

BENEFITS PACKAGE

Included Services

This is the benefit package of the National Health Insurance Scheme (NHIS) offered to its esteemed beneficiaries. Health care benefits in this package include but not limited to the following: -

- a) **Registration and Consultation** - This cover for costs related to Registration and Consultation of patients.
- b) **Pharmaceutical Services and Blood products** - it covers for the costs of medicines prescribed in Generic names, Blood products and medical consumables.
- c) **Investigations** - It provides for the costs of Investigations, Imaging and other Diagnostic tests.
- d) **Surgical Services** - It covers for the cost of medical Procedures, Minor, Major and Specialized surgical services listed in the benefit package.
- e) **Inpatient Care Services** - This cover for the costs of daily patient admission, Intensive Care Unit, High Dependency Unit Services for the daily admission costs depending on the level of the facility and the agreed DRG bundled fee schedule which includes costs of drugs, staff, lab investigations, medical consumables, catering, laundry, cleaning, disinfection, admin costs, overheads and Capital maintenance of Buildings and equipment.
- f) **Physiotherapy and rehabilitation services** - This is provided to inpatients and outpatients where the facility has specialties for these services.
- g) **Spectacles** - The NHIS also pays for visual corrective spectacles to the member once every three years.
- h) **Dental and Oral health Services** - It covers services for inpatients and outpatients related to oral health. This includes dental conservation surgeries (Carries and dental filling), gum diseases, dental extractions, and root canal treatment.
- i) **Medical/ Denture/Orthopedic Appliances** - It is provided for supportive orthopedic and medical appliances which are determined by the NHIMA from time to time.

Our Preauthorization requirements for Private sector will include:

1. All Admissions
2. CT and MRI scans
3. HDU and ICU accommodation
4. C/Sections
5. Cath lab services- Angiogram, Balloon & Stenting, Pacemaker placement, Cardiac
6. Dialysis
7. Implants, Dentures and Prothesis
8. Spectacles and Optical services
9. All Surgical Procedures

Excluded Services

Health Care Services not listed in this package are not covered by the NHIS. These include but not limited to the following: -

- a) Public health care services under government or Donor vertical programs, epidemics, pandemics and disasters,
- b) Purchases of cosmetic items, wheelchairs or prosthetic appliances not listed,
- c) Illegal abortion and illicit drug use,
- d) Employment injuries or illness arising from occupational hazards which are compensated under other schemes,
- e) Cosmetic surgery and aesthetic treatments (unless where medically required),
- f) All costs for operations, medicines, treatment and procedures for cosmetic purposes,
- g) Holidays for recuperative purposes,
- h) Medicines and consumables not registered with ZAMRA including;
 - i. Toiletries, perfumes, deodorants and other beauty preparations,
 - ii. Slimming products,
 - iii. Homemade remedies, and
 - iv. Alternative medicines,
- i) Where a beneficiary is required to pay a penalty to any service provider which penalty is levied by health provider due to beneficiary not keeping an appointment, NHIMA does not cover by-pass fee.
- j) Costs of services rendered by or in respect of;
 - i. Persons not registered with recognized professional body in terms of legislation,
 - ii. Any institutions not registered in terms of legislation,
 - iii. Any procedure or treatment not supported by National treatment protocols or scheme protocols, and
 - iv. Any procedure, treatment or medication that is provided to members in the course of a clinical trial unless authorized by the scheme subsequent to an authorization request from a member. Treatment or participation in any health service deemed to be experimental. Experimental, for this policy, refers to treatment, medicine or other procedures that are a part of a research programme and have not been approved by the relevant medical board and/or accreditation authority,
- k) Trans-sexual surgery,
- l) Long-term in-patient nursing care (over 90 days per admission and 180 days per year for the insured person),
- m) Medical treatment of motor vehicle accident injuries covered by other insurance/funds arrangements, such as motor vehicle insurance and a Motor Vehicle Accident Fund,
- n) Treatment of occupational accidents and illness covered by Worker's Compensation Fund,
- o) Treatment of injuries resulting from declared national disasters in collaboration with the National Disaster Management and Mitigation Unit,
- p) Fertility treatment according to set criteria,
- q) Telephone charges, and
- r) Treatment Abroad

TARIFFS

Class A, Class B and Class C HCPs - OPD Tariffs

A. OPD General Services

A capitation fee shall apply for this type of services. This fee will include consultation, registration, laboratory investigations, the medicines and medical supplies issued.

