



## PUBLIC NOTICE

### National Health Insurance Management Authority Proposed Revisions to the Benefit Package

Lusaka Wednesday, October 30, 2024.

**NOTICE** is hereby given that Pursuant to Section 17 of the National Health Insurance (NHI) Act No.2 of 2018, the National Health Insurance Management Authority (NHIMA/ Authority) is mandated to annually establish and update a uniform National Standard Schedule of the fees and charges for items and services provided by accredited Health Care Providers (HCPs) to members of the National Health Insurance Scheme (NHIS). Furthermore, Section 25 of the NHI Act No.2 of 2018 requires that any material modification to the Benefits Package or coverage is communicated to the Public not less than **sixty (60) days** prior to the date on which the modification is to come into effect.

In view of the above, members of the NHIS, accredited Health Care Providers (HCPs) and the Public are hereby informed of the changes to the Benefit Package as stipulated below:

*Key: Diagnosis Related Group (DRG) represents a condensed tariff comprising of the cost of laboratory investigations, drugs, consumables and human resource needed to produce a health service/benefit. - DRG does not include cost of radiology and other fee-for-service benefits.*

S No.	Benefit/Service	Justification
<b>BENEFITS INCLUDED IN THE BENEFIT PACKAGE</b>		
1	Mental Health	
	Psychosis	<ul style="list-style-type: none"><li>To enhance care of mental health conditions as emerging Non-communicable Diseases (NCDs) in line with national mandate and remove financial barriers to access to mental health services.</li></ul>
	Depression non-severe	
	Depression severe or with psychosis	
	Affective disorder non-severe	
2	Maternal Health	

	Antenatal visit at Public and Faith-based providers	<ul style="list-style-type: none"> <li>• Include the benefit of ante-natal visit in the Benefit Package for Public and Faith-based Health Care Providers at a tariff of K100.</li> <li>• To align with national priorities on maternal health and remove financial barriers to access to sexual and reproductive health.</li> </ul>
3	Oncology Services	
		<ul style="list-style-type: none"> <li>• Include radiotherapy and brachytherapy in the Benefit Package for Public Health Care Providers.</li> <li>• Include chemotherapy administration tariff in the Benefit Package for Public Health Care Providers.</li> <li>• Include benefit of cancer drugs in the Benefit Package of Public and Faith-based Health Care Providers.</li> <li>• Reduce current tariff of cancer drugs by 20% in the Benefit Package for Public and Private Health Care Providers.</li> </ul>
5	Ophthalmic Injections	
		<ul style="list-style-type: none"> <li>• These form part of the cost of the DRG for eye surgery.</li> <li>• Add Lucentis and IVTA in the Benefit Package for the Public and Faith-based Health Care Providers.</li> </ul>
6	Renal Transplant	
		<ul style="list-style-type: none"> <li>• Include in the Benefit Package for Public Health Care Providers.</li> </ul>
7	Eye Surgeries	
		<ul style="list-style-type: none"> <li>• Include cataract, glaucoma and retina surgeries in the Benefit Package for Public and Faith-based Health Care Providers.</li> </ul>
8	Orthopaedic implants	
		<ul style="list-style-type: none"> <li>• Include the benefit of orthopedic implants in the Benefit Package for Public and Faith-based Health Care Providers and maintain the current tariff.</li> <li>• To align to national priorities in preventing disability through timely surgical intervention with orthopedic implants.</li> </ul>
<b>PROPOSALS TO ADJUST BENEFITS UPWARDS</b>		

1	Maternal Health (Adjust upwards)	
	Adjust upwards Caesarian Section tariff for public and Faith-based providers by 50%	<ul style="list-style-type: none"> <li>To align with national priorities on maternal health and remove financial barriers to access to sexual and reproductive health.</li> </ul>
2	Radiology Services	
	<p>Iodinated contrast Injection (Iopromide) e.g. Ultravist (300mg-350mg/mL - Injection)</p> <p>Gadolinium based contrast media Injection (0.5 -0.35mol/L - Injection) e.g. Magnevist</p>	<ul style="list-style-type: none"> <li>Adjust tariff of Computer Tomography (CT) scan without contrast from K2,000 to K1,800 and Magnetic Resonance Imaging (MRI) without contrast from K1,800 to K2,000 per region</li> <li>Adjust tariff for CT scan with contrast from the current K2,500 to K2,700 and maintain MRI with contrast at K3,125 per region</li> </ul>
3	Prosthesis/aids	
	Hearing aids (pair)	<ul style="list-style-type: none"> <li>Adjust tariff of hearing aids from the current K600 to K1200.</li> <li>Adjust tariff for prosthesis upwards by 10%.</li> <li>Include the benefit of orthopedic implants in the Benefit Package for public and Faith-based Health Care Providers and maintain current tariff.</li> <li>To align to national priorities on enhanced healthcare for people living with disabilities</li> </ul>
	All prosthesis	

