



NATIONAL
HEALTH
INSURANCE
SCHEME

NHIMA TODAY

Issue No. 002 | 2023 - 2024



Newsletter

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- Know your NHIMA Board of Directors
- NHIMA Strategic Plan Launch
- Uganda Parliament Benchmarks Zambia NHIS
- and many more..





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 to this exciting edition of the **NHIMA Today** newsletter, dedicated to keeping you informed and engaged in the journey towards better healthcare financing for all Zambian citizens and established residents through the National Health Insurance Scheme (NHIS). As we are in this path together, it's essential to recognize the transformative potential of the NHIS and its role in shaping a healthier and more equitable society.

NHIS represents a fundamental shift in how we approach healthcare, anchoring itself in the belief that access to quality healthcare services is a right, not a privilege. It stands as a beacon of hope, promising a future where financial constraints no longer stand in the way of receiving essential quality healthcare services.

The core principle of the NHIS lies in its inclusivity. By pooling resources and spreading the financial burden across the population, NHIS ensures that every Zambian citizen and established resident, regardless of their socio-economic status, has access to the care they need. This solidarity is not just a matter of policy; it's a reflection of our shared commitment to the well-being of every Zambian citizen and established resident.

The benefits of NHIS extend far beyond just financial security. It promotes a culture of prevention and early intervention, emphasizing the importance of proactive healthcare measures. Through NHIS, members on the scheme have access to a comprehensive range of services enshrined in the benefits package which is collaboratively reviewed periodically by medical experts and the National Health Insurance Management Authority (NHIMA). The comprehensive services range from routine check-ups to life-saving treatments, thereby, empowering NHIMA members to take charge of their health and well-being. However, this journey towards NHIS requires the concerted efforts of policymakers, healthcare providers, all citizens, and established residents.

In this newsletter, we aim to provide you with valuable insights into NHIS, from success stories to areas for improvement. We'll keep you updated on the latest developments and highlight initiatives aimed at strengthening the scheme. Together, we can shape a healthcare system that truly serves the needs of all citizens and established residents in Zambia. Let us remain steadfast in our commitment to building a healthier, more prosperous future for our nation. Together, we can empower health and transform lives. **A special thanks goes out to the editorial team (On the right) for making this edition possible.**



Mr. Herryman Moono
Director Research and Planning
(Writer)



Ms. Perpetual Kalobwe
Director Health Insurance Services
(Writer)



Ms. Prudence Chambwe
Card Production Manager
(Writer)



Mr. Joseph Lusumpa
Digital Marketing Officer
(Sub editor)

Many thanks to the other editorial team members:

- Ireen Wakunyambo
- Mabanda Tlameo Chiyabi
- Kampeka Hansaali
- Nkonde Chisenga

NHIMA BOARD



Board Chairperson

DR. Richard Mwiinga is a dynamic, results-oriented, and visionary leader with a strong track record of performance in reforming and turning around of highly stressed public institutions bringing over 25 years of experience in strategic leadership and management. Mr. Mwiinga is an expert in corporate/pension governance, operational management, cost management, investment, project management, benchmarking, stakeholder engagement and marketing management among others.

Ms. Thecra Milambo is a representative of the Zambia Federation of Employers (ZFE). She is an experienced leader and Human Resource professional with a strong track record in multinational companies in the sub-Saharan region, particularly in the Fast Moving Consumer Goods (FMCG) and Mining and Construction sectors. She excels in aligning business strategy with effective people management, leading transformational change, and fostering resilient teams, drawing from her extensive leadership experience.



Board Vice Chairperson



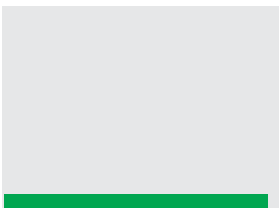
Board Member

Ms. Natasha Kaulung'ombe Lungwe is a representative of the Attorney General's Office. She is a skilled civil law litigator and office administrator known for her strategic thinking, attention to detail, and strong organizational skills. She is committed to personal development and excels in legal analysis, drafting, research, and office administration.

Mr. Givens Muntengwa is Labour Commissioner in Zambia and represents the Ministry of Labour and Social Security. He is a legal practitioner by profession having graduated with a bachelor of laws degree from the Zambia Open University with multiple certificates from Zambia Institute of Advanced Legal Education (ZIALE). He is highly driven and always aims to work tirelessly within the confines of the law in order to attain a just and orderly society through hard work, integrity, honesty and trust.



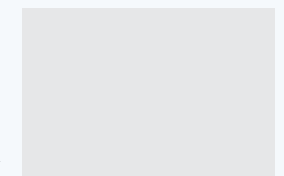
Board Member



Board Member

Dr. Evans Chungu, is a representative of the Zambia Congress of Trade Unions (ZCTU). He is a professional teacher and lecturer with two decades of experience across Zambia. He has also held leadership roles such as Vice Chancellor at the University of Edenburg and served in various positions at the Basic Education Teachers Union of Zambia (BETUZ) and the Examinations Council of Zambia.

Ms. Grace Samui, is a legal practitioner and is a representative of the Zambia Federation of Employers (ZFE), she is a legal practitioner with over a decade of experience, specialized in industrial relations and lobbying for private sector operational sustainability. Her expertise includes research, analysis, drafting, compliance, legal risk management, contracts, advisory services, dispute resolution, capacity building, secretarial, and administration.



Board Member



Board Member

Ms. Nchimunya Makalo Gwanu is a representative of the Federation of Free Trade Unions of Zambia (FFTUZ) and sits on the Board of the Federation. She is a courageous and selfless individual who has worked in the banking sector for six years and as a fire fighter for 10 years. She has developed skills in negotiation and conflict management, strategic planning, monitoring and evaluation, problem solving and leadership. She also boasts communication and interpersonal skills and has learnt quick decision making in her time as a fire fighter.

Ms. Rosemary Kalumiana Zimba is a representative of the Churches Health Association of Zambia (CHAZ). She is a public health professional with over 25 years of experience in various districts of Zambia. She has expertise in reproductive health services, monitoring and evaluation, and health services management. She holds a nursing background and a Master of Business Administration General.



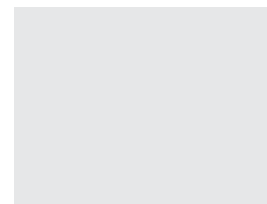
Board Member



Board Member

Dr. Friday Nyambe is a representative of the Zambia Institute of Chartered Accountants. He is a strategic professional with extensive administration and management experience, possessing strong people management skills, conflict resolution, and a deep understanding of banking, financial services, legal, and business environments.

Ms. Mbuta Madrine Bbalo is a representative of the Ministry of Health. She is an experienced policy designer, strategic planner, donor coordinator, resource mobilizer, budgeting, and Monitoring and Evaluation. She has served as Permanent Secretary and holds certifications in Gender Studies, Project Management, and a Master's degree in Comparative Social Work and Development Policy.



Board Member



Board Member

Mr. Mainza Mweemba is a representative of the Ministry of Finance. He is a seasoned professional with expertise in economic management, business development, and trade promotions. With a Master's degree in International Trade and Economic Cooperation, he has played key roles in strategic planning and policy formulation at the Ministry of Finance and National Planning. Mainza's adeptness in coordinating international trade negotiations and fostering regional cooperation makes him a valuable asset to any organization. With strong communication skills and a commitment to excellence, Mainza is well-positioned to drive organizational success.

Mr. Michael Njapau is an experienced insurance practitioner with over twenty-four years in senior positions. He has extensive knowledge and experience in health insurance management, having worked internationally and locally. His career includes positions at various insurance companies, and he holds a Master of Science Degree in Economics and International Business, a Master's degree in Business Administration, a Bachelor of Science Degree in Marketing, and many other insurance qualifications.



Director General



Board Secretary

Ms. Kanyembo Zulu is the Director Legal Services and Authority Secretary at NHIMA with 17 years' experience in In-House Counsel. She holds a Bachelor of Laws Degree, a Master's Degree in Commercial Law, and a Post Graduate Diploma in Legislative Drafting from the University of Zambia and Zambia Institute of Advanced Legal Education (ZIALE). Kanyembo also has 17 years' experience in Board Secretarial work in various industries.