The capitation fee for acute conditions (Limit to the first 3 visits for each health event) will include:

Classification of HCP	Type of Visit	Attending Physician
Class B and Class C HCPs	Per OPD visit	General Practitioner Initial Visit
		General Practitioner 2 nd and 3 rd Visit
		ML/CO Initial Visit
		ML/CO 2 nd and 3 rd Visit
Class A HCPs	Per OPD visit	Specialist Initial Visit
		Specialist 2 nd and 3 rd Visit
		General Practitioner Initial Visit
		General Practitioner 2 nd and 3 rd Visit
		ML/CO Initial Visit
		ML/CO 2 nd and 3 rd Visit

The Capitation fee for chronic conditions will include the acute condition tariffs for the first three (3) visits and thereafter will use the following:

Classification of HCP	Type of Visit	Attending Physician
Class B and C HCPs	Per OPD visit	General Practitioner
		ML/CO
Class A HCPs	Per OPD visit	Specialist
		General Practitioner
		ML/CO

Fee for service would be used for dialysis, CT and MRI scan, other imaging services, CATHLAB interventions, Cardiac and Nuclear medicine. Dental, physiotherapy and Optical services would be billed using DRGs in OPD.

B. OPD Specific Services (Class A, B and C HCPs)

Type of Service	Type of Visit
Antenatal Services (limited to 8 visits per pregnancy)	Per OPD visit
Under-Five visits	Per OPD visit

Class A, Class B and Class C HCPs-IPD Tariffs

Case-based payment (DRGs) for inpatient services will be adopted. The DRGs are a bundled fee that will include the cost of drugs, staff, administration, overheads, nursing care, doctor visits, laboratory investigations, medical consumables, non-clinical (Catering, Laundry, cleaning and disinfection), and Capital maintenance costs. Fee for service would be used for dialysis, CT and MRI scan, other imaging services, CATHLAB interventions, Nuclear medicine and other cardiac interventions.

A. Accommodation Tariffs (All admissions require Pre-authorization)

Accommodation tariffs will apply for the shared rooms, private rooms, HDU and ICU for the different classes of HCPs including any amenities provided. The shared room, private room, HDU and ICU services will be limited to the maximum of 5 days. Should an extension be required further application for Preauthorization must be made with relevant explanation for the need of extension.

The set prices for the ICU services include Doctor’s Consultation, reviews and registration fees, admission fees, resuscitation services, oxygen, meals, investigations, radiological investigations, medicines, medical consumable, nursing care and monitors services. The above-mentioned ICU rate will cover for everything, no other charges will be accepted.

The set prices for the HDU services includes charges for Resuscitation services given at Causality department, Doctor’s consultation, review and registration fees, admission fee, meals, nursing care, ventilator, oxygen and monitors services. HDU fees may be claimed with applicable DRG and Fee for service tariffs.

Classification of HCPs	Type of Accommodation
Class B and C HCP	Accommodation per day
Class A-Level 1	Accommodation per day
	HDU per day
Class A-Level 2 & 3	Accommodation per day
	HDU per day
	ICU (all-inclusive fee) per day

B. DRG Tariffs

DRGs cover the costs of Drugs, Investigations, medical consumables, Non-Clinical (catering, laundry and cleaning), Capital maintenance, staff, nursing care, doctor visits, administration and overheads. The DRG tariffs will apply for the different classes of HCPs for inpatient treatments to include:

