

**National Health Insurance Management Authority**

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# **FREQUENTLY ASKED QUESTIONS AND ANSWERS**

## **PREAMBLE**

The National Health Insurance (NHI) was established by the enactment of NHI Act No.2 of 2018 and supported by SI 63 of 2019 **No. 2 of 2018**, which led to the establishment of the National Health Insurance scheme (NHIS) under the Management of the National Health Insurance Management Authority (NHIMA).

The compulsory National Health Insurance scheme seeks to provide for a sound and reliable healthcare financing for Zambian households and the entire health sector.

The board of the National Health Insurance Management Authority was inaugurated on 15th March 2019 in accordance with the NHI act and it is under the Ministry of Labour and Social Security.

### **1. What are the objectives of NHIS?**

The objective of the National Health Insurance Management Authority (NHIMA) are as follows:

- To protect families from the financial hardship of huge medical bills.
- ensure that every Zambian has access to good health care services
- To limit the rise in the cost of health care services.
- To ensure equitable distribution of health care costs among different income groups.
- To maintain high standards of health care delivery services within the Scheme.
- To ensure efficiency in health care services.
- To improve and harness private sector participation in the provision of health care services.
- To ensure equitable distribution of health facilities between rural and urban communities.
- To ensure appropriate patronage of all levels of health care.
- To ensure the availability of funds to the health sector for improved services.

### **2. What is National Health Insurance (NHI) Scheme?**

- NHI is a risk mitigation mechanism by which the insured is protected against financial catastrophe resulting from medical expenses.

### **3. What are the aims of NHIS?**

(NHIS) aims at complementing efforts towards Universal Health Coverage by:

- Introducing innovative financing solutions for health care,
- Providing quality affordable and sustainable health care,
- Expanding provision of insured health services to all citizens and established residents,
- Reduction of catastrophic and impoverishing health expenditure.

#### **4. What are the Key principles of NHI scheme?**

- Compulsory contributions at a household level,
- Pooling of risk, both good and bad, to protect all who are in the pool at their point of need thereby promoting equity,
- Contributions are pooled, financial protection is not equal to the contributions.

#### **5. What is the mandate of NHIMA?**

- Register members - This relates to registration of Employers, Employees and Beneficiaries,
- Contributions - This relates to collection of contributions from the Employers, Employees and the Self Employed,
- Benefit Package - design, pricing of tariffs, provider payment models and benefits & claim rules.
- Accreditation of facilities - This relates to the engagement and contracting of health care providers based on established standards.
- Operational Information System - Procurement, set up and launch of NHI Management System,
- Communication - Roll out of robust communication messages on NHI,
- Implementation Structures - This defines the Governance, staffing, operation and funding model.

#### **6. Is Membership to NHIMA Compulsory?**

Yes, all Zambians and established residents above the age of 18 with an income is required to register with NHIMA.

#### **7. How are members registered?**

Members can be registered in the following ways:

- If a member is in employment, registration is done by the employer within 30 days from the commencement date of the contract of employment,
- Informal sector - registration is done online through [www.enhima.co.zm](http://www.enhima.co.zm) or by visiting any nearest NHIMA offices,

- Senior citizens aged 65 and above - Registration is done online through [www.enhima.co.zm](http://www.enhima.co.zm) or by visiting a nearest NHIMA office without any contribution.
- Retirees – registration is by their Pension Managers
- The poor and vulnerable are identified and registered through the Ministry Community Development and Social welfare.
- Domestic workers – they register in their own right as principal members.

**8. How many beneficiaries are eligible for registration?**

- 6 beneficiaries can be registered by the principal member i.e., your spouse and 5 children or dependents below the age of 18.

**9. What are requirements for member registration?**

Members will need the **following** for registration:

- Copy of **the** NRC
- Contact number
- Email address
- Physical address

**10. What is the process for beneficiary registration?**

Members can be registered in any of the following ways:

- Registration can be done online through [enhima.nhima.co.zm](http://enhima.nhima.co.zm) if the member has login credentials. However, members without login credentials may contact our toll-free call centre line of 8000 or,
- Through the nhima offices or facilities

**11. What documents do members require to register their dependants?**

The following documents are required:

- a. Spouse – attestation letter in the absence of the marriage certificate,
- b. Copy of the National ID for the spouse,
- c. Other dependants below the age of 18 – Birth certificate or attestation letter in the absence of birth certificate, and
- d. Copy of National ID for children between 16 and 18.

**12. Can a member register non-biological children?**

- Yes, members can register non-biological children if the member has proof of relationship or attestation form.

