



NATIONAL HEALTH INSURANCE MANAGEMENT AUTHORITY

NHIMA TODAY



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INSIDE THIS ISSUE:

NEW NHIMA BOARD UNVEILED

5

Newsletter

**NHIMA Introduces
Mandatory Issuance
of Claim Bills to NHIS
Members**

7

**NHIMA Rolls Out Instant
Membership Card Printing
for NHIS Members**

9

**Botswana Ministry of
Health Benchmarks
NHIMA in Knowledge
Exchange Visit**

16

**NHIMA, Leading
Healthcare
Transformation in Zambia
The Authority's Journey of
Impact**

20



6

Government launches NHIMA- SCT pilot project

The pilot project was launched on Wednesday 15th October 2025 in Mwinilunga District, North-Western Province.....



17

NHIMA Hosts Nigeria's NHIA

The visit focused on learning NHIMA's operational systems, contribution collection and.....



21

NHIMA DG encourages Pharmacies to apply for Accreditation

Pharmacies are open to apply for NHIMA accreditation, the onus is not on the Authority to source for pharmacies in.....



King Syacika
Head Public Relations
Editor

EDITORIAL COMMENT

Greetings and welcome dear readers,
It is with great honour that we present this edition of the NHIMA Today Newsletter, and we do so with renewed confidence in the continued growth and strengthening of the National Health Insurance Scheme (NHIS). This is a transformative national mission that is shaping the future of healthcare in Zambia. In this edition, we highlight the meaningful progress being made to ensure that the Scheme remains responsive, resilient, and sustainable for generations to come.

At the centre of these efforts is our unwavering commitment to Universal Health Coverage. Within these pages, you will encounter inspiring stories that reflect the impact of the Scheme.

We also celebrate milestones that affirm our institutional growth, from recognition through prestigious awards to the hosting of benchmarking visits that continue to position NHIMA as a learning and collaborative institution within the health financing space. This edition further showcases innovations which are enhancing convenience and improving the member experience across the country.

The progress reflected in this publication is a testament to the collective support of Government, cooperating partners, healthcare providers, employers, and members whose shared commitment continues to drive our vision forward.

On behalf of the editorial team, we sincerely thank you for your continued trust, partnership, and belief in a Scheme that is not only transforming lives today, but for generations to come.

Pleasant reading.



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DIRECTOR GENERAL'S FOREWORD



Dr. Michael Njapau (PhD)
Director General

It is with great pleasure and a deep sense of pride that I welcome you to yet another edition of the NHIMA Today Newsletter. This publication provides us with an opportunity to reflect on our journey, celebrate our milestones, and share the remarkable progress that the National Health Insurance Management Authority (NHIMA) has made over the past six years. As you read through this edition, I hope you will appreciate not only how far we have come since the establishment of the National Health Insurance Scheme in 2019, but also the significant achievements we have recorded over the past year in our continued pursuit of Universal Health Coverage for Zambia.

Over the last six years, NHIMA has grown from a newly established institution into a key pillar of Zambia's healthcare system. Through the support of Government, the dedication of our staff, and the confidence of our stakeholders, we have expanded access to quality healthcare services for citizens across the country. The Scheme has continued to register growth in membership, increase accredited healthcare providers, and strengthen service delivery systems aimed at ensuring equitable and sustainable healthcare financing.

The past year, in particular, has been marked by notable achievements that have further reinforced NHIMA's role in transforming healthcare access in Zambia. We have continued to expand NHIS coverage to citizens who were previously underserved and burdened

by frequent and costly healthcare expenses, ensuring that more Zambians can access quality healthcare without financial hardship. To improve member experience and efficiency, we invested in instant card printing machines, significantly speeding up the membership registration and card issuance process. In addition, we broadened the reach of our communication efforts by translating our Information, Education and Communication materials into seven local languages, enabling us to engage more effectively with communities across the country. We have also continued to enhance operational efficiency, improve claims management processes, and strengthen relationships with healthcare providers and members alike. These efforts have translated into better service experiences and increased confidence in the Scheme among our members and partners.

I am especially encouraged by the growing recognition that NHIMA continues to receive beyond our borders. Over the years, we have welcomed benchmarking visits from several countries seeking to learn from Zambia's experience in implementing and managing a national health insurance scheme. This growing interest is a testament to the strides NHIMA has made in establishing systems and practices that are increasingly being viewed as models of excellence within the region and beyond.

