Kampala, Uganda. The theme was an effort to challenge members of the Association to rethink traditional governance frameworks, advocating for systems that are not only responsive to immediate crises but also adaptive to future uncertainties. It focused on building robust administrative capacities that can sustain developmental momentum and harness innovations to meet the diverse needs of a growing population.

As part of the conference, AAPAM received a total of 67 submissions from various African countries for award consideration. Among these, Zambia made 12 innovation submissions from six public organisations covering various sectors, one of which was NHIMA, and NHIMA was awarded a Silver Medal.

To present the award, a ceremony was held at Cabinet Office in Lusaka on 6th December with the Deputy Secretary to the Cabinet, Dr. Oliver Kalabo as Guest of Honor. The event was organized with the intent to officially hand over the Silver Medal to NHIMA with The NHIMA Director General Mr. Michael Njapau as the recipient. During the event, the Permanent Secretary for Special Duties Mr. Wisdom Bwalya highlighted in his speech the significance of the award and encouraged innovation and agility in public service operations. He commended NHIMA on the award as it was highly contended.

NHIMA Director General Mr. Njapau in his speech, thanked AAPAM for recognizing NHIMA's efforts in innovation, stating that the silver medal was not just a trophy, but an endorsement of the work NHIMA was doing in transforming Zambia's Health Insurance System. The Director General further extended his gratitude to Cabinet office for being instrumental in supporting the NHIMA initiatives and for their unwavering support and partnership. He also highlighted how the NHIMA journey towards innovation had always been driven by a simple mission to ensure that all Zambians regardless of their background have access to affordable and quality healthcare, hence NHIMA working hard to embrace technology by streamlining its processes and creation of systems that increase efficiency, transparency and accountability.

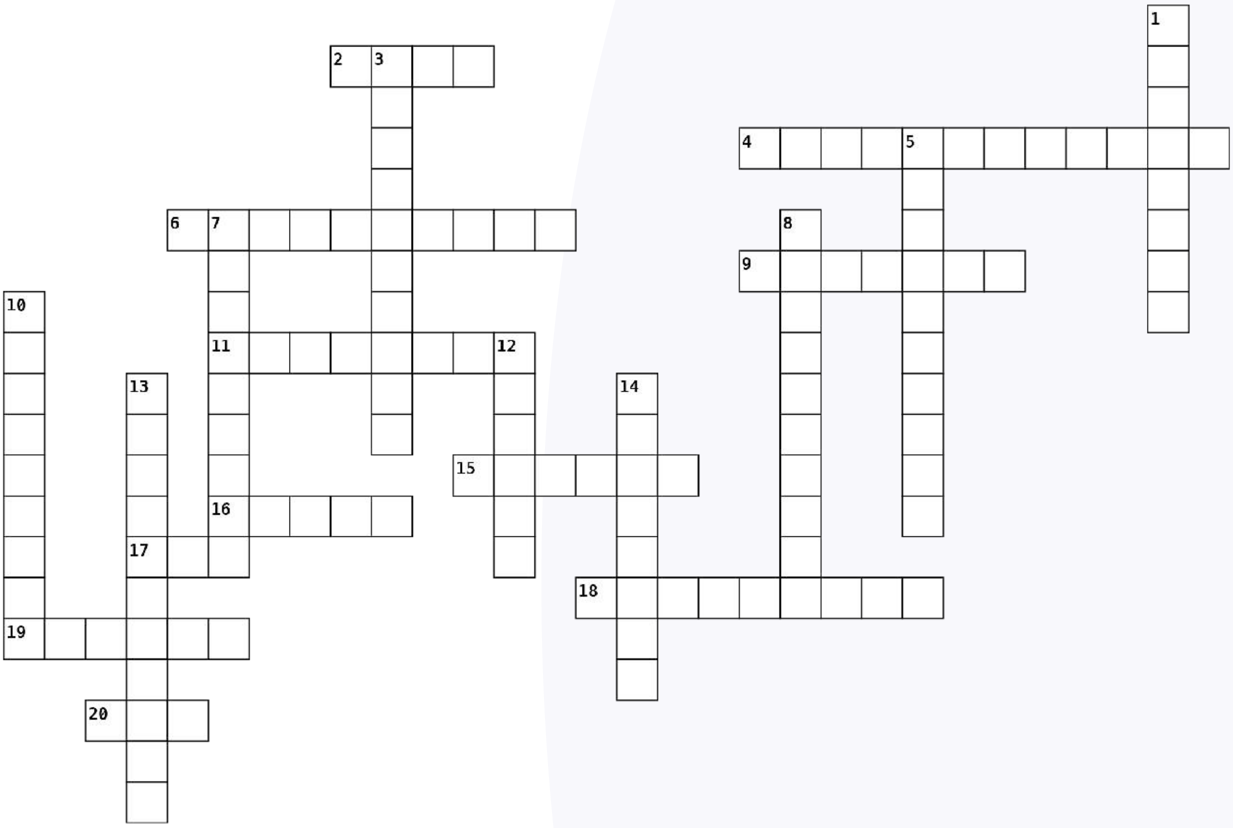
The event ended with a presentation and handing over of the Silver Medal by the Secretary to the Cabinet to NHIMA Director General.

