



NATIONAL
HEALTH
INSURANCE
SCHEME

NHIMA TODAY

Issue No. 001 | 2021



Newsletter

Inside

- National Health Insurance Scheme (NHIS) benefits
- NHIS Member Testimonies
- NHIMA's Contribution to the COVID-19 Fight
- 1 Million Principal Member Registration Milestone



Leaving No One Behind

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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 world-class provider of affordable and sustainable health insurance for all.

Mission

To ensure peace of mind for all our members through progressive provision of health insurance in Zambia.

Core Values

The core values are coined in the acronym 'iSECURE', i.e. Innovation, Solidarity, Excellence, Client Focus, Universality, Reliability and Equity.

Objectives

The key objectives of the National Health Insurance Management Authority include:

- Implementing, operating and managing the National Health Insurance Scheme,
- Managing the National Health Insurance Fund,
- Accrediting health insurance 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



Kutemba Roselind fwoloshi - Editor

The Government of the Republic of Zambia established the National Health Insurance Management Authority (NHIMA) pursuant to Section 4 of the National Health Insurance Act No. 2 of 2018. The establishment of NHIMA is in line with Government's resolve to provide Universal Health Coverage for all Zambians. Therefore, NHIMA has a responsibility of providing high quality; affordable, preventive, curative, rehabilitative and palliative healthcare services for all Zambians in line with Government's Vision. The NHIMA Board and Management have been working to operationalize the National Health Insurance Scheme (NHIS) and Fund to meet and respond to Government's healthcare provision goals.

The recent trends in global health challenges have made the provision of quality and affordable healthcare services more challenging due to increased costs emanating from global level pandemic outbreak affecting among other things the medical supply chain system and income levels. The outbreak of COVID-19 has affected income levels resulting in more resources being channeled towards managing the pandemic. Households and businesses alike have also faced reduction in their incomes.

Therefore, NHIMA's mandate of ensuring provision of high quality, affordable healthcare services to all Zambia has equally been impacted and has at the same time become even more needed to meet the various healthcare needs. Thus, stakeholders' knowledge of NHIMA's services, Partnership and Support in the delivery of NHIMA mandate is critical now more than ever. The health of one is the health of all. It is envisaged that the pandemic and its associated challenges are likely to be with us for a longtime and that strain on healthcare financing is likely to continue. Therefore, concerted effort are required to ensure that resources are pulled together to provide the needed healthcare services that meet stakeholders' needs and expectations.



Chanda Kaluba - Sub editor



**Joseph Lusumpa
Photographer**



Juliet Sampa - Writer



Rehanna Nguluwe - Writer



**Joseph Luchembe
Writer**

DIRECTOR GENERAL'S FOREWARD



I am elated to share our sacred mandate with our people through this maiden publication of **NHIMA Today**. The dream of high quality health care to ALL Zambians without suffering catastrophic and impoverishing health expenditure at the point of service was once far-fetched. In the last 2 years, the National Health Insurance Management Authority (NHIMA) has been steadily, slowly, deliberately and intentionally laying the foundation of a national wide National Health Insurance Scheme as a vehicle through which Zambia and the Ministry of Health are to attain Universal Health Coverage (UHC). The Government of the Republic of Zambia sees health as an imperative to the attainment of Vision 2030; a middle income and prosperous nation. When high quality health care is available to all citizens and established residents through a solidarity “Ubuntu” model, healthy citizens are likely to be more productive. Increased productivity catalyzes improved Gross Domestic Product (GDP) and national wealth.

As NHIMA, we are proud to share some success stories in our long journey to UHC;

Membership and Beneficiary Registration

Thanks to our partners the employers in public and private sectors, we have managed to register over 1,200,000 members since commencement in October 2019. Our focus has now shifted to increasing registration of beneficiaries, the poor and vulnerable as well as a massive campaign for informal sector registration.

Accreditation of Health Care Providers

Working closely with the Ministry of Health, all district, provincial and teaching hospitals have been accredited. NHIMA has also accredited over 50 private Healthcare Providers (HCPs). Currently, our spotlight is on mini hospitals and provincial based private health institutions. Our desire is for the private sector to explore opportunities of opening branches in the provinces and towns of notable population and

economic traffic.

Collections and investments

One of the mandates of NHIMA is to collect contributions and to invest surplus funds. In nearly 2 years since collections began, NHIMA has collected in excess of ZMW1 billion and the National Health Insurance Fund (NHIF) is approaching ZMW1 billion before the end of the year. This is thanks to a robust and prudent investment guidelines under the Investment Department. With introduction of the equipment policy, quality of imaging and diagnostics services in the HCPs will improve considerably.

Systems and Governance Structures

We have continued to recruit suitable staff to run both the Authority and the Fund. In addition, provincial offices are open allowing for more interface with our members. With a total of nearly 400 staff permanent and temporal, your Authority is poised to leave no one behind.

Compliance and Inspections

NHIMA would like to commend institutions both government and private for supporting the Scheme by adhering to the submission of returns and subsequent payment of contributions into the fund. Without this commitment and partnership, our NHIS would not be where we are.

In this regard, NHIMA also sends a timely reminder and warning that those who have not registered, those who have registered but are not remitting returns and making payments, are in serious breach of the law. Before our compliance officers visit you, you have time to comply.

I would finally like to commend all members of staff at NHIMA including the NHIMA Project for a lot of work so far injected into making the dream of universal coverage for our people a reality in their life time. Even more gratifying is that we are steadfastly building a culture of performance and accountability at all levels of the organisation. Because we intend to entrench this way of life, I am assured that the objectives of the NHIS, the NHIS and the lofty expectation of our people will be met satisfactorily.

I now invite you all to enjoy our first issue of NHIMA Today and trust you will also have the time to provide us with feedback on this issue. We pledge to service you exceptionally well on our match towards Universal Health Coverage.

James Kapesa
Director General
August 2021

NATIONAL HEALTH INSURANCE SCHEME



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Business Executive



Bus Conductor



Teacher



Lawyer



Doctor



Marketeer



Welder



Foreman



Retiree



Farmer

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STRIDES MADE IN ATTAINING QUALITY HEALTHCARE

By: Chanda Kaluba

Background.

Since the early 1990's successive Zambian governments have pondered the introduction of a Social Health Insurance (SHI) scheme, aimed at removing citizens financial barriers to accessing essential healthcare. By 2012, the consultative process of creating the SHI had commenced. It gained momentum over the next few years, culminating into the National Health Insurance Act No. 2 of 2018, which was signed into law on 9th April 2018, by the Former Republican President, Dr. Edgar Lungu.

The enactment of NHI is undoubtedly a historic development of great significance, as it marked the country's giant leap towards attaining Universal Health Coverage (UHC), which entails provision of quality, adequate

and affordable health services to all citizens regardless of employment, and one's socio-economic status. It further, affirmed the nation's pursuit of innovative healthcare financing to support robust and resilient health systems.

NHIMA's role.

The NHI Act No.2 supported by Statutory Instrument No.63 of 2019, among other functions, provides for the establishment of a compulsory NHIS under the management of the National Health Insurance Management Authority (NHIMA).

NHIMA has been mandated to attain 100% percent health insurance cover by bringing each and every Zambian man, woman and child under the protection of the scheme. NHIMA is also responsible for the management of the health insurance fund, obtained from pooled financial contributions

of its members.

The funds are then used to procure a defined package of health care services from accredited public and private Healthcare Providers (HCP's), on behalf of members of the scheme. The members of the scheme are in turn able to access the services from healthcare providers without the need to pay for the services at the point of access.

Solidarity- Ubuntu

The National Health Insurance operates on the principle of solidarity, with the amount of the member's contribution being dependent on one's financial ability and income levels, whilst access to health services is based on their healthcare needs.

This in practice means that richer households with higher incomes will contribute more in absolute terms than their poorer counterparts.

Former Republican President Dr. Edgar Chagwa Lungu assenting the NHI bill into law



The scheme therefore, creates a platform for households to pool affordable contributions, in a way that empowers everyone with convenient and timely access to quality health services, at a significantly lower shared cost. Health Insurance is indeed one of the most critical social protection measure, with the power to save lives and improve the quality of a citizen's health. It puts households in a strong and secure position of preparedness to access healthcare whenever need arises, thereby, enabling them deal with the shocks and financial needs that come with health emergencies.