DIRECTOR GENERAL'S FOREWORD



Mr. Michael K. Njapau
Director General

It is my honor and privilege to make my inaugural communication to the National Health Insurance Management Authority's (NHIMA's) stakeholders and other readers, through this publication of the NHIMA Today. NHIMA is mandated to administer the National Health Insurance Scheme (NHIS) and to provide financing for health care services from the National Health Insurance Fund (NHIF). In addition, NHIMA is tasked with the mandate of registering Zambian citizens and established residents to the Scheme, managing the NHIF, enhancing equity in access to health care services and being a vehicle for achieving Universal Health Coverage (UHC).

The year 2024 signifies an extraordinary milestone in NHIMA's journey as it marks five (5) years of the NHIS, which has been five years dedicated to advancing healthcare accessibility, quality and affordability for every Zambian citizen and established residents.

Since its establishment, NHIMA has recorded several achievements amongst them:

- The membership base has grown to over 5 million members.
- We have expanded the network of Health Care Providers to over 450 spread across the country, which includes public, private and faith-based facilities.
- 98% of claims are submitted electronically, and
- Over 7 million claims have been processed successfully.

These are key milestones that we wish to grow on

as we implement our 2023- 2026 Strategic Plan, with an ambitious objective to capture about 17 million Zambians by the year 2026. As such, several efforts have been undertaken and we continue to explore in an attempt to increase our membership base towards that goal.

We thank the Government of the Republic of Zambia (GRZ), for their support towards the strategic direction of the Authority's ambitious target of achieving Universal Health Coverage. The strategic plan of any public institution reflects the thinking and aspirations of the nation's leadership. From 2021, there was clear guidance by the government on their aspirations with regards to the achievement of Universal Health Coverage, and how they wanted this to be achieved. You may recall, that after the 2021 General Elections in the first New Dawn Budget Speech, the Minister of Finance and National Planning Honorable Situmbeko Musokotwane MP, was clear that government wanted to reform the NHIS to ensure that it benefited ALL Zambian citizens and established residents. Furthermore, we needed to align the Strategic Plan to the objectives and tenure of the 8th National Development Plan. This is important for tracking progress towards Universal Health Coverage as articulated in the National Development Plan.

The government places high importance on health as a human right. Therefore, the NHIMA Board and management will ensure that all citizens and established residents are enrolled under NHIMA, irrespective of their socio-economic status. As we look to the future, our vision is clear: we aim to be a beacon of health security, ensuring that every Zambian citizen and established residents have access to affordable and quality healthcare.

Dear reader, with these few words, as you are anxiously looking forward to reading our exciting stories in this edition of the NHIMA today newsletter, it is an honour to present this to you as we reflect on what we have achieved together and outline our ambitious plans for the future, and it is my wish that you appreciate the efforts of the National Health Insurance Management Authority. Pleasant reading.



Did you know that you can register non-biological children as your Beneficiaries?

You're entitled to register up to five(5) dependants below the age of 18 on condition that you the principal member provides proof of relationship or attestation form.

enhima.nhima.co.zm





(From right to left) Minister of Labour and Social Security Honorable Brenda M. Tambatamba MP, Secretary to the cabinet Mr. Patrick Kangwa, Attorney General Mr. Mulilo Kabesha, Ministry of labour Permanent Secretary Mr. Zechariah Luhanga & Labour Commissioner Mr. Givens Muntengwa

Minister of Labour & Social Security Launches NHIMA 2023- 2026 Strategic Plan

By: King Syacika

The Minister of Labour and Social Security Honorable Brenda Mwiika Tambatamba MP, has launched the National Health Insurance Management Authority (NHIMA) 2023- 2026 Strategic Plan under the theme “Social Health Protection Financing for Universal Health Coverage”.

Speaking during the launch at Taj Pamodzi Hotel in Lusaka, Hon. Brenda M. Tambatamba applauded the NHIMA Board and Management for making a bold decision to embark on the revision of the authority's 2021- 2025 Strategic Plan. She expressed gratitude that NHIMA involved various stakeholders in the development of its revised strategic plan and took into account several concerns of interested parties.

“It is worth noting that the plan is in line with the Universal Health Coverage (UHC) for all citizens as espoused in the 8th National Development Plan which was recently launched by His Excellency President Hakainde Hichilema as a blueprint for the New Dawn Economic Transformation and Human and Social Development agenda. With this level of consultation, I am sure that the plan will play an important role in the realization of

national aspiration of UHC for all citizens”, Hon. Tambatamba said.

She said the launch of the new strategic plan was an important milestone in achieving the goal of UHC – where all citizens have access to health services they need when they need them without suffering any financial hardship. Furthermore, she said that the plan was all intended at ensuring that the country had a healthy nation, because a health nation, meant a healthy human capital, which was a pre-requisite for economic development. In addition, she said it was therefore cardinal that NHIMA reached out to every Zambian citizen to access affordable and quality health services through timely provision of health insurance cover.

“I am happy to note that NHIMA has extended its insured services by opening branches in all provincial centres and has embarked on an expansion program by opening several branches in selected and strategic districts across the country. This is in line with the new dawn government's aspiration for affordable health insurance services to all provinces and districts, as part of the on-going decentralization process. To improve the operational efficiency of the institution, I am also happy to note that the

authority procured vehicles which were distributed to all the ten (10) regional offices, which will enhance coverage and service delivery in all parts of the country including rural areas. I want to urge you to continue on this trajectory by making sure that the scheme progressively devolve to rural health centres. That is what the members of the public expect in the new dawn era, and it is also what government expects”, She said.

And speaking at the same occasion NHIMA Board Chairperson Dr. Richard Mwiinga said his new board resolved in April 2022 to revise the previous 2021 to 2025 strategic plan for three (3) main reasons. The first reason was the Governance and Policy shifts in the sector, which resulted in NHIMA being moved to the Ministry of Labour and Social Security (MLSS) from the Ministry of Health (MoH). The second reason was the need to obtain input from stakeholders after NHIMA's realignment from MoH to MLSS. The third reason was to align the strategic plan to the Eighth National Development Plan (8NDP). “The NHIMA strategic plan, to be launched today by the Minister of Labour & Social Security, is the product of a very robust and considered process. An independent consultant was engaged and worked in conjunction with an

ad hoc committee of the board and management throughout the process. The plan was developed under the auspices of the Balanced Score Card (BSC) and the Process Involvement Methodology (PRIME). It is heartening to note that those consulted included both internal and external stakeholders that have vested interests in the success of NHIMA. Among the key stakeholders engaged included Government Ministries and Statutory Institutions, Employers, Employees, Unions, Civil Society, Cooperating partners, Members & Beneficiaries, Health Care Providers, the Board and Management and Academic Institutions. Further, the findings from the study tours on best practices as well as findings from the tour of facilities by the board in all provinces were considered” Dr. Mwiinga said.

He said the authority envisioned as “A provider of World-class insurance for healthcare services for all “and the mission is “To provide Financing for quality insured healthcare services progressively, affordably and sustainably”. In the implementation of the new plan, the authority would endeavor to inculcate the core values of Integrity, Solidarity, Excellence, Client Focus, Universality, Reliability and Equity (ISECURE).



Ugandan Delegation Benchmarks Zambia's NHIS for Universal Healthcare Implementation

By: King Syacika



NHIMA Director General Mr. Michael Njapau with the Uganda Delegation and some management members

In a momentous visit, a delegation from the Uganda National Assembly undertook a benchmarking initiative in Zambia, focusing on the renowned National Health Insurance Scheme (NHIS). The insightful meeting transpired at the National Health Insurance Management Authority's (NHIMA) headquarters in Lusaka on Thursday, 23rd November 2023.

Distinguished Members of Parliament (MPs) from Uganda engaged in a fruitful dialogue with NHIMA, delving into various facets of Zambia's NHIS. The discussions encompassed the establishment of the scheme, the array of services it provides, the multifaceted functions of NHIMA, and the intricacies of its day-to-day operations. This exchange aimed to glean valuable insights that would be instrumental in the formulation and implementation of a National Health Insurance Scheme in Uganda.