At the same time, NHIMA remains committed to continuous learning and improvement. While we are proud to share our experiences and best practices with others, we equally value the opportunity to learn from global and regional counterparts in order to strengthen our systems and enhance service delivery. We also encourage learning among employees and urge them to undergo further learning. This balance of learning and knowledge-sharing positions NHIMA not only as a developing institution, but also as a contributor to the broader discourse on health insurance and universal health coverage.

Innovation has remained central to our growth journey. In our pursuit of efficiency, transparency, and improved member experience, NHIMA has continued to embrace modern technologies and innovative solutions that enhance service delivery. From digital transformation initiatives to improved systems for member access and provider engagement, these innovations are helping us respond more effectively to the evolving needs of our members and stakeholders while ensuring the sustainability of the Scheme.

As we celebrate six years of progress and look ahead to even greater achievements, I wish to sincerely thank all our members, healthcare providers, cooperating partners, and stakeholders for their unwavering support and trust in NHIMA. Your continued confidence motivates us to remain steadfast in our mission of providing accessible and quality healthcare for all. I also extend my gratitude to you, our readers, for taking the time to engage with this publication. I hope you find this edition insightful, informative, and inspiring.

NHIMA

BOARD OF DIRECTORS

Mr. Geoffrey Sakulanda

Vice President of Africa Operations Epikaizo Capital

Board Chairperson



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Accountant AMG Global
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Mr. Mainza Mweemba

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Ms. Barbara Chiimbwe

Deputy Secretary General Administration Federation of Free Trade Unions in Zambia



Mr. Fyatilani Chirwa

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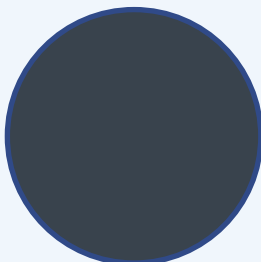
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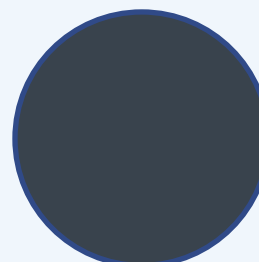
Ms. Grace Samui

Counsel and Legal and Industrial Relations Manager from the Zambia Federation of Employers



Ms. Rosemary Kalumiana

Manager Health Programmes Churches Health Association of Zambia.





Then Minister of Health Dr Alex Katakwe poses for a picture with the newly unveiled NHIMA Board of Directors

MINISTER OF HEALTH UNVEILS NEW NHIMA BOARD OF DIRECTORS

By Kampeka Hansaali

Then Minister of Health Dr Alex Katakwe unveiled the new National Health Insurance Management Authority (NHIMA) Board of Directors.

He unveiled the Board on Wednesday 18th March 2026, at the Ministry of Health Head Quarters, Global Fund Boardroom during the National Update on the Cholera situation.

He stated that the NHIMA board carried a profound responsibility to safeguard the vision of universal health coverage, to uphold transparency and accountability and to drive innovation in the financing and delivery of health services.

He added that the board's leadership was critical in ensuring that the Authority fulfilled its mandate of protecting families from the financial burden of illness, while improving health outcomes across the country.

The new Board is comprised of:

1. **Mr. Geoffrey Sakulanda** – Vice President of Africa Operations Epikaizo Capital (Substantive Board Chairperson).
2. **Ms. Mudenda Hamasumo** – Senior State Advocate in the Ministry of Justice.
3. **Mr. Mainza Mweemba** - Principal Planner

Economic Management Department in the Ministry of Finance and National Planning.

4. **Ms. Rosemary Kalumiana Zimba** – Manager Health Programmes Churches Health Association of Zambia.
5. **Mr. Fyatilani Chirwa** – Manager Inspections and Compliance Health Professions Council of Zambia.
6. **Dr. Evans Chungu** – Deputy Secretary General of the Zambia Congress of Trade Unions
7. **Dr. Friday Nyambe** – Accountant AMG Global Representative from Zambia Institute of Chartered Accountants (ZICA)
8. **Ms. Barbara Chiimbwe** – Deputy Secretary General Administration Federation of Free Trade Unions in Zambia
9. **Ms. Mukamasole Mundale Kasanda** – Assistant Labour Commissioner Representative of the Ministry of Labour and Social Security
10. **Ms. Grace Samui** – Counsel and Legal and Industrial Relations Manager from the Zambia Federation of Employers