NHIS Protects Households from Impoverishment and Financial Catastrophe

Majority of Zambian households rely on free public funded healthcare coupled with out-of-pocket payments, made at the point of accessing health services. The out-of-pocket mode of paying for Healthcare leaves households exposed and vulnerable to adverse health outcomes, due to lack of resources to access health services at the time of need. It also puts households at risk of financial hardship and impoverishment, as they are compelled to shift resources from other household needs to meet emergency healthcare costs.

The struggle to pay for health services out-of-pocket is particularly more challenging when the need for costlier secondary health services arises, following referrals from primary health levels. With high poverty levels at 54 percent, most Zambian households struggle to pay for services such as scans, surgery, as well as the costly prescription drugs needed to treat more complex medical cases. A

2019 University of Zambia report shows that 11 percent of households who reported an illness had borrowed money, or sold items, or displaced other household consumption in order to pay for healthcare. This is a recipe for financial catastrophe and spiraling poverty.

Therefore, the entry of the mandatory NHIS into the health insurance market, is a critical and necessary policy intervention as it is designed to empower every citizen with the ability to access healthcare without suffering impoverishing out of pocket expenditure.


NHIS as Supplementary to Government Health Funding

Furthermore, the coming of the NHIS gives our nation a valuable supplementary source of healthcare financing, designed to narrow the financial resource gap in the health sector. This will make more resources available for healthcare systems strengthening. With better quality health care services, Zambians can spend less time at health care facilities, thus releasing the saved time and costs into economic productivity.

The Public is ready

The success of National Health Insurance is dependent on the support and participation of the Zambian people. The early signs are encouraging with the Zambia Household Health Expenditure and utilization Survey report of 2016 putting the public support for the scheme at 97 percent of households. With 80 percent of Households willing to pay contributions into the fund and those in the informal sector being three times more willing to become members of the scheme.

This support is evident in the exponentially growing membership standing at 1.2 million principal members, translating into an estimated 7 million beneficiaries who can access services from a network of over 200 accredited HCP's. NHIS will undoubtedly empower the nation with the means to build a stronger, resilient and more humane healthcare system that provides quality health services equitably to all citizens. A healthcare system that serves and works for all and not just for a privileged few citizens.



Majority of Zambian households rely on free public funded healthcare coupled with out-of-pocket payments, made at the point of accessing health services. The out-of-pocket mode of paying for Healthcare leaves households exposed and vulnerable to adverse health outcomes, due to lack of resources to access health services at the time of need.

NHIMA hits Milestone in Health Insurance Coverage

By: Kutemba Roselind Fwoloshi



In April 2021, the National Health Insurance Management Authority (NHIMA) reached a milestone in its journey towards attaining universal health coverage, by enrolling 1,000,000 Zambians on the scheme.

This notable achievement precedes the authority's second year anniversary.

The milestone translates into eligibility of an estimated 7 million beneficiaries to be registered on the scheme, with consideration of the legal spouse and five children, with an inclusion of dependents, below the age of 18, who are entitled to benefits under the principal member's account.

This represents a significant increase of Zambian citizens with various forms of medical insurance cover, from 4 percent, before the implementation of the National Health Insurance Scheme, to the current estimated 40 percent coverage.

A record number of Zambians have successfully registered under NHIMA.

The popularity of NHIMA has continued to increase significantly even amidst the COVID-19 pandemic.

This growth in enrollment is indicative of the critical need for access to affordable and quality healthcare among citizens.

NHIMA enables all registered citizens to access hospital, Pharmaceutical, laboratory testing and palliative care at no cost, at the point of service from the defined benefit package outlined under the scheme, with a goal of attaining a 95 percent patient satisfaction rate amongst beneficiaries.

Furthermore, the programme has continued to expand, following the introduction of registration of the informal sector, and the soon to

be rolled out Biometric Card, across the country.

NHIMA offers the first layer of healthcare to its beneficiaries by incorporating a proactive approach that utilizes several preventive measures, management of chronic diseases, and promotion of self-care and wellness through patient education.

Membership on the scheme is for all citizens or established residents of Zambia who are above 18 years .

Employers are required to register their employees including temporal staff within 30 days of issuance of a contract .

Managers of pension schemes are also expected to ensure that a retiree is registered with the authority.

Self-employed citizens are also encouraged to register as members, on the scheme and make payments using their bank accounts or mobile money .

The memberships provide for registration of upto 7 members of the household on one contribution (Mother , Father and 5 beneficiaries below 18 years of age) at no extra cost .

All members of the scheme are expected to make a monthly contribution by the 10th of the following month.

Employers are expected to pay to the scheme an employee's contribution of 1 percent, as well as the employer's contribution of 1 percent, of the employee's basic pay.

Please check with your Human resource department to ensure that your contribution is being remitted to NHIMA after deduction on the payslip.

Retirees below 65 years and self-employed citizens are responsible for remitting their contributions to

NHIMA based on the declared income to the scheme.

Reliable and sustainable financing to the health system will ensure strengthened referral systems, improved infrastructure, adequate drugs, supplies and human resource, to provide services in every part of Zambia.

This is the ultimate goal of Universal Health Coverage

A member is required to make 4 contributions, for four consecutive months before accessing the health services under the scheme i.e if one registers as a member on 1st January ,2022 they can only begin to access benefits from 1st May 2022.

The one-million-member milestone achievement is important to NHIMA, as it solidifies the critical role that the scheme plays in supporting the health and well-being of the Zambian people in its journey towards attaining Universal Health Care.

NHIMA reiterates its commitment to providing quality healthcare to its beneficiaries regardless of their age, income, or health status.

The authority further expects to realize continued growth in enrollment as the programme continues to evolve.

Citizens who have not registered for the scheme can visit our online registration portal on www.nhima.com or do it manually by coming to the NHIMA offices .

For assistance you can call the toll free call centre 8000 or send an email to info@nhima.co.zm.

NHIS Benefits

By: Joseph Luchembe

Phase 1, NHIMA accreditation of Healthcare providers (HCPs) was completed in December 2019, resulting in public and faith-based health facilities being accredited, to provide insured services to members on the NHIS.

The accreditation process covered Class A health facilities (Level 1, 2 and 3) public and faith-based hospitals countrywide.

In 2020, NHIMA commenced the accreditation of Private Health Care Providers.

The benefit package gives guide to beneficiary entitlements under the NHIS, implementation of the claims process, and creates standards of operation between NHIMA and healthcare providers (HCPs)

BENEFITS EXPLAINED

Considerations:

The benefit package was formulated with the following in mind:

1. Disease burden in the country as informed by our Demographic Health Surveys.
2. National Health Priorities and the Legacy Goals as outlined in our National Health Strategic Plan 2017-2021.
3. Raw on the utilization of health services data obtained from the sampled facilities.
4. Feasibility and sustainability of the various health interventions, that contributions into the NHI Scheme can currently support.