Honorable Flavia Kabahenda, the leader of the Ugandan delegation, expressed gratitude for the warm reception and praised NHIMA for its unwavering support. She acknowledged NHIMA as a steadfast ally in Uganda's mission to institute a similar scheme, geared towards ensuring universal healthcare coverage for all its citizens. In response, NHIMA's Director General, Mr. Michael Njapau, affirmed the Authority's commitment to fostering a collaborative partnership with Uganda.

He assured the visiting MPs that NHIMA stands ready to share its wealth of experience and resources, serving as a valuable guide in Uganda's journey to establish an effective healthcare scheme. The benchmarking initiative underscores NHIMA's role as a regional leader in breaking barriers to healthcare access. The Authority remains

dedicated to providing universal healthcare coverage for all Zambian citizens and established residents. Beyond national borders, NHIMA extends its assistance to any country inspired by the remarkable milestones achieved in the five years since its inception.



NHIMA Director General Mr. Michael Njapau with the Uganda Delegation lead Honourable Flavia Kabahenda

As NHIMA continues to champion universal healthcare, this benchmarking collaboration with the Uganda National Assembly exemplifies the spirit of cooperation and knowledge-sharing, fostering a collective commitment to advancing healthcare accessibility on the African continent



NHIMA Management interacting with the Uganda delegation



NHIMA IS NOW AVAILABLE ON MOBILE MONEY



NHIMA IS NOW AVAILABLE ON
MTN, **ZAMTEL** AND **AIRTEL**

*115#

- Make Payments
- Check membership status

MTN

- Dial *115#
- Select Option 3 Pay Bills
- Select Option 3 Govt. Agencies
- Select Option 3 NHIMA

ZAMTEL

- Dial *115#
- Select Option 3 Pay Bills
- Select Option 5 Government Services
- Select Option 5 NHIMA

AIRTEL

- Dial *115#
- Select Option 7 Savings/Insure
- Select Option 2 Insurance
- Select Option 4 NHIMA

NOTE:

- When typing your NRC on Check Status, use the "XXXXXX/XX/X" format



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NHIMA Membership Cards

By: Prudence Chambwe



NHIMA members collecting their membership cards during the Zambia Agricultural and Commercial Show

We are proud to announce that the National Health Insurance Management Authority (NHIMA) started issuing membership cards in January 2022. It has been an exciting journey for the Authority in trying to meet the demand for membership cards. The Authority has set up biometric harvesting centres across the country open to the public where all Zambian citizens and established res who are registered as members can walk in and obtain their membership cards from there.

The membership card is issued to the principal member only, who should present any identification card that is issued by the Government of the Republic of Zambia (such as National Registration Card (NRC), passport, drivers' licence) for purposes of obtaining a membership card. The information relating to dependants affiliated to the principal member and a record of the captured fingerprints is engraved and stored on the micro-chip that is embedded in the membership card. The member's fingerprints that are captured during the card issuance process will be used to confirm and sign out for claims from the healthcare providers. The process for a member to get a membership card has been simplified. All that is required is the submission of a pair of left and right fingerprints and the real-time capture of the facial portrait. This is being done from the provincial card centres that have been established in all the provincial districts (listed below) across Zambia. Currently, the printing of cards is centralized and is being done from the Card Production Centre located in Lusaka and sent to the card centres dotted across the country for onward collection by the members.

Members of the public are encouraged to obtain their NHIMA membership cards by visiting the card offices located in districts listed below. The offices are open every weekday from 08:00 hrs to 17:00hrs and on Saturdays from 08:00hrs to 13:00hrs.





Get your NHIMA card today!

1. Levy Mwanawasa Medical University (LUSAKA) Levy Mwanawasa Medical University Commercial Hub
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, Kabe



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



NHIMA RETURNS TO THE MINISTRY OF HEALTH



The National Health Insurance Management Authority has since 2021 operated under the Ministry of Labour and Social Services where the Authority carried out its mandate of registering members and facilitating access to insured health care services.

The statutory body was initially under the Ministry of Health and has now made a remarkable return to the Ministry to serve the people of Zambia with the same vision in mind: To be a provider of world class insurance for healthcare services for all.

For context, NHIMA was originally a body serving in the Ministry of Health after which it was moved to the Ministry of Labour and Social Services in October 2021. This change was part of a large-scale reorganization that aimed at improving efficiency in social protection services in the country, thereby strengthening the overall social safety net for Zambians.

It was driven by the need to integrate health insurance services with other social protection initiatives, which

include social security and welfare programs. By aligning NHIMA with the Ministry of Labour, the Zambian government looked to enhance coordination and make more efficient the management of social services, ensuring a more holistic approach to social protection and support for citizens.

The Authority has since April 2024 been reverted to the Ministry of Health in line with the agenda of the government to strengthen systems for improved health service delivery for all citizens and established residents.

The primary reason for the shift was to improve the coordination and integration of health services and insurance within the broader health system in line with Vision 2030 and the 8th National Development Plan. By bringing NHIMA under the Ministry of Health, the government aims to streamline health insurance administration, enhance policy implementation, and ensure that health insurance services are more effectively aligned with the overall health system and policy objectives.

Ultimately, this move is part of a broader strategy to strengthen the health sector, improve accessibility and quality of care, and ensure better management of health resources and services.



Womba smiles with relief as baby Wami is ready to go home, healthy and strong after receiving treatment made possible by the National Health Insurance Scheme. Photo caption: USAID R4G/NHIMA

Womba's Son Gets a Fighting Chance Through the National Health Insurance Scheme

Diarrhoea is one of the leading causes of death among children under five, accounting for 13% of all child deaths, according to the World Health Organization. Globally, it kills around 443,832 children under five each year. In Zambia, diarrhoea is a significant health burden, ranking as the second leading cause of morbidity in Chirundu District, with an incidence of 136 per 1000 people in 2023 and 89 per 1000 in 2024. It is a preventable and treatable disease, but in many low- and middle-income countries like Zambia, lack of access to safe drinking water, sanitation, and timely medical care exacerbates its deadly impact. Diarrhoeal diseases are also a major contributor to malnutrition in children, which further increases their vulnerability to illness.

To combat these challenges, the National Health Insurance Scheme (NHIS), managed by the National Health Insurance Management Authority (NHIMA), has been pivotal in providing affordable healthcare access. NHIMA ensures that children receive life-saving treatment for preventable diseases like diarrhoea by removing financial barriers and reaching out to vulnerable families. Stories like that of Womba Annete Kabwita illustrate the real-life impact of NHIMA's efforts.

"My son Wami, who is 7 months old, fell ill with

diarrhoea and vomiting. I was so worried about him," Womba recalls. She rushed him to Mtendere Mission General Hospital in Chirundu, where he was admitted for eight days. Thanks to NHIMA, Wami received the care he needed, and his condition improved significantly.

"I am a NHIMA member, and both my son and I are registered. Each month, I contribute K30 to NHIMA, covering us both. Thanks to this, I don't have to worry about the cost of my son's treatment. I am assured that NHIMA will cover the bill, allowing me to focus on caring for Wami instead of stressing about money, she says.

Womba's experience reflects the relief that many Zambian families find in NHIMA's services. "Sickness often comes when you least expect it, and financial worries can make it worse. But with NHIMA, I just take my child to the hospital, and they take care of everything. I encourage other mothers to join; it truly is a lifesaver," Womba adds.

In its mission to support the most vulnerable, NHIMA receives assistance from various partners, including the USAID Revenue for Growth Project (R4G). R4G is helping NHIMA strengthen its monitoring and evaluation systems, which enables NHIMA to enhance data accuracy and make informed decisions, contributing to the scheme's financial sustainability. Through these improvements, NHIMA ensures reliable healthcare access for families like Womba's.