Then Minister of Health Dr Alex Katakwe poses for a picture with the newly unveiled NHIMA Board of Directors



Former Minister of Health Dr. Elijah Muchima at the Pilot Project Launch in Mwinilunga District, North-Western Province

Author: Kampeka Hansaali

GOVERNMENT LAUNCHES NHIMA- SCT PILOT PROJECT

The Government of the Republic of Zambia, once again extended the National Health Insurance Scheme (NHIS) coverage, to the Ministry of Community Development and Social Services Social Cash Transfer (SCT) Beneficiaries, through the National Health Insurance Management Authority (NHIMA) on a pilot project supported by cooperating partners.

The pilot project was launched on Wednesday 15th October 2025 in Mwinilunga District, North-Western Province. The launch was graced by the Guest of Honour, then Minister of Health, Honourable, Dr. Elijah Muchima MP, and attended by other senior government officials and NHIMA Senior Management.

The pilot project was expected to directly impact more than 40,500 households (principal members) countrywide in 20 selected districts. In addition, the project aimed at potentially benefiting over 283,500 Zambian citizens of the poor and vulnerable population, under the Social Cash Transfer Program with the goal of providing social protection to the beneficiaries and their families.

Speaking at the project launch, Dr Muchima said that the government understood the struggles of families living in poverty particularly the women who head their families and carry the burden of keeping their households afloat with little support.

“Let me express, on behalf of the Zambian government, our sincere appreciation to our partners for their generous support and belief in President Hakainde

Hichilema’s leadership. Their investment is more than financial, it is lifesaving for many Zambians,” he said.

“With this NHIMA coverage, these households will now be able to access free quality healthcare, therefore, protecting them from out-of-pocket expenses that they simply cannot afford.” Hon Muchima said.

He added that the government was confident that the initiative would bring Zambia closer to her goal of equitable access to healthcare for all Zambians, regardless of income, geographical location, or gender.

“This is a deliberate and powerful choice. When we empower women with health security, we protect the future of families and communities,” he remarked.

This project follows a similar exercise that started in 2024, sponsored by the Global Fund, which saw the successful onboarding of 20,000 poor and vulnerable Zambians to the Scheme.



NHIMA Director General Dr. Michael Njapau (PhD) at the Pilot Project Launch in Mwinilunga District

And speaking at the same event NHIMA Director General Dr Michael Njapau (PhD), credited the then Health Minister for initiating the partnership and negotiations for the pilot project during the Minister's work trip in 2024 to the United States of America.

"Many people may never know this, but you personally negotiated for this money for the people of Zambia and because of your efforts and skill, we are here today witnessing this launch. We are therefore harvesting the fruits of your labour. Thank you," he said.

He also explained that the pilot project was a product of a grant secured by NHIMA to register people under the SCT Program who could not pay

the contributions required to be a member of the scheme under NHIMA on their own.

"This project means that those that will be registered as members of NHIMA will be able to access free health services because the money sourced from our cooperating partners will pay for them," he said.

Additionally, with the registration exercise, NHIMA recorded its highest and most successful NHIS coverage extension exercise registering over 40,000 individuals in only 5 districts in the space of 30 days.

The 20 districts covered under this project are Serenje, Chingola, Petauke, Chipata, Mansa, Mwansabombwe, Rufunsa, Mpika, Chinsali, Kasama, Mbala, Ikelenge, Mwinilunga, Kabompo, Chavuma, Chirundu, Kalomo, Luampa, Kaoma, and Kalabo.

NHIMA Introduces Mandatory Issuance of Claim Bills to NHIS Members

By King Syacika

The National Health Insurance Management Authority (NHIMA) announced a new directive requiring all accredited healthcare providers to issue claim bills to members of the National Health Insurance Scheme (NHIS), whenever they accessed healthcare services. The policy took effect on October 15, 2025.

In a bid to enhance transparency and accountability within the NHIS, the new initiative was expected to see NHIS members receiving detailed bills that outline the healthcare services they accessed, and the corresponding costs covered by the Scheme.

In a statement issued to the media and the public, NHIMA Head of Public Relations Mr. King Syacika, said this move was part of its ongoing efforts to empower members with more information and ensure they were fully informed about their healthcare consumption.