The Benefit Package and Tariffs were designed with the following in mind: encourage efficiency, simple and easy to administer, ensure uniformity in claims for conditions within a DRG, ensure equity and fairness, based on the principal diagnosis for each patient. It reflects the total costs, both direct and indirect incurred in patient

ACCESSIBILITY OF SERVICES

S/N	Programme / Services	Description
1	OPD Registration and Consultation	Services related to registration and consultation of patients
2	Pharmaceuticals and blood products	Costs of medicines prescribed in Generic names and medical consumables as per the National Essential Medicines list
3	Investigations	Investigations and Diagnostic tests as per the Investigation List in the benefits package
4	Surgical Services	Cost of Minor, Major, Orthopaedic, ENT and Diagnostics surgical procedures as per the listed interventions and tariffs
5	Maternal, New-born and Paediatric Services	Cost of deliveries both normal and caesarean, obstetric and gynaecological interventions, New-born and paediatric services as listed in the package
6	Inpatient Care Services	Costs of daily patient admission in private or ordinary ward, Intensive Care Unit, High Dependent Unit Services
7	Physiotherapy and rehabilitation services	This is provided to inpatients and outpatients where the facility has been accredited for these services
8	Vision care and Spectacles	Visual corrective spectacles to the member once for every three years. Vision care services have been included in the package and include interventions for conditions such as Cataract, Glaucoma and trauma
9	Dental and Oral health Services	Inpatients and outpatients related to oral health as per the listed interventions and tariffs
10	Cancer/Oncology services	Limited number of investigations and interventions have been included for cervical, prostate, breast and Colon cancer.
11	Mental Health	Cost of chronic conditions such as schizophrenia and affective disorders such as Mania and depression and other conditions as the NHIS will determine from time to time
12	Medical / Orthopaedic Appliances and Prosthesis	Supportive orthopaedic and medical appliances that are determined by the NHIS from time to time
13	Services that require Pre Authorization approval	CT – Scan (with or without contrast), MRI, Dialysis services, CATHLAB services- angiogram, balloon & Stenting, Pacemaker placement, Orthopaedic Implants & Prosthesis, Spectacles, HDU and ICU beyond stipulated period in the schedule



care to form the basis for reimbursement, The coverage of the benefits should meet at least the basic and the most common health needs of the majority of Zambians, The tariff should encourage the implementation

of the gatekeeper principle, grouping of the diseases, procedures and operations should be clinically coherent and by the extent to which they use health resources and Portability of Benefits.

NHIMA is implementing and managing the National health Insurance Scheme (NHIS) whose main goal is to ensure Universal Health Coverage (UHC) for all Zambians.

This entails that Zambians have access to quality and effective health care services they need, regardless of their capacity to pay, or their geographical location without being exposed to financial hardship.

To achieve this, NHIMA has

accredited over 200 healthcare providers across the country, both public and private, where all Zambians will be accessing health care services in a cashless manner. This has increased access to quality health care services for Zambians.

SERVICES EXCLUDED FROM THE NHIS BENEFIT PACKAGE

What is NOT Included in the Benefit Package?

- Cosmetic surgery and aesthetic treatments and associated costs

- Medicines not registered with the Zambia Medicines Regulatory Authority (ZAMRA)
- Trans-sexual surgery
- Spectacles and artificial lenses (except if medically required)
- Experimental Treatment
- Treatment of occupational accidents and illness - to be covered by Workmen's Compensation Fund
- Overseas health care services for medically necessary diagnoses and treatments.
- Fertility treatment according to set criteria.
- Illegal abortion and illicit drug use
- Holidays for recuperative purposes

Health Care Services not listed in this package are not covered by the NHIS.

NHIS ATTRACTS PRIVATE SECTOR PLAYERS

Through the process of accreditation, NHIMA invited private healthcare providers to apply for accreditation. Currently, there are 30 private healthcare providers on the NHIS network across the country to provide health services to Zambians. These include pharmacies, hospitals, Opticians and Diagnostic Centres.

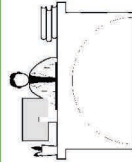
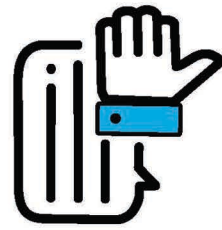


HOW TO SUBMIT A COMPLAINT

Dear Esteemed Member/Stakeholder,

Kindly ensure that you submit all relevant documentation to support your complaint. You will be required to complete the NHIMA Complaint form. A complaint can be submitted through the following channels:

- 1** Visiting any NHIMA accredited facility and presenting your queries or complaints at the Customer Care desk.
- 2** Presenting your complaint directly to the NHIMA offices both verbally or in writing. Kindly ensure that you include your contact number and address to enable us to give feedback.
- 3** Dropping your query in the suggestion box available at our outlets, and
- 4** Send an email to info@nhima.co.zm



HOW WE DEAL WITH A COMPLAINTS

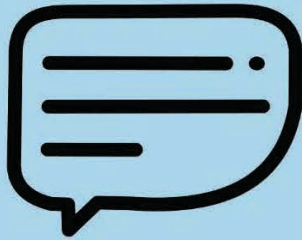
Dear Esteemed Member/Stakeholder,
Our aim is to deal with your complaint promptly:

- 1** If the complaint requires further investigation, we will send communication within three (3) working days
- 2** If your complaint remains unresolved within ten (10) working days, we will send you a written update.
- 3** For a complex complaint if after 30 days of receipt your complaint is unresolved, we shall advice on the updated position
- 4** Within five (5) days of resolving your complaint, we will issue you with a resolution letter.
- 5** However, if you are still not satisfied with our response, kindly contact the Health Complaints Committee of the Board enclosing copies of all correspondence with us and write to:
**The Chairperson
Health Complaints Committee Of The Board National Health Insurance Management Authority, First Floor, Levy Mwanuziwa Medical University Great East Road,
P.o Box: 31771, LUSAKA.**
- 6** If aggrieved with the decision of the health complaints committee, the complainant may within thirty (30) days of receiving the decision, appeal to the Board; and
- 7** If aggrieved by the decision of the board, the Complainant may appeal to the High Court of Zambia



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Complaints Handling Procedure

Dear Esteemed Member/ Stakeholder,

The National Health Insurance Management Authority (NHIMA) is committed to handling complaints in a thorough, fair, expeditious and courteous manner in accordance with applicable statutes, rules and regulations enshrined in the National Health Insurance Act No. 2 of 2018 and Statutory Instrument No. 63 of 2019.

NHIMA pledges to be responsive to the needs and concerns of its member/ stakeholders in resolving complaints as quickly as possible, in a consistent fair and impartial manner.

1. Definition of a complaint

NHIMA defines a complaint as an expression of dissatisfaction by a National Health Insurance Scheme (NHIS) stakeholder relating to the National Health Insurance Service or withheld by NHIMA

2. What should you expect from us?

- Your complaint will be attended to quickly and fairly.
- We will investigate your complaint to identify the cause and
- We will ensure relevant steps are taken to avoid a reoccurrence

3. How can you submit your complaint?

You will be required to complete the NHIMA complaint form and attach all relevant documentation.

A complaint may be submitted through the following:

- Visiting any NHIMA accredited facility and presenting your queries or complaints at the customer care desk.
- Presenting your complaints directly to the NHIMA offices both verbally and in writing. Kindly ensure that you include your contact number and address to enable us to give feedback.
- Drop your query in the suggestion box available at our outlets
- Send an email to info@nhima.co.zm

4. How will we deal with your complaint?

- Our aim is to deal with your complaint promptly
- If the complaint requires further investigation, we will send communication within three (3) working days.
- If your complaint remains unresolved within ten (10) working days, we will send you a written update.
- For a complex complaint, if after 30 days of receipt your complaint is unresolved, we shall advise on the updated position.
- Within five (5) days of resolving your complaint, we will issue you with resolution letter.
- However, if you are still not satisfied not with our response, kindly contact the Health Complaints Committee and the Board enclosing copies of all correspondence with us and write to:

The Chairperson

Health Complaints Committee of the Board
National Health Insurance Management Authority
First Floor, Levy Mwanawasa Medical University
Great East Road, P. O. Box 31771, Lusaka.

- If aggrieved with the decision of the health complaint's committee, the complainant may within thirty (30) days of receiving the decision, appeal to the board: and
- If aggrieved by the decision of the Board, the complainant may appeal to the High Court of Zambia.

NOTE: All correspondence should be addressed to:

The Director


National Health Insurance Management Authority
First Floor, Levy Mwanawasa Medical University,
Great East Road, P. O. Box 31771,
Lusaka.

NHIMA WELLNESS PROGRAM

NHIMA Wellness Program

URINARY TRACT INFECTIONS -UTIs

Compiled by: *2020/MA - Health Insurance Services Directorate*
 Email: *claims@nhima.co.zm*
 Phone No: 0211 356 499/0955/0954230934



1

Good Health Starts with you!