"By removing financial barriers to accessing healthcare, NHIMA, with the collaborative support of R4G in effective Monitoring and Evaluation and Data Analytics in the implementation of the National Health Insurance Scheme, is ensuring that children like Wami can access critical treatment without delay. This partnership is playing a vital role in generating real-time data and evidence, that drives the achievement of critical health outcomes, through effective policy reforms, among others, reduction in child mortality rates from diarrhoeal diseases in Zambia, giving women like Womba support they need to keep their children healthy and safe. In this respect, our partnership truly saves lives," said Herryman Moono, Director for Research, Planning and Strategy at NHIMA.



HOW TO SUBMIT A COMPLAINT

A complaint can be submitted through the following channels:

1. WEBSITE

Completing a Complaint form on the website on www.nhima.co.zm or [https://www.nhima.co.zm/membership/make a complaint](https://www.nhima.co.zm/membership/make-a-complaint)

2. IN PERSON

In person by speaking to any of our member service staff.

3. WRITTEN

Writing to:
Director General,
NHIMA,
Stand No. 27396,
Public Service
Pensions
Fund Building,
Alick Nkhata rd,
Longacres Mall,
Lusaka;

6. FACEBOOK

Through the NHIMA Facebook page

4. CALL CENTER

Call Toll free 8000

5. EMAIL

complaints@nhima.co.zm
info@nhima.co.zm



Kindly ensure that you submit all relevant documentation to support your complaint: Name of the staff, Health Care provider, Scheme Member dealt with, The nature of the complaint, Date of incident or incidences being reported.



HEALTH CORNER

By Ms. Perpetual Kalobwe



What is Hypertension?

- Hypertension, also known as high or raised blood pressure, is a condition in which the blood vessels have persistently raised pressure. Blood is carried from the heart to all parts of the body in the vessels.
- One of the leading causes of death and long-term disability is high blood pressure or hypertension.
- The disease is associated with a lot of myths and facts.

Types of Hypertension

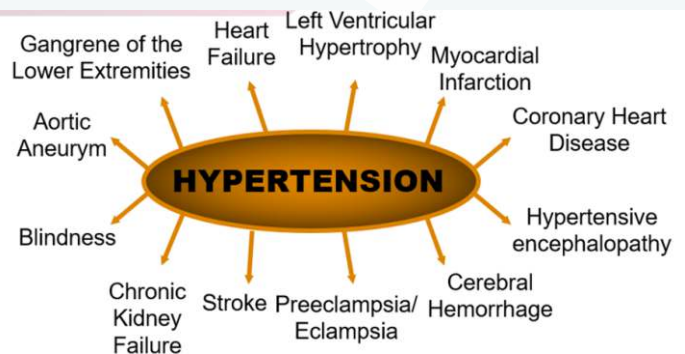
- Essential hypertension – Very Common (95%).
- No underlying causes.
- Secondary hypertension.
- Underlying cause Predisposing Factor.

BP Classification	SBP mmHg		DBP mmHg
Normal	<120	and	<80
Prehypertension	120–139	or	80–89
Stage 1 Hypertension	140–159	or	90–99
Stage 2 Hypertension	≥160	or	≥100

Predisposing Factors To Hypertension

- Advancing Age.
- Sex (men and postmenopausal women).
- Family history of cardiovascular disease.
- Sedentary lifestyle & psycho-social stress.
- Smoking ,High cholesterol diet, Low fruit consumption.
- Obesity & wt. gain.
- Co-existing disorders such as diabetes, and hyperlipidemia.
- High intake of alcoholHypertension Manifestation
- No specific complaints or manifestations other than elevated systolic and/or diastolic BP (Silent Killer)

Complications of Hypertension



- Morning occipital headache
- Dizziness
- Fatigue
- In severe hypertension, epistaxis, or blurred vision

Treatment of Hypertension

- Goals of therapy.
- Lifestyle modification.
- Pharmacologic treatment.
- Algorithm for treatment of hypertension.
- Follow up and monitoring.

Non Drugs Related Management of Hypertension

- Dash Diet.
- Regular exercise
- Loose weight ,if obese.
- Reduce salt and high fat diets.
- Avoid harmful habits ,smoking ,alcohol.

Life Style Modification Hypertension Control

- Lose weight, if overweight.
- Increase physical activity.
- Reduce salt intake.
- Stop smoking.
- Limit intake of foods rich in fats and cholesterol.
- increase consumption of fruits and vegetables.
- Limit alcohol intake.

Life Style Modification Hypertension Control

- Lose weight, if overweight.
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- Limit alcohol intake.

Points to take Home about High Blood Pressure

- Myths..
- High blood pressure has no symptoms. So don't convince yourself that you can feel it when your blood pressure is high. You may Not!
- Some people have been convinced that blood pressure medicine should not be taken for a long time.
- Facts ..
- High blood pressure reading does not always mean one has hypertension.
- Hypertension has no identifiable cause in over 95% of cases.
- Hypertension has no symptoms; however, you start feeling something when one of your organs is damaged.
- Untreated hypertension is one of the leading causes of sudden death.
- Untreated hypertension is responsible for most strokes, heart failure, kidney failure and blindness.
- Make it a point to have your blood pressure checked from time to time.
- And if you are found with hypertension, it is in your best interest to consistently take your medicine.
- Don't listen to anyone who tells you to stop taking your medicine especially if they are not your doctor, They don't mean well for you.
- Hypertension is a major cause of morbidity and mortality and needs to be treated.
- It is an extremely common condition; however, it is still under-diagnosed and undertreated.
- Aim of the management is to save the target organ from the deleterious effect.
- Besides drugs we have other choices, and one must be acquainted with that choice.
- Lifestyle modification should always be encouraged in all Hypertensive patients..



**Over
450
NHIMA
Accredited
Healthcare
Providers**



NHIMA gets international recognition for Good Practices in Social Security Administration

By: Herryman Moono

Abidjan, Cote' D'Ivoire

The National Health Insurance Management Authority (NHIMA) has been awarded three (3) Certificates of Merit at the ongoing International Social Security Association (ISSA) Regional Social Security Forum in Abidjan, Cote' D'Ivoire. The Certificates of Merit under the ISSA Good Practice Awards are a strong recognition of NHIMA's innovation and good practice in the administration of the National Health Insurance Scheme for the achievement of Universal Health Coverage.

The three ISSA Good Practice Awards received are:

Certificate of Mention with Special Mention – For NHIMA's innovation in the implementation of the Biometric Claims Management System called APACE. The APACE system is a biometric reader system that captures biometrics of all NHIS members and their beneficiaries, replacing the paper-based claim forms. All Health Care Providers are equipped with an APACE biometric reader system for the identification of members. To access services, members log in using the biometric reader, and once services are offered, they log-out. Immediately after the log-out, the services accessed, and their costs are immediately transmitted to the NHIMA Claims Processing centre and queued for adjudication and payments. This system has reduced the claims processing time, reduced fraud associated with paper claims and enhanced data capture and analytics for decision making.

Certificate of Merit – For NHIMA's implementation of the Actuarial Valuation Capacity Building Programme for the estimation of estimation of prospective liabilities for the extension of NHIS coverage to the poor and vulnerable under the Social Cash Transfer Programme. NHIMA, in collaboration with ILO and the European Union has initiated an Actuarial Modelling Capacity Building Project using the ILO HEALTH Actuarial Modelling Tool managed by the Public Finance, Actuarial and Statistics Unit of the ILO's Social Protection Department in Geneva. This project helped build NHIMA's actuarial modelling capacity and developed real-time estimation of the NHIS' Solvency Position while providing data and evidence on the required financing for Universal Health Coverage. This innovation and practice will guide NHIMA and the



Board Director Dr. Evans Chungu, NHIMA Director General Mr. Michael Njapau and part of management receiving the award

government on the development of strategic financing policies for extension of NHIS while maintaining Scheme solvency.

Certificate of Merit - For NHIMA's implementation of the Claims Advance Payment System (CAPS) to enhance the preparedness of Public HealthCare Providers (HCPs) under the NHIS. The Claims Advance Payment (CAP) was introduced to capacitate the HCPs and supplementing HCPs financing to activities that will promote the provision of quality health care services in government hospitals. The CAPs are then repaid through the claims that the HCPs make to the NHIS, after which an enhanced replenishment is made. The CAP strategy has augmented government financing and enhanced the quality of services in public HCPs while enhancing financial accountability in the use of public funds. Since inception, NHIMA has paid over K60 million in CAPs to government health facilities. Through the CAPs, government health facilities have been able to:

- Renovate their health facilities.
- Procure drugs and medical, reagents and medical in times of shortage.
- Hire additional staff to meet client demand.