Diagnosis Related Groups
COMMUNICABLE CONDITIONS

Uncomplicated Malaria
Complicated Malaria
Hepatitis A
Pneumocystis carinii pneumonia
Severe Pneumonia/ ARDS
Cryptococcal Meningitis
Diarrhoeal diseases (non-bloody/bloody diarrhoea)
Bacterial meningitis /Encephalitis
NON-COMMUNICABLE CONDITIONS
Acute Asthma
Asthma Life Threatening
Diabetes ketoacidosis
Pulmonary Oedema
Heart failure
Hypertension
Hypertensive Emergencies
Infarctive Stroke (CVA)
Haemorrhagic Stroke (CVA)
Ischemic heart Disease
Diabetes Mellitus-type 2
Diabetes Mellitus- Type 1
COPD (Includes Emphysema and chronic bronchitis)
INTERNAL MEDICINE
Peptic Ulcer Disease (PUD) /Gastritis
Pancreatitis
Hepatitis B & C (Including Liver Cirrhosis, Liver failure, Ascites, Ca liver)
Pneumonia/ Acute Bronchitis/ Coryza
Severe Pneumonia/ ARDS
Thyrotoxicosis/ thyroid storm
Arthritis (Including Gout)
Sickle Cell Anaemia
Epilepsy
Dialysis per session
Pulmonary Embolism
STI (Ulcerative)
STI (Discharge)
Status Epilepticus
Migraine
Urinary tract infections (UTI)/Cystitis
Oesophageal Conditions (Bleeding, Ulcers, reflux, rupture, achalasia cardia, Ca Oesophagus)
Rheumatic Disease (including Arthritis)
Cardiac arrhythmia
Autoimmune/Immune Disease
Neurodegenerative Diseases/Dementia/Motor neurone Disease/Movement or Muscle disorders/Parkinsonism
Poisoning/ Snake Bites
Benign Prostate Hyperplasia (BPH)

Dyslipidaemia/hyperlipidaemia
REPRODUCTIVE & MATERNAL HEALTH
Normal labour (Accommodation fee included- no other fees will be charged)
Diagnosis Related Groups
Caesarean section – Spinal or GA (Accommodation fee included- no other fees will be charged)
Pelvic Inflammatory Disease
Pelvic abscess
Ectopic pregnancy (ruptured)
Ectopic Pregnancy (Not ruptured)
Postpartum Haemorrhage
Septic Abortion
Episiotomy Repair
Deep vein thrombosis (DVT)
ANC Mng.Pre-eclampsia and eclampsia
Diabetes Mellitus -ANC
Chronic Hypertension in Pregnancy
Cardiac Disease in Pregnancy
Sickle cell In Pregnancy
Anaemia in Pregnancy
Epilepsy in Pregnancy
Ruptured Uterus/Emergency or Elective Hysterectomy
APH (Abruptio)
APH (Placenta praevia)
Cervical Cerclage
Bartholin Cyst/Abscess Marsupialization
Urinary tract infections (UTI)
Fibroids (myomectomy)
Ovarian Cystectomy
Menstrual Disorders (DUB/Menorrhagia/amenorrhoea)
Rh Incompatibility
Bilateral Tubal Ligation
Cervical Cancer screening (Pap smear/VIA)
Cryotherapy
PAEDIATRICS
Congenital Heart Disease (CHD) and Acquired Heart disease Rheumatic Heart disease
Heart Failure /Cardiomyopathy
Severe Acute Malnutrition
Complicated Malnutrition
Simple Diarrhoea (non-infectious diarrhoea)
Infectious Diarrhoea (Nonblood or Bloody)/Typhoid
ARI (Pneumonia)/Bronchitis/ Laryngotracheobronchitis
Severe Pneumonia
Malaria(uncomplicated)
Complicated Malaria
Asphyxia
Prematurity