Don't leave your family ku wire




2

Presentation Outline



- ✓ Define UTIs
- ✓ Prevalence/Epidemiology
- ✓ Pathogenesis of urinary tract infections (UTIs)
- ✓ Signs & Symptoms of UTI
- ✓ Spread of UTIs
- ✓ Risk Factors
- ✓ Differential Diagnosis
- ✓ Treatment
- ✓ Home Remedies
- ✓ Complications
- ✓ Prevention



3

What is Urinary Tract Infection?


- ✓ A urinary tract infection (UTI) is an infection in any part of your urinary system – your kidneys, ureters, bladder and urethra.
- ✓ Most infections involve the lower urinary tract – the bladder and the urethra.

4

UTI Prevalence/Epidemiology

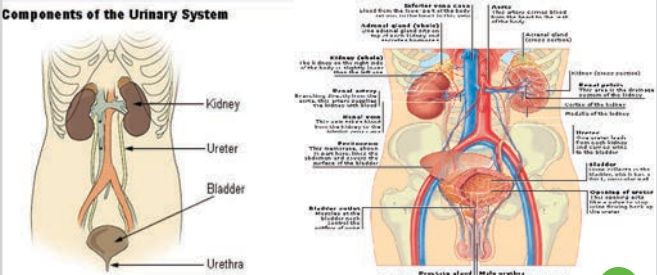

- ✓ Urinary tract infection (UTI) is the most common non-intestinal infection worldwide.
- ✓ UTIs mainly affect children under 5, and in women of child-bearing age.
- ✓ Women are at greater risk of developing a UTI than are men & it is the most frequent cause of bacterial infection in women.
- ✓ They occur most frequently between the ages of 16 and 35 years
- ✓ Recurrences are common, with nearly half of people getting a second infection within a year
- ✓ They are the most common cause of hospital acquired infections accounting for approximately 40%
- ✓ However, due to the short duration of the illness/treatment, most UTIs go unnoticed and undocumented. (Usually ignored)



5

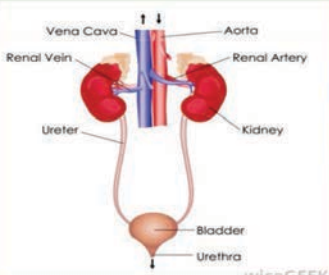
Pathogenesis of urinary tract infections (UTIs)

Components of the Urinary System





6

Pathogenesis of urinary tract infections (UTIs)



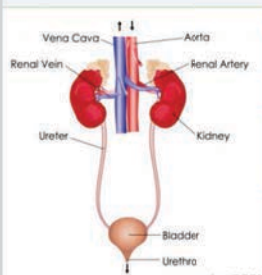

Most infections involve the lower urinary tract – the bladder and the urethra & Infection limited to the bladder can be very painful and annoying. However, serious consequences can occur if a UTI spreads to the kidneys.



7

Normal Urine Formation

- ✓ After all the metabolic processes in the body, blood, the blood reaches the kidneys via the Aorta (artery).
- ✓ The formation of urine begins with the process of filtration
- ✓ Fluid and small solutes (urea, chloride, sodium, potassium, creatinine and other dissolved ions, inorganic and organic compounds) are forced under pressure
- ✓ Non-filterable blood components include blood cells, albumins, and platelets.

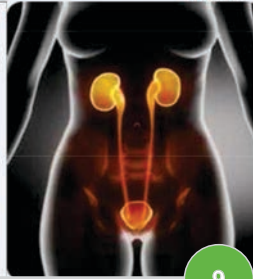
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Normal Picture of the Urinary System....



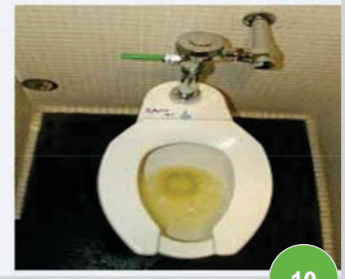
❖ When disease sets in, the normal kidney functions become abnormal, and this means that:

- ✓ Abnormal filtration occurs, therefore the products that shouldn't cross the membrane into the kidneys, from the blood, are now allowed to cross.
- ✓ Subsequently, the composition of this urine changes (molecules)
- ✓ Consequently, the texture, smell and appearance of this urine also changes.



9

Normal Urine....



10

Abnormal Urine....



11

Signs & Symptoms of UTI



Urinary tract infection does not always trigger signs and symptoms, however, when they manifest, the following are common:

- ✓ A strong, persistent urge to urinate
- ✓ A burning sensation when urinating
- ✓ Passing frequent, small amounts of urine
- ✓ Urine appears cloudy
- ✓ Urine appears red, bright pink or cola-colored – a sign of blood in the urine
- ✓ Strong-smelling urine
- ✓ Pelvic pain, in women – especially in the center of the pelvis and around the area of the pubic bone
- ✓ UTIs may be overlooked or mistaken for other conditions in older adults



12

Signs & Symptoms of UTI cont..



❖ Each type of UTI may result in more-specific signs and symptoms, depending on which part of the urinary tract is infected

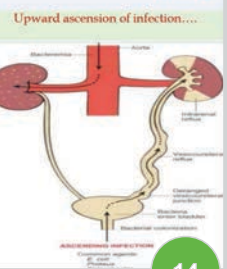
Part of urinary tract affected	Signs and symptoms
✓ Kidneys (acute pyelonephritis)	<ul style="list-style-type: none"> ✓ Upper back and side (flank) pain ✓ High fever ✓ Shaking and chills ✓ Nausea ✓ Vomiting
✓ Bladder (cystitis)	<ul style="list-style-type: none"> ✓ Pelvic pressure ✓ Lower abdomen discomfort ✓ Frequent, painful urination ✓ Blood in urine
✓ Urethra (urethritis)	<ul style="list-style-type: none"> ✓ Burning with urination

13

Spread of UTI...



- ✓ Although UTIs aren't spread from one person to another like STDs, having sex can lead to or worsen UTIs. But you don't have to have sex to get a UTI
- ✓ Anything that brings bacteria in contact with your urethra can cause a UTI
- ✓ Most UTIs aren't serious. But if left untreated, the infection can spread up to the kidneys and bloodstream and become life-threatening. Kidney infections can lead to kidney damage and kidney scarring
- ✓ Symptoms of a UTI usually improve within two to three days after starting antibiotic therapy



14

UTI Risk Factors...



- ✓ Female anatomy
- ✓ Sexual intercourse
- ✓ Diabetes
- ✓ Pregnancy
- ✓ Obesity, and
- ✓ Other (e.g., unsanitary practices of personal hygiene, public toilets, uncircumcised persons especially children etc.)

15

How is UTI different from STIs & Candida (fungal)?





- ❖ Yeast Infections symptoms include:
 - ✓ Abnormal vaginal discharge
 - ✓ Painful urination
 - ✓ Pain during sex
 - ✓ Vaginal soreness or itching
 - ✓ Swelling or redness of the vulva
- ❖ STI Signs and symptoms may include:
 - ✓ Clear, white, greenish or yellowish vaginal discharge.
 - ✓ Discharge from the penis.
 - ✓ Strong vaginal odor.
 - ✓ Vaginal itching or irritation.
 - ✓ Itching or irritation inside the penis.
 - ✓ Pain during sexual intercourse.



16

What to do when you suspect UTI?

SEE YOUR DOCTOR!

YOUR S&S + LAB TESTS = Diagnosis

17

Natural & home remedies for UTIs

- ✓ Drink a lot of water
- ✓ Go and pee!!!
- ✓ Drink soda (with caution: 1 baking soda: 8ounces of water), See your Doctor for Citro soda.
- ✓ Enjoy parsley water
- ✓ Chew some celery seeds
- ✓ Cucumbers
- ✓ Use indirect heat (for first aid relief to pain)
- ✓ Ginger tea
- ✓ Cranberry juice
- ✓ Avoid the 4c's i.e., chocolate, citrus, carbonated and caffeine drinks if you have recurrent UTIs

18

Complications Of UTIs

❖ **When treated promptly and properly, lower urinary tract infections rarely lead to complications..:**

- ✓ Recurrent infections, especially in women who experience three or more UTIs.
- ✓ Permanent kidney damage from an acute or chronic kidney infection (pyelonephritis) due to an untreated UTI.
- ✓ Increased risk in pregnant women of delivering low birth weight or premature infants.
- ✓ Urethral narrowing (stricture) in men from recurrent urethritis.
- ✓ Sepsis, a potentially life-threatening complication of an infection, especially if the infection works its way up your urinary tract to your kidneys.
- ✓ Infertility in males (if left untreated).