#### PROPOSALS TO REMOVE FROM THE CURRENT BENEFIT PACKAGE

1	Spectacles	
	<p>Astigmatism</p> <p>Presbyopia</p> <p>Myopia</p> <p>Hypermetropia</p>	<ul style="list-style-type: none"> <li>Remove from the Benefit Package for Private Health Care Providers.</li> <li>Maintain in the Benefit Package for Public and Faith-based Health Care Providers.</li> <li>Revise the tariff of all spectacles to K800.00</li> </ul>
2	Ophthalmic injections	
	<p>Injection Luncentis</p> <p>Injection Ozurdex</p> <p>Injection Eylea</p> <p>Injection IVTA</p>	<ul style="list-style-type: none"> <li>These benefits form part of the cost of the DRGs for eye surgery</li> <li>Remove from the Benefit Package of Private Health Care Providers</li> </ul>
3	Eye surgeries	

		<ul style="list-style-type: none"> <li>Remove cataract, glaucoma and retina surgeries from the Benefit Package of Private Health Care Providers</li> </ul>
4	Radiology services	
	<p>Iodinated contrast Injection (Iopromide) e.g. Ultravist (300mg-350mg/mL - Injection)</p> <p>Gadolinium based contrast media Injection (0.5 -0.35mol/L - Injection) e.g. Magnevist</p>	<ul style="list-style-type: none"> <li>Remove from the Benefit Package for standalone Pharmacies but maintain contrasted scans as a benefit.</li> </ul>
4	Dental services	
	Crowns & bridges	<ul style="list-style-type: none"> <li>Remove crown and bridges, polishing and scaling, and dentures from the Benefit Package of Private Health Care Providers</li> <li>Remove polishing and scaling and maintain dentures in the Benefit Package for public and Faith-based Health Care Providers</li> </ul>
	Polishing & Scaling	
	Dentures	
4	Pharmaceuticals	
4.1a	Renal Consumables	
	Dialyzer	<ul style="list-style-type: none"> <li>Include cost of these consumables in the dialysis tariff and adjust the tariff upwards for both Public, Faith-based and Private Health Care Providers to K3500.</li> <li>A single tariff will be paid to a renal dialysis provider.</li> <li>For renal dialysis, remove these consumables from the Benefit Package for private standalone Pharmacies.</li> </ul>
	Line	
	Erythropoietin, 0.5ml Prefilled Syringes (2000iu - Injection) two syringes	
	Human Albumin	
	Disinfectant	
	Gauze	
	Fistula Needle	
	Sodium Chloride 1L	
	Dressing	
	Enoxaparin Sodium Syringe (Pre-Fill) (40mg/0.4ml - Inj)	
	Enoxaparin Sodium Syringe (Pre-Fill) (60mg/0.4ml - Injection)	
	Bag (By cart)	
	Iron sucrose	

	Smart Bag	
	Ni Bag	
4.2	Supplements	
	Vitamin + Mineral + Calcium (300mg - Tablet)	<ul style="list-style-type: none"> <li>Remove from the Benefit Package of standalone Pharmacies.</li> <li>Maintain cost of these supplements within the DRGs of conditions requiring them.</li> <li>Introduce ante-natal benefit in the Benefit Package of public and Faith-based Health Care Providers at a tariff of K100.</li> <li>Maintain ante-natal benefit and tariff in the Benefit Package for Private Health Care Providers</li> </ul>
	Vitamin B1, B2, B6, B12, Folic Acid + Minerals (Multiple Strengths- Tablet)	
4.3	Scan Contrasts	
	Scan Contrast	<ul style="list-style-type: none"> <li>Remove from the Benefit Package of standalone Pharmacies.</li> <li>Include the cost of contrast at the current cost in the tariff of CT scans and MRI scans requiring contrast.</li> <li>A single tariff will be paid to CT scan/MRI scan providers.</li> </ul>
5	Others	
	Pregabalin	<ul style="list-style-type: none"> <li>Remove from the Benefit Package of standalone Pharmacies.</li> <li>Encourage the use of alternative drugs for neuropathic pain and seizures. Alternatives are available on the current Benefit Package.</li> </ul>
<b>PROPOSALS TO ADD CO-PAYMENTS OF 50% OF THE AGREED NHIS TARIFFS</b>		
1	Other Eye care at Private Health Care Providers.	<ul style="list-style-type: none"> <li>Introduce a co-payment of 50% for the remaining eye care and dental care services at Private Health Providers.</li> <li>To re-direct patient flow to Public and Faith-based Health Care Providers.</li> </ul> <p>*NHIMA will pay 50% and members will pay 50% of the NHIMA-agreed tariff for these services.</p>
2	Other Dental care at Private Health Care Providers.	

**NOTICE** is hereby given that these Amendments to the National Health Insurance Scheme Benefits Package will apply **effective 1<sup>st</sup> January, 2025**.

In respect of this NOTICE, all Scheme members, the Health Care Providers and the Public are advised accordingly.

For any further clarifications, kindly contact our Call Centre on our toll-free line 8000 or email: [info@nhima.co.zm](mailto:info@nhima.co.zm) or contact the Office of the Director General

**By Order of Management.**



**King Syacika  
Head Public Relations**

**THE NATIONAL HEALTH INSURANCE SCHEME**  
**"Leaving No One Behind"**



**NHIMA**

*Leaving No One Behind*