- Enhance the quality of service for NHIS members.

The awards were handed to the NHIMA Director General, Mr. Michael Njapau by ISSA President, Dr. Mohammed Azman at the Sofitel Abidjan Ivoire Hôtel in Abidjan, Ivory Coast. In receiving the Awards, Mr. Michael Njapau expressed gratitude to ISSA for the recognition, and thanks all NHIMA Staff for their diligence and hard work. He committed to furthering excellence in service delivery in the execution of NHIMA’s mandate for the achievement of operational excellence and Universal Health Coverage. The Director General was accompanied by Dr. Evans Chungu - Board Director, Mr. Herryman Moono - Director Research & Planning, and Mr. Jacob Chirwa, Project Lead - NHIMA ZSIC Life Project.



(Left to right) NHIMA Board Director Dr. Evans Chungu and the NHIMA Director General Mr. Michael Njapau pose with the award



(Left to right) NHIMA Director Research and Planning Mr. Herryman Moono and NHIMA Project Lead Mr. Jacob Chirwa pose with the award



Removal of the NHIMA Buy- Back Option on the NHIS: Rationale and Implications

By: King Syacika

The National Health Insurance Scheme (NHIS) was established in accordance with the National Health Insurance (NHI) Act No. 2 of 2018, aligning with the Zambian government's aspiration of achieving Universal Health Coverage.

The primary objective of the NHIS is to ensure that all Zambian citizens and established residents have unhindered access to high-quality healthcare services without enduring financial hardship. This endeavor is underpinned by the principle of social solidarity, ensuring that healthcare services are accessible to all individuals based on their needs, with contributions based on their ability to pay, thus guaranteeing equity in access to healthcare services.

Governance of the Scheme is under the purview of the National Health Insurance Management Authority (NHIMA). NHIMA bears the responsibility of resource pooling and fund management to sustain the operational viability of the scheme. Currently, the scheme predominantly relies on two (2) distinct revenue streams. Firstly, there is a compulsory 2% contributory rate levied on basic monthly salary in the formal sector. Secondly, the informal sector is subject to a voluntary contributory rate that is determined by an income assessment tool. However, the voluntary nature of contributions within the informal sector raises concerns about the potential for adverse selection, where members only register when they need services, and are non-compliant after accessing the services. Consequently, the integration of both mandatory formal sector premiums and voluntary informal sector contributions under a single insurance scheme necessitates ongoing vigilance to detect any early warning signs of possible threats to the scheme's solvency due to abuse.

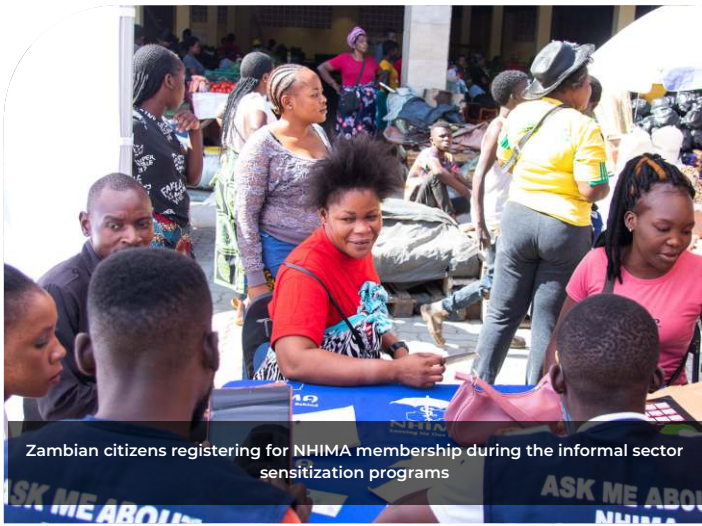
With the goal of enhancing registration and service utilization by all citizens, NHIMA introduced the Buy-Back option in 2020 as an interim policy measure. This policy allowed members from the informal sector to pay four (4) months' worth of



contributions at once and access services immediately without the required mandatory waiting period. This policy noted the seasonality and challenges of incomes from the informal sector, and that by allowing members to buy-back and access services immediately, equity in access to healthcare services would be achieved.

Furthermore, this policy was aimed at enhancing health seeking behavior while incentivizing enhanced compliance to NHIS contributions. Informal Sector and NHIS Utilisation Contributions within the informal sector, as ascertained by the income assessment tool, exhibited a notable range, spanning from ZMW 30 to ZMW 384.4 per household per month. This broad spectrum of contribution values highlights the diverse economic circumstances and income levels within the informal sector, which encompasses a wide array of individuals engaged in various economic activities

. In a proactive pursuit of the goals outlined in the Authority's 2023- 2026 Strategic Plan, NHIMA has maintained a resolute dedication to the thorough registration of informal sector participants to uphold and expand Universal Health Coverage within the sector. Out of the total number of the membership base on the NHIS, which is over 3.7 million, over 1 million members are in the informal sector and the number has kept on increasing. With



Zambian citizens registering for NHIMA membership during the informal sector sensitization programs

increased registration and utilisation, however, the growth in Scheme utilisation and claims is not matching the contributions from the informal sector. Effectively, while both membership and claims have been on the rise, premiums have been on a declining trajectory without consistent compliance. This phenomenon suggests that informal sector members may have become aware that they can access NHIS services without maintaining consistent contributions to the scheme. In addition, members are only registering and accessing services when they are sick and drop off from complying with the required monthly contributions. An analysis of the compliance levels from the informal sector shows that over 80% of informal sector members only pay the four months buy back, access services and then default on their contributions. This pattern corresponds to behavior driven by the immediate need to access NHIS services when individuals face high healthcare costs that they cannot afford, rather than a primary focus on insuring against potential health expenses. The four months clustering corresponds to the Buy-Back policy abuse, leading to high service utilisation without corresponding compliance on contributions. Top of Form This has been the biggest source of risk to the financial sustainability of the Scheme. Details of the Removal of the Buy - Back Policy To address the challenges associated with the Buy-Back Policy, the Board of Directors of NHIMA approved a recommendation to withdraw the Buy-Back Policy option and enforce the mandatory four (4) months waiting period that is prevailing in the formal sector. Furthermore, the lapse period for premium payments has been reduced from four (4) months to two (2) months. Specifically, the following are the changes that have been effected since 1st

January 2024: Removal of the buy-back option from the informal sector NHIMA registration system effective 1st January 2024. Imposing of a 4 months waiting period on all new registrations effective 1st January 2024 – This means that all new registrations effective 1st January 2024 will have to contribute 4 months continuously without a break to access insured health services under the scheme. The NHIS membership policy lapses after missing 2 months of contribution – which means no access to insured health services on missing 2 months of contribution. For all those who were registered before 31st December 2023 but did not exercise the buyback option and did not pay any premium the system will allow for 4 months contribution before access – meaning even if a member pays 4 months in advance the 4 months waiting period must apply. For the members who registered before 31st December 2023 and exercised the buy-back option and stopped contributing the NHIS registration system must request for all missing contributions to be made and apply the 2-month waiting period (while contributing during this period) before access to insured health services. On activating a lapsed policy, the NHIS registration system must allocate any payment made to the oldest outstanding premium in that order till the latest premium meaning that the system must not allow the member to allocate payment skipping old premiums but allocate payment to the oldest outstanding premium. If a member skipped premiums, the NHIS registration system must allocate premiums to the skipped periods first and thereafter to the next oldest outstanding premium in that order till the latest premium is paid and impose 2 months waiting period. The NHIS registration system must not allow a member to skip a premium. The NHIS registration system will allow for continuous contribution where employment status has changed from formal to informal hence no 4 months waiting period will apply if there is no break in contributions. From the above changes, NHIMA expects to achieve the following: Eliminate abuse in the use of the Scheme. Enhance compliance with Scheme contributions. Encourage utilisation of primary healthcare services that are offered for free at Public Health Facilities. Eliminate fraud in health services utilisation that comes with adverse selection. Improve the financial sustainability of the Scheme. In conclusion,

Achieving Universal Health Coverage requires sustainable financing that is prudentially managed. Balancing access to services and financial sustainability necessitates the implementation of measures that protect the solvency of the National Health Insurance Scheme. Addressing pervasive adverse selection from the buyback policy is one way of ensuring that the limited financial resources are prudentially utilized while encouraging a culture of compliance with the regulations on the implementation of the National Health Insurance Scheme. The removal of the Buy-Back Options is one of the many key steps aimed at ensuring financial sustainability of the Scheme in line with its objective of being a vehicle for the achievement of Universal Health Coverage.