19

Points to take Home.....

- ✓ Keep yourself hydrated. Drink a lot of water/juices. (1-2L for a normal, healthy adult)
- ✓ Urinate often and when you feel the first urge. Bacteria can grow when urine stays in the bladder too long.
- ✓ Urinate after having sex to flush away bacteria that may have entered your urethra during intercourse.
- ✓ Wipe in the correct way after using the toilet (women)- Avoid perfumed paper towels
- ✓ Wear cotton underwear and loose-fitting clothes so that your urethra stays dry. Avoid wearing nylon underwear and tight-fitting jeans; these can trap moisture and help bacteria grow
- ✓ Make it your good habit to always wash hands after using the toilet.
- ✓ UTIs can be treated easily with a short course antibiotic.
- ✓ Early treatment can help to avoid various complications (as above)
- ✓ See your Doctor QUICKLY if you suspect any of the signs and symptoms of UTI

20



PHOTO FOCUS



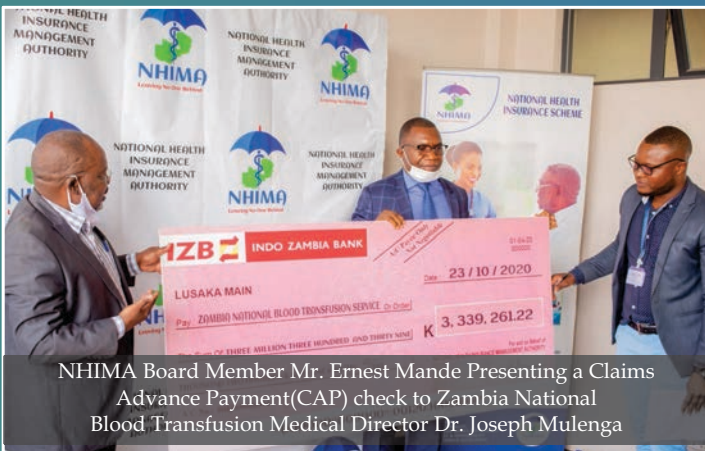
Ministry of Health Permanent Secretaries for Malawi & Zambia (Center) paying a courtesy call on NHIMA Senior Management in the company of Senior Ministry Staff members



NHIMA open day launch "High table" 1 to r, WHO Country Representative Dr. Nathan Bakyaita, former MOH Permanent Secretary Kakulubelwa Mulalelo, Former Minister of Health Dr. Chitalu Chilufya, LMMU Vice-Chancellor Ellwin Chomba, NHIMA Director General Mr James Kapesa



NHIMA Director General Mr. James Kapesa (3rd from right) with the former Permanent Secretary PSMD Mr Chimbwali (Center), Ministry of Health and Ministry of Labor officials during the NHIMA & Public service Labour Union stakeholder meeting in Siavonga



NHIMA Board Member Mr. Ernest Mande Presenting a Claims Advance Payment (CAP) check to Zambia National Blood Transfusion Medical Director Dr. Joseph Mulenga



Former Minister of Health Dr Chitalu Chilufya Making a Presentation at the NHIMA Open Day Launch



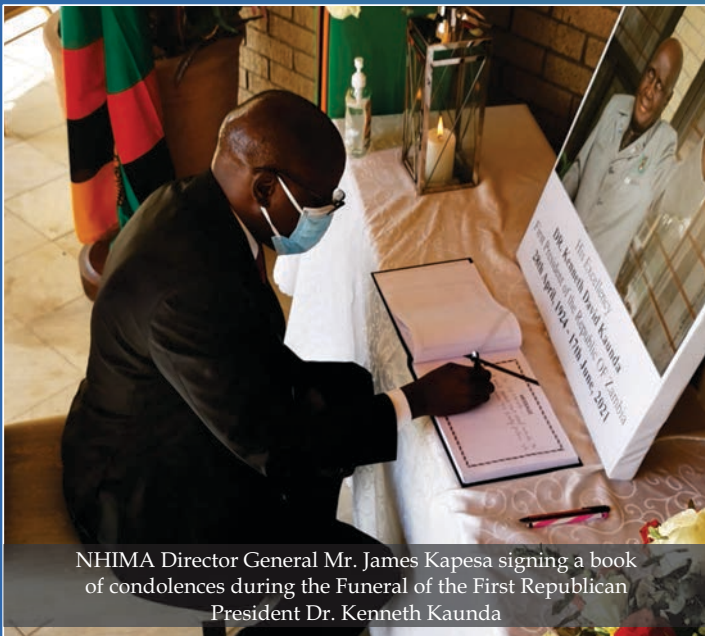
NHIMA Staff and Public Service Labor Union Leaders during the stakeholder engagement workshop



Stakeholders at the NHIMA Open Day Launch



Stakeholders at the NHIMA Open day Launch



NHIMA Director General Mr. James Kapesa signing a book of condolences during the Funeral of the First Republican President Dr. Kenneth Kaunda



NHIMA & Partners distributing masks and hand sanitizers at BH Soweto Market in Lusaka



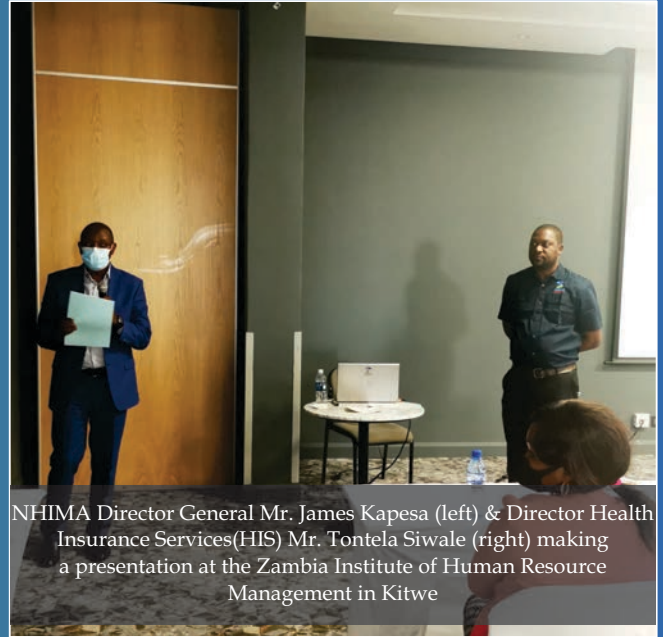
Director General Mr. James Kapesa on Let the People Talk Programme on Radio Phoenix



Director Quality Assurance & Accreditation Dr. Mpuma Kamanga making a NHIMA presentation at the Resident Doctors Association of Zambia(RDAZ) Annual General Meeting.



Relationship Manager Mr. Christopher Chabala making a NHIMA presentation to Public Service workers at Cabinet Office in Lusaka



NHIMA Director General Mr. James Kapesa (left) & Director Health Insurance Services(HIS) Mr. Tontela Siwale (right) making a presentation at the Zambia Institute of Human Resource Management in Kitwe



NHIMA Provincial Staff engaging the Mongu Catholic Diocese



NHIMA Director General Mr. James Kapesa(right) Presenting the accreditation certificate to Zambia National Blood Transfusion Medical Director Dr. Joseph Mulenga(left)



NHIMA Director General Mr. James Kapesa , presenting to Minister of Health Ms. Silvia Masebo a gift bag containing NHIMA's 5-year Strategic Plan, NHIMA Branded attire and informational materials



Director General James Kapesa making a presentation at the 2021 Zambia Medical Association(ZMA) General Meeting in Livingstone with the Minister of Health Ms. Silvia Masebo



NHIMA Senior management team pose for a photo after the NHIS Act No. 2 and SI 63 general regulation review at Twangale park in Lusaka



Members of the NHI Act No. 2 and SI 63 review meeting deliberations.



