



**NATIONAL HEALTH INSURANCE SCHEME**

**PRIVATE SECTOR TARIFF AND BENEFITS  
PACKAGE**

**OPERATIONAL MANUAL FOR THE OPTICAL  
HEALTH FACILITIES**

*Towards Universal Health Coverage in Zambia*

**2021**

## 1 BENEFITS PACKAGE

### 1.1 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

## 1.2 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

## 2 TARIFFS

### NHIS TARIFFS-SPECTACLES PACKAGES

SN	Description
1	Standard frames + Single lens clear/photochromatic
2	Standard frames + Bifocal lens clear/photochromatic
3	Standard frames + Progressive lens clear/photochromatic
4	Executive frames + single lens clear/photochromatic
5	Executive frames + Bifocal lens clear/photochromatic