Certificate of Compliance

Certificate Number: 92023NHIS1911014226
Date: 11 October, 2023

Company Name: National health insurance management authority
Province: Lusaka
Physical Address: Stand no. 27396, public pensions fund building, alick nkhatu rd, longacres mall, lusaka
EIN: NHIS1911014226

NHIMA COMPLIANCE CERTIFICATE FOR NATIONAL HEALTH INSURANCE MANAGEMENT AUTHORITY

This is to certify that National health insurance management authority trading as National health insurance management authority with Employer Identification Number (EIN) NHIS1911014226 is duly registered and compliant with the National Health Insurance Act No. 2 of 2018.

This certificate of compliance has been issued to National health insurance management authority trading as National health insurance management authority pursuant to section 13 of the National Health Insurance Act No.2 of 2018.

This certificate is valid from 10th September 2023 to 10th January 2024.

Please note that all employers are required to submit their returns by the 10th of each month, failure to which the employer will face prosecution.

Yours Faithfully





Michael Njapau
Director General
National Health Insurance Management Authority

www.nhima.co.zm | Longacres Mall, Alick Nkhata Road, Public Pensions Fund Building, Stand Number 27396
info@nhima.co.zm | +260 211-356499 | +260 211-356498

HOW TO DOWNLOAD YOUR NHIMA COMPLIANCE CERTIFICATE

1. Visit enhima.nhima.co.zm
2. Login (Employer tab).
3. Click on Account Management.
4. Under Account Management click on Compliance Status.
5. If there are no outstanding months, you will see a button to download the certificate. If there are outstanding months, you need to upload returns for those months and make payments.



NHIMA Donates to Cholera Epidemic

By: NHIMA Today Reporter



DMMU management receiving donation from the NHIMA Board and Management

The National Health Insurance Management Authority (NHIMA) is proud to reaffirm its steadfast commitment to supporting the Disaster Management and Mitigation Unit in the ongoing battle against Cholera. NHIMA's recent contribution of vital supplies valued at Two Million Kwacha (ZMW 2,000,000) exemplifies our unwavering dedication to assisting the affected regions.

Our donation, comprising essential items such as hand soap, gum boots, overalls, chlorine, face masks, examination gloves, head covers, shoe covers, disposable theater gowns, as well as motor vehicles and fuel, underscores our determination to play a pivotal role in containing the outbreak and safeguarding lives.

NHIMA continues to work closely with the Disaster Management and Mitigation Unit, fostering a collaborative partnership aimed at ensuring that no individual is left behind in the fight against Cholera. Our collective efforts reflect our shared goal of putting an end to the spread of Cholera and mitigating its impact on communities.

We extend our heartfelt gratitude to all parties involved for their unwavering dedication to Cholera control. It is through such collaborative endeavors that we can make a meaningful difference and bring about

positive change. Together, let us remain resolute in our mission to eradicate Cholera and create a healthier, safer future for all.

Thank you for your continued commitment.



NHIMA Board Chairperson Dr. Richard Mwiinga (Center left), NHIMA Director General Mr. Michael Njapau (Far left) handing over donation to DMMU management



DMMU management receiving donation from NHIMA management



Happy 5th Anniversary to the National Health Insurance Management Authority (NHIMA)!

It's amazing to see how much NHIMA has accomplished in just five years! The National Health Insurance Scheme was established by the National Health Insurance Act No. 2 of 2018 on September 20, 2019. NHIMA has made a significant impact on the lives of many Zambians by providing easier, convenient, and quicker access to quality healthcare and protecting households against catastrophic expenditure on healthcare.

Principal & Beneficiary Members Registered

Over 5,000,000 members registered.

with a breakdown of over 3.5 million principal members and over 1.5 million beneficiary members

Accredited Healthcare Providers

Over 450 accredited Healthcare Providers.

Turn Around Time for pre-authorisation is within 48hrs.

Claims

98% of claims from healthcare providers are submitted electronically Over 7,000,000 number of claims paid.

Mobile Money Payments

Integrated all MNOs for payments and membership status checks.

Complaints

Resolution rate for complaints 96% and queries 98%.



PHOTO FOCUS



Minister of Labour and Social Security Hon. Brenda M. Tambatamba at the NHIMA Strategic Plan Launch



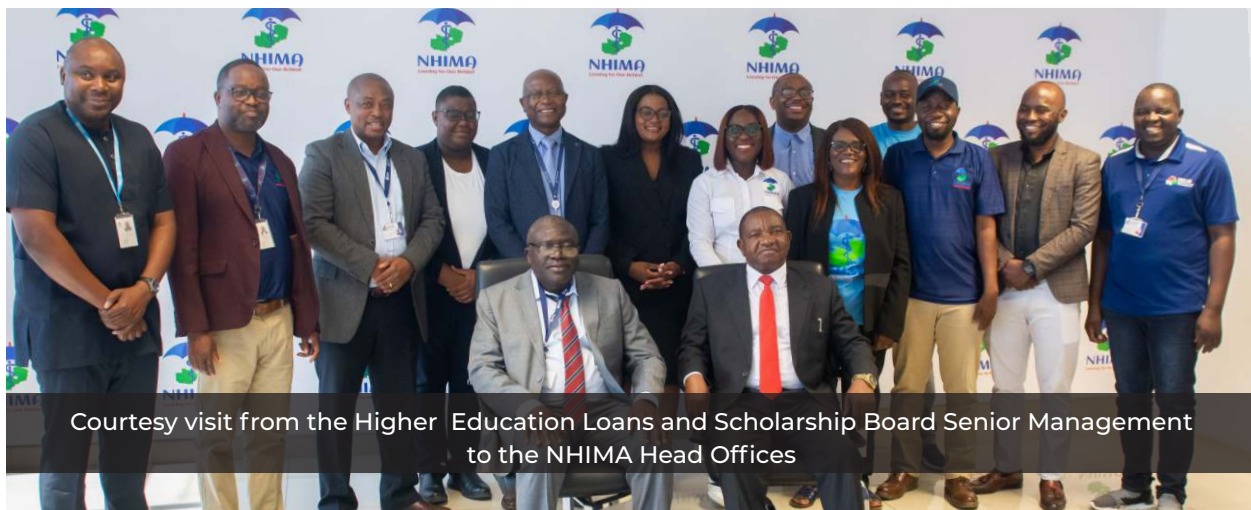
NHIMA Board chairman Dr. Richard Mwiinga at the NHIMA Strategic Plan Launch



Director General Mr. Micheal Njapau presenting at the Institute of Directors of Zambia AGM



NHIMA Board Chairman Dr. Richard Mwiinga on ZNBC's TV1 Frank Talk with Ambassador Frank Mutubila



Courtesy visit from the Higher Education Loans and Scholarship Board Senior Management to the NHIMA Head Offices



Card Production Officer Ms. Chuma Tembo registering a Social Cash Transfer Beneficiary on the NHIS



NHIMA and UNZA Memorandum of understanding signing ceremony



Member Service Asistants conducting beneficiary registration at the Zambia Agricultural and Commercial Show



NHIMA Quality Assurance & Accreditation Manager Rachael Sikabalu doing a presentation at Pharmaceutical Society of Zambia Conference Gala



NHIMA Staff attend APACE System training



Head of Public Relations Mr. King Syacika (Centre) at the insurance Week exhibitions