NHIMA Director General Mr. James Kapesa with the senior members of staff paying a curtesy call on Luapula province senior administration



NHIMA Director General Mr. James Kapesa with senior staff during the HCP's visitation



Senior Public Relations Officer Ms. Mutolo Mwamba with Eastern province NHIMA coordinator Mr. Moola during an interview on Radio Maria in chipata



NHIMA members of staff at the Zambia Public Procurement Agency (ZPPA) / Electronic Government Procurement training



NHIMA Director General Mr. James Kapesa(left) and Atlas Mara Managing Director Mr. James Koni(Center) signing agreement during the launch of Atlas Mara on eNHIMA platform. Director HIS Mr. Tontela Siwale looks on



Manager Quality Assurance and Accreditation(MQAA) Ms. Racheal Sikabalu Mwala Presenting at the Pharmaceutical Scientific Conference 2021 in Livingstone



NHIMA and the Local Government Authority Dialogue Meeting in Siavonga



NHIMA and the Local Government Authority Dialogue Meeting in Siavonga



His Excellency the Republic President Mr. Hakaïnde Hichilema and the Hon. Minister Ms. Silvia Masebo visits the NHIMA desk and interacts with the Director General Mr. James Kapesa at relaunch of the COVID-19 Vaccination



Membership & Contributions Manager Mr. Christopher Chabala engages HR & Finance Director of Mazabuka Council. Town Clerk Ms. Sheila Songolo chaired the meeting

Beneficiary Testimonies



Charity Mataa Muwina

Compliment: I have no words to say about how NHIMA helped so much during the illness of my mother at Livingstone central hospital. The service was excellent and staff on point. Bill's taken care of and I had the freedom of the mind because I had no bills to settle. Keep on the good works NHIMA. I salute you. Livingstone central hospital too is on point. Well, done Monze hospital too.



Allan Mukoma

Compliment: My wife is diabetic and most times, she is admitted at Thomson District Hospital. I appreciate NHIMA for creating a special ward for NHMA member. The rooms are spacious and conducive for patients.



Eneless Sakala

I got my glasses using NHIMA services from Medicare Opticians, Mandahill. To my surprise they got ready in just 2 days' time. I also got to choose from a wide variety of frames. I am really happy with the services, when they say "Leaving no one behind" they mean it



Thandiwe K Daka

I am a happy beneficiary; I got my spectacles from Tokyo opticians in Ndola within a very short period. if I wasn't on the NHIMA scheme I would have got the glasses at a k1200 from Tokyo opticians but instead I paid nothing because of NHIMA which only deducts a k40 from my pay slip.



Maurice Mwale

I first saw a vehicle with NHIMA branding on the right front door parked at Kaka's restaurant in Kasama. I approached the officer on the driver seat and humbly ask him what's NHIMA all about. He explained what NHIMA is and how one can register as member. Then I called my daughter who is a teacher and a registered member of NHIMA to activate her card by going to Kasama hospital for eye problem and have the decayed teeth of her two daughters extracted. She was well received at the hospital and was on fast track with her two daughters. She was given spectacles to improve her sight, her daughters'

rotten teeth extracted, and medicine was given to them. The reception given to them motivated and encouraged me to register as a NHIMA member and I am attended to very well. There is solidarity in this scheme, for the poor and rich are all catered for, through paying an affordable fee according to your earnings per month.

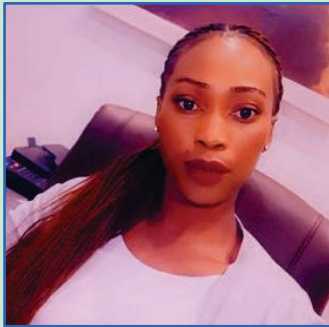


Robert Daka

NHIMA thank you, I can now safely say that NHIMA is the best and thank you for accrediting private health providers and pharmacies. Yesterday I underwent a procedure that came to a total of K1,100 minus medicines, all I had to do was sign the bill and this was at a posh clinic I was comfortable with.

Extend the invitation to private citizens so that they too can appreciate and enjoy good health free from financial burden like I and my family are enjoying.

Beneficiary Testimonies



Tuzini Nakazwe

So I had an issue with my gums, every time I ate something they would swell or I would just be uncomfortable so I finally decided to visit smile dental and they told me I had deep pockets in my gum that would require scaling and polishing at least every six months. They went on and did the first procedure or rather round of cleaning. After that they prescribed medication which I accessed from a NHIMA accredited pharmacy. Today is day three and my gums are healing very well .Total cost of procedure was k1000. Medication I am not to sure but there were 2 different antibiotics and a pain killer maybe 150. Total of my entire experience was k1150



Rodah Matebele

My Name is Rodah Matebele, I stay in kitwe, I had a problem with my teeth, I never used to chew meat or chicken without feeling pain, so I decided to visit Kano Dental clinic which is on the NHIMA scheme, I arrived and the Doctor started working on my teeth, they filled in my teeth within 2hrs. I was so happy when they told me that the filling was permanent, and am so grateful with everything NHIMA did for me, I can chew meat and bones without feeling any pain. My experience with NHIMA was good, I received the good service and may you please continue delivering good services to people. Thank you.



Lameck Zulu

So I had a tooth problem, I went to the hospital (Dental training school) and it so happened that the tooth had caused an infection abscess. I had a swollen lower jaw, lucky enough I was operated and had my tooth extracted yesterday Monday without paying anything I just presented my NRC and my NHIMA status was confirmed, I was prescribed some medicine which I also I got from one pharmacy accredited by NHIMA and here we are today. Very thankful to NHIMA...!!



Akabondo Kabechani

I've recently had the best experiences with NHIMA, that is giving us hope that we can transform health care provision and services in our country. I had my eyes tested and glasses issued without a problem. When an MRI scan costing k4,200 was needed by my wife, NHIMA paid for it without any complicated paperwork. Familiarize yourself with all health institutions accredited with NHIMA and the services provided to contribute towards Universal Health Coverage. NHIMA let's get more advocacy and encourage employers and employees to contribute towards better health.



Gerald Lubinda

I would like to thank everyone for being there for me during my illness. I suffered a partial stroke that made me unable to walk on my own for the last three weeks. I thank NHIMA management and staff for making it possible to undertake several medical tests at levy Mwanawasa Hospital, CT scan, MRI scan and physiotherapy costing over k4,000 at no fee.

NHIMA helps in COVID-19 fight



collaboration to overcome the pandemic. It is with this understanding that the National Health Insurance Management Authority (NHIMA), in line with its Corporate Social Responsibility (CSR) Policy undertook activities to cushion the impact of COVID-19 among the most vulnerable groups in our society.

NHIMA as a body corporate, was established to provide universal access to quality insured health care services. In fulfilling its mandate in line with its Vision, Mission and Objectives, and in responding to the challenges caused by COVID-19, the authority undertook CSR activities in nine (9) provinces where it donated face masks and hand sanitizers to traders in various markets. The beneficiary provinces were Western, Eastern, Luapula, Northern, Southern, Central, North-Western, Copperbelt and Lusaka. The authority, in line with its CSR Policy is cognizant that COVID-19 and its associated challenges have affected livelihoods and that whilst embracing the new normal, all appropriate preventive interventions need to be made, in order to ensure that the pandemic is arrested. The targeted traders were identified as critical in reducing the spread of the disease. Within the context of the 'new normal', the fight against COVID-19 can be won if everybody works together to reduce its spread.

The outbreak of the corona virus pandemic and its aftermath have inevitably changed people's lives. This sad reality is expected to continue affecting humanity's way of life in the foreseeable future. Many businesses have shut down, with income at individual and household level dwindled. Provision of public health services has not been spared and has become more challenging due to reduced government revenue collection. The pandemic has continued to drastically affect the delivery of healthcare services, without sparing the socio-economic wellbeing of many people countrywide. Globally, as of 9 August 2021, there were 202,608,306 confirmed cases of COVID-19, including 4,293,591 deaths reported by the World Health Organization. In Zambia, over 200,000 people had tested positive to COVID-19 with over 2600 deaths by the same date.