A big Thank you to the African Association for Public Administration and Management (AAPAM) for the recognition and to every supporter of the NHIMA journey towards Universal Health Coverage. Together we are building a healthier and brighter future for Zambia.

The African Association for Public Administration and Management (AAPAM) is a premier international professional organization that promotes best practice and excellence in public administration and management in Africa through research, publications, training, seminars, consultancy, conferences and awards. AAPAM membership includes African governments, private sector, civil society, international organizations, practitioners, academicians and young professionals.

NHIMA
Leaving No One Behind

CROSS WORD PUZZLE



Across

2. Informal sector payment platform
4. Entirety
6. Affiliated
9. People enrolled on the scheme
11. Contributions
15. Wellness
16. The authority
17. Statute
18. Virtue
19. Fairness
20. Number of beneficiaries

Down

1. Digital Customer-care Chat platform
3. Unity
5. Greatness
7. No missing contributions
8. This document
10. Cover
12. NHIS
13. Dependability
14. Across Zambia

FAQ

1. How can I register?

If you are in employment, your employer has to register you and remit your contributions. For self-employed, you can register online by visiting www.enhima.nhima.co.zm or by visiting any of our NHIMA desks.

2. How do I acquire login Credentials ?

You can go to www.enhima.nhima.co.zm, members then forget password or one can contact 8000.

3. How can one Register their Beneficiaries?

One can have their beneficiaries registered by visiting any of our NHIMA desks in our accredited Public Hospitals or provincial office and our via our website www.enhima.nhima.co.zm.

4. How many beneficiaries can I register?

A principal member is entitled to 6 beneficiaries. Their spouse and 5 below the age of 18.

5. What happens when a child turns 18yrs?

Once a child turns 18, they are now eligible to open their own account as a principle member.

6. What happens when the account has not been paid for over 2 months

The account goes into Policy Lapsed

7. What is the waiting period after registration of a principal member?

The waiting period after registration is four (4) months. Fully paid members can only access NHIMA services 4 months after registration. However, there is no waiting period for members aged 65 and retirees.

8. Are members deemed registered when the Employer deducts contributions from employees?

If the employer does not remit premiums to NHIMA, then members are considered not registered.

NHIMA

Leaving No One Behind

Head Office
Stand NO. 27396
Public Service Pensions Fund Building,
Alick Nkhata Road KK Mall,
Lusaka +260 211-356-499

Our Provincial Offices

1. Kitwe Regional Office,
   Sanlam Building,
   Oxford road, Kitwe CBD
   Cell: 0955-981-095

2. Copperbelt Provincial Office,
   First floor, Telnor house, room 101,
   Buteko avenue,
   Ndola CBD,
   0955-989-745

3. North-western Provincial Office,
   Solwezi Main Post office,
   Solwezi CBD,
   0955-979-524

4. Luapula Provincial Office,
   Caritas Mansa House,
   Junction of Chembe-Samfya roads,
   Mansa
   0955-978-759

5. Northern Provincial Office,
   Compensation House,
   Rooms 3 & 7, Zambia road
   Kasama 0955-979-488

6. Muchinga Provincial Office
   Plot #1588, Mayadi Area
   0955- 978-928

7. Eastern Provincial Office,
   Chipata Main Post Office,
   0955-979-016

8. Central Provincial Office,
   Mukuni House, First floor, room 117,
   Kabwe 0955-979-568

9. Western Provincial Office,
   Mongu Main Post Office,
   0955-515-895

10. Southern Provincial Office,
    Butala House, Second floor,
    room 114, Choma, 0955-978-678

11. Southern Provincial Office,
    Liso House, Second floor, room 208,
    Livingstone, 0955-981-315

12. Lusaka Provincial Office,
    Lusaka Main Post Office,
    Corner of Church and Cairo roads,
    0955-978-738