ABSA and NHIMA Senior Management at the ABSA and NHIMA SmartPay Platform MoU signing ceromont at the ABSA Head Offices



NHIMA Director General Mr. Michael Njapau observing operations at the NHIMA Call Centre during Customer Service Week



NHIMA scoops Best Customer Service Organization of the year 2022 award at Zambia Institute of Marketing Conference



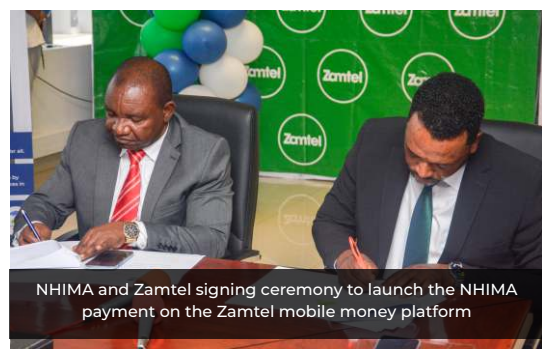
Courtesy visit from ABSA CEO Ms. Mizinga Melu to the NHIMA Head Offices



Director General Mr. Micheal Njapau presenting at the Resident Doctors AGM in Kitwe



Hon. Bryan Mundubile, Hon. Mutinta Mazoka, Hon. Herbert Mapani, Hon. Stephan Kampyongo, Hon. Vumango Musumali, Hon. Mubita Anakoka, Vice Chairperson Hon. Juliet Nyemba, and Chairperson Hon. Brian Kambita pay a courtesy visit to the NHIMA head offices



NHIMA and Zamtel signing ceremony to launch the NHIMA payment on the Zamtel mobile money platform



The Uganda national assembly with NHIMA Management at a bench marking meeting



NHIMA Staff marching at the 2024 Labour Day comemorations



Courtesy visit of NHIMA Management at the Zambia Army headquarters



NHIMA Senior management on a benchmarking visit of the NHIS Kenya



NHIMA's senior management at the DMMU offices donated various items to aid in cholera relief



The MoU signing ceremony among MAJAZ, Maina Soko Medical Centre and NHIMA



NHIMA & ZICB Staff pose for a group photo after a courtesy visit by the ZICB Executive Director and CEO Mr. Mwanza.



Director general Mr. Njapau with Ambassador Elias Munhya at the NHIMA offices

Exploring International Healthcare Horizons: NHIMA's Enlightening Visit to Kenyan National Health Insurance Fund

By: Joseph Lusumpa



NHIMA Board members and Senior management on a benchmarking visit of the NHIS Kenya

In a recent significant initiative, the National Health Insurance Management Authority (NHIMA) embarked on a study visit to the Kenyan National Health Insurance Fund (NHIF), seeking valuable insights and inspiration. Led by Dr. Richard Mwiinga, NHIMA's Board Chairperson, the Zambian delegation, comprising board members and key management personnel, delved into the organizational intricacies and operational brilliance of NHIF, a pivotal player in Kenya's healthcare landscape.

The primary goal was to glean insights that could drive these reforms and propel NHIS towards achieving Universal Health Coverage.

The exploration unfolded day by day, starting at NHIF Headquarters in Nairobi. The delegation immersed itself in an overview of Kenya's healthcare system, discovering the vast network of over 8,000 accredited facilities and a membership exceeding 16 million. The presentations covered membership procedures, partnerships, subsidy programs, revenue generation, and investment management strategies.

Delving deeper into operations, focussed sessions covered intricate aspects such as Benefit Package Design, Tariff Setting, Provider Payment Mechanisms, ICT Infrastructure, Systems, Contracting, Quality Assurance, Claims Management, and Risk Management. The delegation explored an accredited health facility, witnessing advanced technological investments, especially in cancer treatment. Plans for a pharmaceutical manufacturing plant signalled a commitment to enhancing healthcare.

Insights from the Kenyan Ministry of Health shed light on health sector upgrades, Managed Equipment Services, and a field visit to NHIF's branch office. The regional presence and the Huduma Centres, acting as one-stop-shops for government services, were integral highlights.

NHIMA drew crucial lessons from the Kenyan experience:

- Recognizing Healthcare Financing's Crucial Role as a linchpin for social and economic development.
- Acknowledging that sustainable health financing demands unwavering Political Will.
- Understanding the pivotal role played by Donor Funding in targeted health programs.
- Witnessing the transformative impact of Technological Investments in medical equipment for enhanced service delivery.
- Emphasizing the importance of Strategic Collaborations for scheme solvency.
- Acknowledging that a robust ICT infrastructure is the backbone of any successful health insurance scheme.
- Recognizing the need for diverse Benefit Packages to cater to varied member needs.

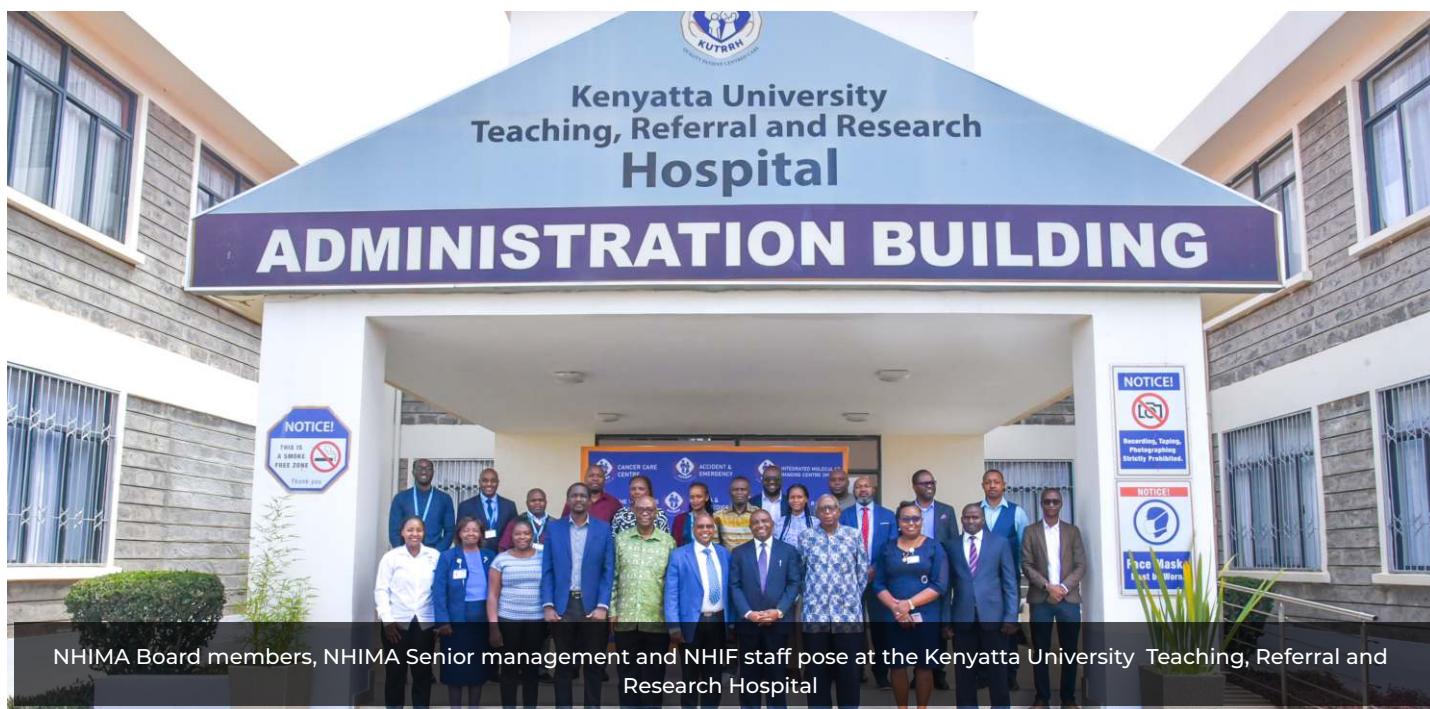
Armed with newfound knowledge, NHIMA outlines its future steps, including crafting diversified benefit packages to meet specific member needs and actively engaging donors for potential funding aimed at supporting indigent NHIS members.