Epilepsy
Difficult to treat Epilepsy
Acute Otitis Media
Pharyngitis/Tonsillitis/Croup/Coryza
Sickle Cell Anaemia
Neonatal Jaundice
Asthma
Diagnosis Related Groups
Neonatal Sepsis
Diabetes Mellitus
Aplastic anaemia /Inherited Anaemia
Epiglottitis
Congenital syphilis/Ophthalmia neonatorum
Encephalitis/meningitis
Gastritis/Peptic Ulcer Disease
Septicaemia
Tinea infections
Spina bifida
Muscular Disorders
Nephrotic/Nephritic syndrome
EYE/VISION CARE
Small Incisional Cataract Surgery
Phacoemulsification Cataract Surgery
Glaucoma
Glaucoma-trabeculectomy with trabeculotomy-Children
Glaucoma-Goniotomy-children
Refractive Errors (Spectacles)
Vitreous and Retinal Conditions (Surgery)
Corneal Conditions
Ocular Trauma
Eyelid mass/growth excision
Enucleation
Evisceration
Exenteration
Nasal Lacrimal Duct Obstruction- Surgery (External Dacryocystorhinostomy)
Paediatric Cataract (Paediatric Lens Aspiration + Intraocular Lens + Primary Posterior Capsulotomy + Anterior Vitrectomy)
Paediatric Cataract Surgery (Paediatric Anterior Segment Reformation Surgery)
Strabismus
Examination Under Anaesthesia/GA
Foreign Body - Anterior Segment
Foreign Body Removal (Slit Lamp)
360-degree Barrage Laser
Prophylactic Retinal Laser
Cryopexy
Retinal laser

Yag Iridectomy
Yag Capsulotomy
Keratoplasty (Corneal Transplant)
Implantable Collamer Lens
Implantable Collamer Lenses (Toric)
Diagnosis Related Groups
Corneal Tear Repair - Major
Vitrectomy (VRS)
Anterior Vitrectomy with Glued IOL
Injection Lucentis
Injection Ozurdex
Injection Eylea
Injection IVTA
Pterygium + AG + GLUE
ORAL HEALTH
Dental Carries-Temporal Fillings per tooth
Dental Carries-Permanent Fillings per tooth
Root canal treatment per canal
Simple extraction
Surgical extraction
Apicectomy
Alveolar osteitis
Gingivitis
Fungal infections-oral candidiasis
Viral infections- (Herpes Simplex, Varicella Zoster, Oral Hairy leucoplakia)
Mouth ulcers
Fractures-Mandibular Fractures
Infection- Odontogenic and Non-Odontogenic-Abscesses
Cyst Enucleation
Gingival Hyperplasia
Dental Scaling -whole mouth (Must be medically indicated)
Frenulum Attachment
Denture per tooth
Orthodontic appliance/Braces fixing per jaw (procedure and material)- removable
Full Denture Per Jaw
Crown/ Bridge per unit (tooth)
EAR, NOSE AND THROAT
Otitis Media-Uncomplicated
Complicated Otitis Media (surgery)
Antrum Washout
Excision of nasal Polyps
Grommets/Tympanotomy
Turbinectomy
Ethmoidectomy
Functional endoscopic sinus surgery
Mastoidectomy
Maxillectomy
Rhinoplasty

Tracheostomy
Excision of laryngeal papillomata
Tympanoplasty
Myringotomy
Foreign Body Ear /Nose/Throat removal
Acute Rhinosinusitis
Chronic Rhinosinusitis with and Without Polyposis
Sinusotomy
Head and Neck Tumours
Laryngectomy
Tracheostomy
Pharyngoplasty
Diagnosis Related Groups
Adenotonsillitis/Tonsillectomy/Adenoidectomy (Surgery)
EPISTAXIS (cauterization)
Otoplasty
Myringoplasty
Stapes mobilization (Rosen's operation)/ Stapedectomy for otosclerosis
MENTAL HEALTH (Tariffs cover 180 days treatment)
Affective disorders-severe mania
Depression - moderate
Depression - severe/psychosis
Acute Schizophrenia/Relapsed Schizophrenia/substance induced psychotic disorder
MINOR SURGERY under LA
Minor/ Minor under LA
Biopsy or Local excision of Cervical lesion
Loop Electrosurgical Excision Procedure
Breast Biopsy
Prostate Biopsy
Male Circumcision
Foreign Body Removal
Cauterization of warts
Biopsy (other)
Excision
Debridement and Suturing (minor)
Lumpectomy
Intercostal Drainage
Manipulation Under Anaesthesia + POP
Joint dislocation reduction
Sloughectomy
Incision and Drainage
DIAGNOSTIC SURGICAL PROCEDURES
Diagnosis surgical procedures
Colonoscopy
Colonoscopy with polypectomy
Cystoscopy/Urethroscopy
Retrograde urogram
Proctoscopy/Sigmoidoscopy