The social and economic impact of the COVID-19 pandemic on livelihoods of ordinary Zambians and their household income is vivid. The resulting pain, grief, and economic dislocation from COVID-19 will be felt long into the future and will require innovation,



KNOW YOUR TEAM

1. MABVUTO DAKA

Mabvuto Daka is the Director of Human Resource & Administration Department. He studied Human Resource Management and Business Administration and has over 20 years experience in the Human Resource Management field. He started his career as a Human Resource Officer at Citi Bank where he Head of Human Resource and Public Relations. He later served as Director of Human Resource as well as Managing Director for G4S Secure Solutions , before joining the National Health Insurance Management Authority (NHIMA) on 15th July, 2019. Mr Mabvuto is a trained court annexed mediator and spends quite some time assisting aggrieved parties resolve their disputes, as part of an alternative dispute resolution outside litigation. Mr Mabvuto is married with four children and is currently learning how to play lawn tennis.



2. MPUMA KAMANGA-

Dr. Mpuma Kamanga is the Director of Quality Assurance and Accreditation. He is a public health physician and health economist with over 18 years of experience in health reforms, strategic policy development and planning, healthcare financing, health systems strengthening, hospital operations improvement and large-scale treatment programme implementation. He has served as an advisor to governments across Africa in the area of development of public and private sector healthcare



programmes. Dr. Kamanga received his Medical Degree (MD) from the University of Zambia, and after that, he went ahead and obtained his master's in health economics from the University of Cape Town. His interests include being an ardent football fan, watching documentaries and travelling.

3. TONTELA SIWALE

Tontela Siwale, who is the Director of Health Insurance Services is an insurance expert with over a decade experience, worked in both public and private sector institutions. With over 5 years of top management experience, Mr Tontela brings a wealth of experience to the institution, having been exposed to all areas of private medical insurance, life insurance, investments, and actuarial management. Mr Tontela has experience in personal financial advisory, having qualifications in financial planning from the Chartered Insurance Institute, basic and advanced Stockbrokers and Advisory certification from the Securities and Exchange Commission. Tontela has a Bachelor of Commerce degree from the University of Cape Town and a has attended Leadership Development programmes from the University of Stellenbosch.



Mr Tontela is passionate about leadership development and strategy execution. He is married with a family and has a keen interest to venture into farming.

4. DAVID KONGWA

David Kongwa is the Director Responsible for Finance & Investments. As a seasoned professional with 20 years post qualification experience in Public Finance, David is known for maximizing operational excellence and delivering financial performance. David served in various Senior Finance management roles in Government institutions including the Office of the Auditor General, Judiciary, and the Treasury in the Ministry of Finance. He most recently served as



Director Finance for the Ministry of Transport and Communications. Over the years, David has demonstrated strong competencies in forecasting, budgeting, internal controls, procedures, and reporting.

He holds a master's degree in Business Administration from Henriott Watt University and is a fellow of the Association of Chartered Certified Accountants (ACCA).

5. KANYEMBO ZULU

Kanyembo Chikula Zulu is the Director of Legal Services and Authority Secretary at the National Health Insurance Management Authority (NHIMA). She has over 15 years' experience as an In- House Counsel in both private and public institutions. Ms Kanyembo is a holder of a Bachelor of Law Degree from the University of Zambia and has served at the Zambian Legal Bar for 13 years. She holds a Post Graduate Diploma in Legislative Drafting and is currently pursuing a master's degree in Commercial Law. Kanyembo has extensive experience in Board Secretarial work, having worked in the Telecommunications, Insurance and Broadcasting industries.



6. HERRYMAN MOONO

Herryman Moono is the Director of Research and Planning in the National Health Insurance Management Authority (NHIMA) with over 10 years' experience in Health Care Financing and Applied Research in Economics and Social Protection Policy (Social Security and Social Assistance). Until August 2021, Herryman was with UNICEF Zambia Country Office as Social Policy Specialist Leading Data and Evidence. He also served as Health Care Financing and Planning Specialist



under the USAID/Abt Associates seconded to the Ministry of Health on the establishment of the National Health Insurance Scheme. He holds a Master of Science in Global Health Science from the University of Oxford, a Master of Science in Economics from the University of Sheffield, and a Bachelor of Arts in Economics from the University of Zambia. He loves travelling, fishing, and reading classical literature and history.

7. GEORGE K. MUSONDA

George has over twenty years of experience in the ICT industry and has worked at all levels of Management. He has worked with Government and Quasi Government institutions most of his career as a full-time employee, consultant, and trainer/lecturer.

He holds a Bachelor of Science Degree in Mathematics and Computer Science from the University of Zambia and a Master of Information



Technology from Bond University in Australia. Over and above this he has a Graduate Diploma in Risk Management, Leadership, Ethics and Compliance. Additionally, George has several other certifications in ICT Security and Certified in Governance of Enterprise IT (CGEIT). His interests are reading/watching computer related documentaries, sport and travelling.

NHIMA Customer Care Services

The National Health Insurance Management Authority (NHIMA) has a great customer call centre, operating on a 24-hour basis.

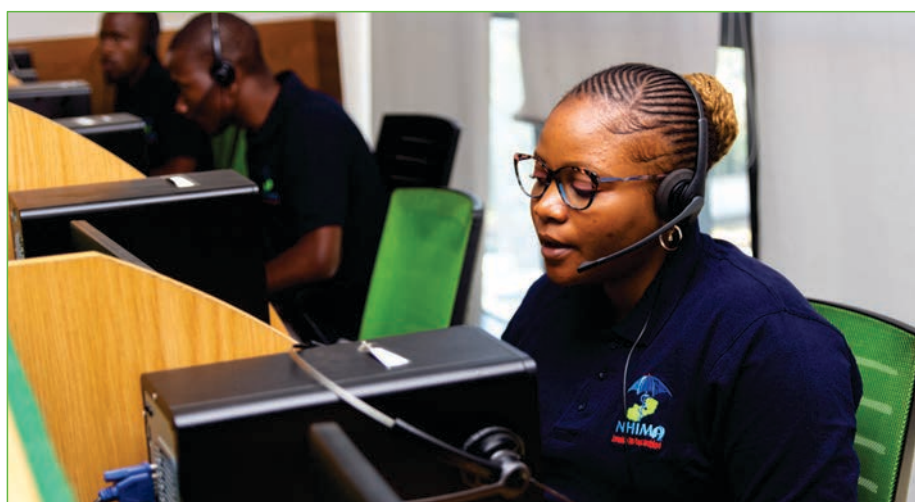
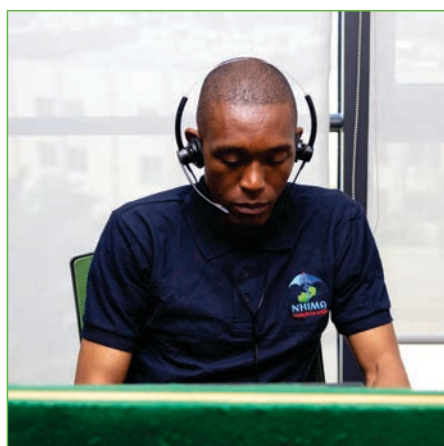
The call centre responds to queries and complaints within 24 hours, with an extension of 30 days for cases where investigations need to be conducted. The authority also has somebody on standby reachable on the toll-free line 8000, to answer to queries and complaints. The authority further provides clients with instant solutions through the live chat services.

As part of providing clients with a memorable customer care service, NHIMA also is involved in educating clients on the registration process and has also gone an extra mile and set up help desks in all accredited health facilities, for easy access of information to all NHIMA clients.

NHIMA Customer Care Assistants have also been placed in all accredited health facilities, to offer guidelines to all members, both new and old.

Additionally, for all queries and complaints, members can send an email to complaints@nhima.co.zm

Complaint forms can be accessed through the NHIMA portal on enhima.co.zm



NHIMA STAKEHOLDER ENGAGEMENT



At NHIMA we are cognizant that our mandate of attaining health insurance cover of all citizens and established residents requires buy-in and combined efforts of various stakeholders. In this regard we have put in place a robust stakeholder engagement program aimed at facilitating constant dialogue and collaboration with critical stakeholders.