This journey to Kenya has illuminated NHIMA's

path, aligning it with international best practices and fostering a commitment to continuous improvement. As NHIMA charts its course, these experiences will undoubtedly shape a more robust and inclusive healthcare future for Zambia.



NHIMA Board members, NHIMA Senior management and NHIF staff touring the Kenyatta University Teaching, Referral and Research Hospital



NHIMA Board members, NHIMA Senior management and NHIF staff pose at the Kenyatta University Teaching, Referral and Research Hospital



NHIMA Board members, NHIMA Senior management and NHIF staff touring the Kenyatta University Teaching, Referral and Research Hospital

MINISTERIAL STATEMENT AND LAUNCH OF MASS REGISTRATION



Then Minister of Health Sylvia Masebo at the Global Fund Social Cash Transfer Registration Launch in Ndola, Copperbelt

“Government through the Ministry of Health working with NHIMA Management will ensure that all citizens and established residents are part of NHIMA, irrespective of their socio-economic status.” These were the words of then Minister of Health, Hon. Sylvia Masebo MP in her Ministerial Statement on the implementation of the National Health Insurance Scheme after she launched the Mass Registration exercise for the purpose of increasing membership to the Scheme in the drive towards Universal Health Coverage.

In the Statement made on 10th July 2024 in the National Assembly, Hon. Masebo reminded the House that access to NHIMA services is by registration and it is therefore important that all citizens and established residents register to be members of the Scheme in order to access quality health services without encountering any financial hardship.

In her statement, she remarked how the New Dawn Government was committed to Universal Health Coverage and aspired to “Leaving No One Behind” as it has seen a sharp increase in the number of registered members from 1.6 million people to 4.6 million as of June 2024, representing almost a 300% increase in registered members in three years.

“The UPND government places high importance on health as a human right that every one of us is entitled to. Investing in health, therefore, is an important undertaking in ensuring that the health rights of citizens are enjoyed,” she said. “I am confident that the NHIMA Membership Registration drive that has begun will substantially drive progress towards the achievement of Universal Health Coverage.

“Further to this, the Minister announced the partnership between NHIMA, Global Fund and

International Labour Organization in the registration of over 100,000 Social Cash Transfer Beneficiaries as NHIMA members, a partnership that serves 100,000 members as opposed to the 1.3 million who are presently considered poor and vulnerable by the Ministry of Community Development and Social Services. She therefore called upon other co-operating partners to support NHIMA in this exercise of onboarding the remaining poor and vulnerable.

As she concluded her remarks, she urged members of the House to engage their communities, work with local authorities, and drive the registration by encouraging all of their constituents to become members of NHIMA.



NHIMA staff registering social cash transfer beneficiary



WORD SEARCH

A C C T A P Q S H K H C J L S A R D U R
I M Y O O C M X C W E X A B R O I E N D
S F I Y V I C A B E A W O R H J K N I B
Y N Y H A E B E Q G L S C O E S L T V N
T C O L N Y R U S V T E M E H C S A E M
I D C I U Y I A I S H P E G B I C L R G
R F K B T T L S G Y C L C N M G I F S U
G Y S V Y U I R T E A U N I V E R S A L
E R S S I O B I E B R I A C F T T N L P
T E R G N D R I E D E W R N K A E S I K
N G Z I U A E N R B L P U A V R M Y T U
I R I Q D R E T G T P E S N K T O I Y E
V U F I K F D D I U N W N I J S I U L K
S S L W I W W R R D M O I F C U B C Z Y
L O F T E X C E L L E N C E M O B I L E
S Y T I L I B A I L E R C A S H L E S S
Y U I F M P B E N E F I C I A R I E S G
Y T I N R E T A M E A K A C U D J U U Y
Y T I R O H T U A F M L C A A I D O F D
C I T I Z E N S T N A D N E P E D Y P J

ACCESS
BENEFIT
CITIZENS
DENTAL
EQUITY
HEALTHCARE
MOBILE

ACCREDITED
BIOMETRICS
CLAIMS
DEPENDANTS
EXCELLENCE
INSURANCE
NHIMA

AUTHORITY
BUYBACK
CONTRIBUTIONS
DRUGS
FAMILY
INTEGRITY
RELIABILITY

BENEFICIARIES
CARE
COVERAGE
ELDERLY
FINANCING
MATERNITY
SCHEME



FREQUENTLY ASKED QUESTIONS AND ANSWERS

WHAT ARE THE REQUIREMENTS FOR MEMBER REGISTRATION?

Members will need the following for registration:

- ▶ Copy of the NRC.
- ▶ Contact number.
- ▶ Email address (optional).
- ▶ Physical address.

Membership Registration

1. Go to eNHIMA through <http://enhima.nhima.co.zm>.
2. Click on member, then sign up.
3. Complete personal information.
4. Attach national registration card back and front.
5. Respond to the income assessment questions (Not applicable to members who are 65 years and above).
6. Submit for approval.
7. Approval will be done within 24Hrs after registration.

HOW CAN MEMBERS GET NHIMA MEMBERSHIP NUMBERS?

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 center on the toll-free line 8000 or write to info@nhima.co.zm.

HOW CAN MEMBERS CHECK THEIR MEMBERSHIP STATUS?

- ▶ Through the USSD short code options on **MTN**, **AIRTEL** and **ZAMTEL**.
- ▶ By calling through our call center on the toll-free line 8000.

HOW CAN MEMBERS CHANGE FROM EMPLOYERS TO SELF CONTRIBUTION?

- ▶ Visit their nearest NHIMA office with proof of separation from their former employer or send to info@nhima.co.zm.
- ▶ Members can call center on toll-free line 8000 to request.

PAYMENTS THROUGH MOBILE MONEY

MTN

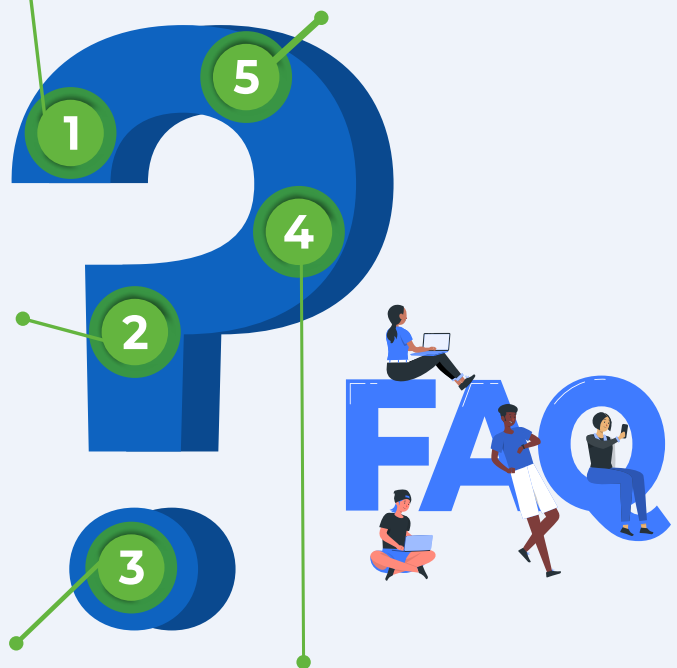
- Dial *115#
- Select Option 3 Pay Bills
- Select Option 3 Govt. Agencies
- Select Option 3 NHIMA

AIRTEL

- Dial *115#
- Select Option 7 Savings / Insure
- Select Option 2 Insurance
- Select Option 4 NHIMA

ZAMTEL

- Dial *115#
- Select Option 3 Pay Bills
- Select Option 5 Government Services
- Select Option 5 NHIMA



HOW CAN MEMBERS GET THEIR PASSWORD RESET?

- ▶ Members can call center on toll-free line 8000 to request.
- ▶ Go to the NHIMA portal and use the option forget password which will require them to type in their Membership ID then they will receive an SMS with their password they can use.



Head Office
Stand NO. 27396
Public Service Pensions Fund Building,
Alick Nhkata Road Longacres 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