Endoscopy with or without Biopsy
Examination Under Anaesthesia
Endoscopic retrograde cholangio-pancreatography (ERCP);
Cholangiography and/or pancreatography
MAJOR SURGERY under GENERAL ANAESTHESIA
General Anaesthesia
Anal Dilatation
Fissure in Ano
Haemorrhoids
Anorectal abscess/fistula
Fistula
Intussusception
Orchidopexy
Diagnosis Related Groups
Pyloroplasty
Bowel Atresia
Gastroschisis
Tracheoesophageal Fistula
Hypospadias Repair
Repair of Cloaca
Jejunostomy
Oesophagectomy
Amputation finger/ toe
extraperitoneal abscess drainage
Orchidectomy
Debridement and Suturing (major trauma)
Tracheostomy
Repair diaphragmatic hernia
Herniorrhaphy/plasty
Appendicectomy
Liver Surgery
Gastrectomy
Abdominal Perineal Resection
Laparotomy
Cholecystectomy /Choledochotomy
Thyroidectomy
Mastectomy
Parotidectomy
Colostomy
Splenectomy
Colectomy
Pancreatectomy
Excision of Tumor
Skin graft
Nephrectomy/Pyeloplasty/Pyelotomy
J Stent Insertion

Optical Urethrotomy
Nephrolithiasis /Lithotripsy, extra corporeal shock wave/ Nephrolithotomy
Cystectomy
Urethroplasty
Colporrhaphy
Colpopexy
Salpingectomy
Prostatectomy (including TURP)
Craniectomy/Burr Holes
Ventriculo-peritoneal shunt
Posterior Fossa Surgery/Transsphenoidal surgery/Craniotomy
Laminectomy
Nerve Graft/Repair
Pericardiectomy/ Pericardiocentesis
Vascular Surgery / Aneurysm/ endarterectomy
Insertion of Hickman or pic line, including maintenance of patency
Intra-Vascular embolization,
Diagnosis Related Groups
Cleft Lip
Skin graft
ORTHOPAEDICS
ORIF Plate and screws
ORIF K-Nail
External Fixation
K wiring
Hemiarthroplasty
Tendon Repair
Arthrotomy/Arthroscopy
Spinal Disc Herniation/ Spinal Stenosis (including Epidural Injection)
Depo Medrol Injection
Amputation
PMR Club foot
Ponseti Club foot
Sequestrectomy
Exercise therapy/Electrotherapy/ Physiotherapy (45 min session)
General Exercise
Pre & Post-natal
Pre & Post-Operative
Specialized Exercise Training
Manipulative Therapy-reduction of joints, fractures, and POP immobilization/splinting

C. Radiology services

The tariffs will apply to all the Health Facilities that will offer Radiology services.

Type of Imaging Services	
Plain film X-Ray (Analog or Digital)	Skull
	Neck
	Chest
	Abdomen
	Limb
	Joint
	Spine (per region)
	Intraoral Xray
	Any other region
Ultrasound	General
	Obs/gynae
	Small parts
	Paediatric
	Doppler
	ECHO
	US guided interventions (e.g. biopsy, aspiration etc)
Contrast studies: (Digital OR Analogue)	Ba swallow
	Ba meal
	Ba meal follow through
	Small bowel enema (SBE)
	Ba enema
	IVU
	Cystogram
	Urethrogram
	MCUG
	HSG
	Sinogram
	Sialography
Fistulogram	
Mammogram:(Analog or Digital) Computed Tomography	- Diagnosis
	- Screening
	Per region without contrast
	Per region with contrast
MRI:	Per region without contrast
	Per region with contrast
Cathlab	Diagnosis Coronary angiogram
	Coronary Ballooning & Stenting
	Pacemaker Placement/Cardiac surgery
Nuclear Medicine	Bone scan
	Thyroid scan
	Renal scintigraphy
	Cardiac scintigraphy
	Brain scan
	Q/V scan
	Inflammatory/infection
	Liver scan