The stakeholders are segmented into Primary, Secondary and Tertiary categories among these critical

stakeholders.

I. Primary stakeholders are those expected to register as members and accredited health facilities under the scheme. These include; Formal and informal employees, Employers, Pensioners and Healthcare Providers.

II. Secondary stakeholders are those that mobilize and influence the primary stakeholders. These include; Traditional leaders, faith based organizations, the media, Trade Unions, Civil society and Professional bodies.

III. Tertiary Stakeholders are those who create an enabling environment through policy. Pronouncements and commitments; Government ministries, House of Chiefs and Members of Parliament.

Since operationalization of the scheme in October 2019 the Authority has had numerous stakeholder engagements some of which are depicted in the photo focus(pages 15-19).

NHIMA WORD SEARCH PUZZLE

Created By: Kutemba Roselind Fwoloshi

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| appropriate | authority | benefits | facilitate | hospital | medicines | members |
| board | building | caesarean | fund | inpatient | national | neonatal |
| care | cataract | centres | gynecological | mammogram | offices | oncology |
| cervical | commencement | complaints | inception | medical | package | patronage |
| consensus | consultation | consultative | laboratory | members | penalties | pharmaceutical |
| consumables | contribution | culminated | spectacles | obstetric | physiotherapy | premium |
| dental | diagnostic | director | successive | orthopedic | procedures | prostate |
| diseases | dispensed | drugs | upload | penalties | providers | psychiatry |
| employee | employers | employment | essential | pharmacy | reconstructive | refunded |
| enhima | investigations | returns | feedback | prescriptions | rehabilitation | requirements |
| establishment | implementation | vision | registration | prosthesis | scheme | schizophrenia |
| file | glaucoma | surgeries | surgical | radiological | stakeholder | statutory |

SUBMISSION INSTRUCTIONS

Send your scanned answers to nhimatoday@nhima.co.zm and stand a chance to be among the 5 lucky winners of a K300 **Book World Voucher**.





frequently asked QUESTIONS

Is Membership to NHIMA Compulsory?

All Zambian citizens and established residents aged 18 and above are required to register with NHIMA as principal members (or Beneficiaries under the account of their spouse).

1.0 Registration

How can I register with NHIMA?

- If you are formerly employed, your employer will register you on your behalf
- If you are in the informal sector, you can register online through www.enhima.co.zm or by visiting the nearest NHIMA offices or Accredited Healthcare Provider (HCP).
- If you are above 65yrs you can register online through www.enhima.co.zm or by visiting a nearest NHIMA office without any contribution.
- Pensioners are automatically registered by their Pension fund Manager and there is no contribution paid.
- If you are a retiree and were contributing towards your pension, you can be registered through your pension fund managers.
- The poor and vulnerable are identified and registered through the Ministry Community Development and Social welfare.

What proof of registration is needed once we visit the facilities?

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

How many beneficiaries can I register?

You can register up to 6 beneficiaries i.e., your spouse and 5 children or dependents below the age of 18

Can I register non-biological children?

Yes, you can register non-biological children as long as the member has proof of relationship or attestation form.

How can I get my NHIMA number?

Once you are registered with NHIMA, your Membership ID and login credentials will be sent to your mobile number provided. However, if the member does not receive the credentials, you may



contact our call centre on 8000 or write to info@nhima.co.zm

How do I register dependents above 18 years?

You can register them independently as main members and pay premiums independently. To determine premiums, members can use the assessment tool on the NHIMA portal.

Can I register my newly born baby?

Yes, a member can register a newly born baby as long as the member has proof birth and relationship or attestation form.

How is the movement of existing members who are already registered with NHIMA done by their new employer?

The new employer requests for member movement via email info@nhima.co.zm

2.0 Contributions

If an Employer deducts contributions, does that automatically register me?

If the employer has registered its employees online and does not remit premiums to NHIMA, then members are considered not registered.

Employees need to take the responsibility of ensuring that they are fully registered, they can call our call centre toll free on 8000 to verify membership status

How much is the premium?

The premium is 1% of your declared income or as per eNHIMA income assessment tool

How do we make amendments if you have made a mistake on registration of employees?

To edit member information, go to bulk member update, download the sample, fill it out with the member information and upload. The member information will be corrected that way.

Is there a waiting period?

Yes, a waiting period of 4 months shall apply to all new members before you can access services, however you can buy back four (4) months to access services immediately.

Can I continue using the same NHIMA number when I change employment?

Yes, however upon change of employment, members are advised to inform NHIMA through their new employers.

3.0 Benefits

What services are covered by the scheme?

1. Medical Care
2. Major and Minor Surgery
3. Pediatric Maternity and Neonatal
4. Eye Care Services
5. Oral health
6. Selected Services cancer services Pharmaceutical Drugs and Supplies Orthopaedic Implants Investigations including labs and Radiology
7. Physiotherapy Mental Health services

Is the hospital bypass covered by the Scheme?

Bypass is 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 bypass fee in cases of emergency and for those 65yrs and above (elderly) Members are encouraged to adhere to the referral system.

Do Members receive preferential services?

- All members receive fast track services
- And upon admission are put in NHIMA dedicated wards or high cost wards where space is available

Can I 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

4.0 What Employers need to know?

How can an Employer register?

Registration is done through our eNHIMA portal

What functions can a user perform on the E-Nhima portal?

- Employer Registration
- Employee registration
- Premium Payments
- Filing of returns
- User management –addition of users and employee

When should employees be registered by an Employer?

Employers must register the employee within 30 days of being employed.

What is the premium contribution for Employers?

1% employee and 1% employers on employees declared income contribution.

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.

When are monthly returns due?

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

How can Employer's file in returns?

Returns should be filed in through the e-payments portal enhima.nhima.co.zm

5.0 Contact details:

For those who would like more information, how do they get in touch with NHIMA.

- They can call 8000 toll free line
- Email: info@nhima.co.zm
- Visit any of the Provincial branches across the country.

Your NHIMA compliance just got easier...

You can now make your NHIMA payments online through the bank of your choice by the 10th of every month.

Now you can make payments online:

1 It's easy, simply go to Portal enhima.nhima.co.zm and log in with your Membership ID and your password.



2 Log in with your Membership ID and your password. The dashboard will show elements Such as Pending Principal, Pending Penalties, Complete Payments, the Next Payment due Date and Account Summary.



3 You can then upload individual Staff & member's details and then Verify all entries as correct.



4 You will be directed to Internet banking and select the bank that you wish to Use by the 10th of each month.

Enter your payment details and amount and once done press click to pay and your payment is processed.



5 Once done proceed to print your receipt.





Leaving No One Behind

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Our Provincial Offices

Kitwe Regional Office,
Sanlam Building, Plot number 1097,
Ground Floor- Number 006,
Oxford Road, Kitwe CBD.
0977-581 048

Copperbelt Provincial Office
Telnor House, Plot number 904/5,
First Floor- Number 102, Buketo Avenue,
Ndola.
0968-879 602

Southern Provincial Office
Liso House, 1st Floor, Room 208
Musio -Tunya Road, Livingstone.
0977-793 620

Southern Provincial Office
Butala House Room 114, 1st Street
Choma.
0973-777 607

North -Western Provincial Office
Main Post Office Building, Independence Avenue,
Solwezi
0977-369 860

Luapula Provincial Office
Main Post office Building, Mulenshe Road,
Mansa
0979-180 223

Eastern Provincial Office
Main Post office Room 8 , Plot number 606
Chipata
0976-878 271

Central Provincial Office
Independence Way
Stand Number 2080, Mukuni House
First Floor, Room 117.
Kabwe
0971-955 506

Western Provincial Office
Main Post Office Building
Libonda Street
Mongu
0977-582 271

Muchinga Provincial Office
New Civic Centre Building,
Second Floor Room Number 3A
Nambuluma Road
Chinsali
0978-980 219

Northern Provincial Office
Main Post Office Building,
Mukulumpe Road
Kasama
0977-937 635

Lusaka Provincial Office
Main Post Building
Corner of Cairo Road & Church Road
Lusaka
0977-942 617