**13. How can members get my NHIMA number?**

- Once a member is registered with NHIMA, the Membership ID and login credentials will be sent to their mobile number provided. However, if the member does not receive the credentials, details may be obtained through our call centre on the toll free line 8000 or write to [info@nhima.co.zm](mailto:info@nhima.co.zm)

**14. Can a member register a newly born baby?**

- A member can register a newly born baby if the member has proof birth with full names of the baby indicated and relationship or attestation form.

**15. 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.

**16. Can a member continue to use the same NHIMA number upon change employment?**

- Members will continue with the same NHIMA number.

**17. When should employees be registered by an Employer?**

- Under section 13 of the NHI Act 2018, an employer shall register an employee with the Authority within thirty days of the commencement date of the contract of employment.

**18. What happens if the dependant attains the age of 18?**

- The member must be registered as a principal and make contributions separately as a principal member.

**19. What happens to a member upon change of employment?**

Members shall maintain their NHIS number and the account can be moved to the new employer.

**20. What happens when the principal member dies?**

- Membership of the deceased member to the Scheme shall cease on the death of a member. However, registered family members are entitled to continued benefits for a period of four (4) months following the death of the member.

**18. What services are covered by the scheme?**

Below are the services covered under scheme:

- a) Medical Care
- b) Major and Minor Surgery
- c) Paediatric Maternity and Neonatal
- d) Eye Care Services

- e) Oral health
- f) Selected Services cancer services
- g) Pharmaceutical Drugs and Supplies Orthopedic Implants

Investigations including labs and Radiology

- h) Physiotherapy Mental Health services.

**19. Is the hospital bypass covered by the Scheme?**

- Bypass is not its not covered as it is a Ministry of Health (MoH) Penalty surcharged when one doesn't follow the referral system. It's a once off payment made to MoH facilities and subsequent visits do not pay as they have a file number at that facility from initial visit. Facilities waiver by pass fee in cases of emergency and for those 65yrs and above (elderly) Members are encouraged to adhere to the referral system.

**20. Do Members receive preferential services?**

- Members are entitled to receive fast track services Upon admission are put in NHIMA dedicated wards or high-cost wards where space is available

**21. Can I have access to Health care Services under anywhere in the country?**

NHIMA has accredited more than 350 private and Public facilities throughout the country.

**22. 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.

**23. Is there a penalty fee for non-remittance premiums?**

- Yes, Penalties will be levied at 10% of outstanding monthly TOTAL contribution subject to the maximum amount of K60,000.00, to compensate against lost investment gains, inflation, and breach of compliance penalty charge.

**24. When are monthly returns due?**

Premiums are due for remittance by the 10th of each month.

**25. How are premiums calculated?**

- Formal sector - 1% of your declared income from the employee and 1% employer contribution from the basic salary of the employee.
- Informal sector - As per eNHIMA income assessment tool for the informal sector

**26. How can Employer's file in returns?**

- Returns should be filed in through the e-payments portal [enhima.nhima.co.zm](http://enhima.nhima.co.zm).

**27. What happens if the member has missing contributions?**

- Member must pay contributions for the missing months.

**28. Should a member continue contributing the same amount after employment?**

- The account should first be moved to the informal sector and you will be required to perform the income assessment for computation of premiums

**29. Can a member be refunded if the hospital has no drugs?**

- NHIMA does not refund members for any drugs not provided by the hospital. Members given prescriptions must collect their drugs at the nearest accredited pharmacy

**30. What should a member do if the facility has no drugs and is given a prescription?**

- If the prescribed drug is covered under NHIMA, a member can collect the prescribed drugs from any of NHIMA accredited facility. The prescription must be stamped and claim number indicated.

**31. Can I member access NHIMA services without the NHIMA card?**

- In the absence of medical cards, members can present their National registration Cards or passports at any of NHIMA accredited facilities.

**32. Where can I get my NHIMA medical card?**

Members can visit any of our provincial offices for biometrics harvesting for the member cards between 08:00 hrs to 17:00hrs

# NHIMA Branches Nationwide

## **Kitwe Regional Office**

**Location:** Sanlam Building, off Ndola, Kitwe Road.

## **Central Province Office**

**Location:** 1st Floor, Room 117, Mukuni House, Kabwe.

## **Copperbelt Province Office**

**Location:** 1st Floor Collate House, Buteko Avenue, Ndola.

## **Southern Province Office**

**Location:** 1st Floor, Room 108, Butala House, off Livingstone Road, Choma.

## **Livingstone District Office**

**Location:** 1st Floor, room 208, Liso House, Mosi-o-tunya Road.

## **Luapula Province Office**

**Location:** Mansa Post office

## **North Western Province Office**

**Location:** Solwezi Post office.

## **Eastern Province Office**

**Location:** Chipata Post Office.

## **Western Province Office**

**Location:** Mongu Post Office.

## **Muchinga Province Office**

**Location:** Chinsali Post Office.

## **Northern Province Office**

**Location:** Kasama Post Office.