	Venogram
	Gastrointestinal (scan)
Type of Imaging Services	
Nuclear Medicine	Gastrointestinal (reflux)
	Salivary glands
	Milk Scan
	I 131 therapy
Electrocardiogram (ECG)	ECG- Stress/Exercise (Treadmill Test)
	ECG- Holter (24/48hrs)
	ECG including Resting ECG
Others	Spirometry Peak flow
	Audiometry
	Eye Investigations
	A Scan
	B scan
	Automated perimetry/Visual Field
	Optical Coherence Tomography
	Corneal Topography
	Pachymetry
	Fundus Fluorescein Angiography (FFA)
	Fundus Photo

D. Orthopaedic Implants (Pre-authorization needed)

The tariffs will apply to all the Health Facilities that will offer Orthopaedic services.

TYPE OF ORTHOPEDIC IMPLANTS
Pedicle Screws + plugs
Rods
Mesh Wire
Vacuum drain
Spongoston
cervical plates + screws
peek Cage spacer
Standalone Cage
10 hole and below plate
11 hole and above plate
Locking Plates
Per screw
Ordinary (K-nail)
interlocking (K-nail)
Rush pin/PINS
Ortho fix/set
Ex fix/set for Tibia
per wire
malleable wires
Thompson
Austin Moore
THR Long stem revision with Acetabular Cage
THR With Acetabular Cages

THR cemented
Total HR uncemented
Total Knee Replacement
Bone Cement

E. Prosthesis

The tariffs will apply to all the Health Facilities that will offer Prosthesis services.

TYPE OF PROSTHETIC	
Prosthetics- Lower Limbs	
Hip Prosthesis	Polypropylene
	Modular (Laminated)
Transfemoral Prosthesis	Polypropylene
	Modular without Silicon liner (Laminated)
	Modular with silicon (Laminated)
Transtibial Prosthesis	Polypropylene
	Modular with silicon (laminated)
	Modular without Silicon liner (Laminated)
Knee Disarticulation	Polypropylene
	Modular Without silicon (Laminated)
	Modular with silicon (Laminated)
Symes Prosthesis	Polypropylene
	Modular
Orthoprosthesis	Polypropylene
	Modular
Partial Foot Prosthesis	Laminated/Polypropylene
Orthotics - Spine	
Cervical Collar	Adult
	Child
Lumbar Brace	Adult
	Child
Thoracolumbar Brace	Adult
	Child
Cervical-Thoracal - lumbar sacral orthosis	Adult
	Child
Medical and Orthopedic Appliances	
Axillary Crutch ()	
Hearing Aid (Pair)	
Neck Collar with shin support	
Knee Braces	
Lumbar Belt and Trunk Corset	
Drop foot splint	
Elbow crutch ()	
Triangular arm sling	
Kneecap	
Knee support	
Ankle /Wrist support /cock-up	
OrthoBoot	
Varicose stocking - full	
Varicose stocking -below knee	

CONCLUSION

The NHI model requires compliance and support from all stakeholders as NHI scheme will be a big game changer in the provision of both public and private services countrywide.

The accredited private health facilities will play an important role in the progressive realization of Government's vision of Universal Health Coverage. It is recognized that Government alone will not be able respond to all the health needs of citizens and legal residents. Accreditation of private sector facilities by NHIMA will increase access and availability to insured services, provide members choice for service provision, would help to reduce waiting times and decongest government facilities. An added benefit would be that if NHI members are prescribed drugs or ordered to conduct investigations that are not available in an accredited government facility, the NHI members would be able to collect those drugs from an accredited private pharmacy and conduct the investigations at an accredited Laboratory or diagnostic center. Private Hospitals will complement the choice of facilities for members and help decongest public facilities. Further Private providers will be able to rely on Zambia's largest medical scheme to extend services to previously uninsured in Urban, peri urban and rural areas. The volumes of services provide a unique business opportunity for both public and private sector to expand their offerings to an ever-expanding membership base.