"The new policy will ensure that NHIS members are fully informed of the services rendered and can actively monitor their healthcare consumption. The claim bill will outline the services accessed and the corresponding costs covered by the Scheme. The bill will further enable the NHIS members to monitor and appreciate their health service consumption data," Mr. Syacika said.

He further stated that the claim bills would also serve as a tool for members to monitor their health services,



ensuring that the charges were consistent with what was covered under the Scheme. In addition, he said that the move was expected to reduce discrepancies between the services provided and the billing process.

The mandatory issuance of claim bills was in line with Section 39(2) of the National Health Insurance Act No. 2 of 2018, which mandated NHIMA to establish monitoring systems to safeguard the integrity of the National Health Insurance Fund. According to the Authority, the new rule would not only enhance the members' ability to track their health service usage but would also hold healthcare providers accountable for submitting accurate claims.

The policy was designed to:

- **Promote Transparency:** Ensuring members clearly understood the benefits they receive under the NHIS.
- **Strengthen Accountability:** Reducing the risk of billing errors and encouraging accurate claims submission from healthcare providers.
- **Increase Member Confidence:** Giving members

more control over their healthcare information and reinforcing their entitlement to quality services.

NHIMA urged all accredited healthcare providers to comply with the new regulation, and it encouraged NHIS members to actively demand their bills after each healthcare visit to ensure they remained informed about

the services they received.

The new policy was expected to enhance member participation in the healthcare process and align with NHIMA's long-term goals of providing affordable and quality healthcare to all Zambians while ensuring the sustainability and efficiency of the National Health Insurance Scheme.



NHIMA Rolls Out Instant Membership Card Printing for NHIS Members

By Kampeka Hansaali

The National Health Insurance Management Authority (NHIMA) announced the launch of a new pilot program to provide National Health Insurance Scheme (NHIS) members with instant membership cards. The new initiative was set to roll out across the country, allowing eligible members to receive their NHIMA Membership Cards on-demand, during registration or while accessing healthcare services.

Under the pilot project, members would be able to get their membership cards printed at the point of registration at provincial offices or when visiting NHIS-accredited healthcare providers. The new cards are fully official, recognized, and valid for accessing healthcare services under the scheme.

In a notice issued to the public through the Public Relations department, NHIMA emphasized that both the newly issued instant cards and the centrally printed cards remained valid and that members who had already received the centrally printed cards were not required to replace them. However, the notice stated that the new instant cards have a unique addition as they include the member's National Registration Card (NRC) number. The enhancement aimed to further streamline identification and improve the security of member information.

While the NHIMA Membership Card serves as an additional form of identification, the primary method for verifying a member's identity remains biometrics (fingerprints). The notice encouraged Healthcare providers and service assistants to recognize both types of the NHIMA cards as legitimate and continue to offer services accordingly.

The rollout of the instant card printing system was expected to increase convenience for members and improve the efficiency of the NHIS registration process, while continuing to ensure access to quality healthcare services for all.



Social Cash Transfer Beneficiaries Showing off their NHIMA membership cards



Social Cash Transfer Beneficiaries registering their NHIMA accounts



Social Cash Transfer Beneficiary showing off her NHIMA membership card



Did You Know?

In the absence of your NHIMA membership card, a member can present their National Registration Card (NRC) at any of the NHIMA accredited healthcare providers.

NHIMA Champions “Mission Possible” - Customer Service Week

By Ireen Wakunyambo

The National Health Insurance Management Authority (NHIMA) proudly joined the global celebration of Customer Service Week 2025 which ran from 6th-10th October 2025, embracing the bold theme: ‘Mission Possible.’ Across all provinces, NHIMA teams proved that with empathy, innovation, and unwavering commitment, every service challenge could be transformed into an opportunity for excellence.

A Week of Purposeful Action

Throughout the week, NHIMA staff engaged in high-impact activities designed to elevate service delivery and strengthen member relationships:

- **Frontline Excellence:** NHIMA’s customer service teams delivered personalized, solution-driven support to thousands of National Health Insurance Scheme (NHIS) members.
- **Team Spirit:** Themed dress days brought energy and unity to NHIMA offices, celebrating the joy of service.
- **Celebrating Champions:** Outstanding staff were honored on the Authority’s Service Staff Appreciation Board for exemplifying NHIMA’s values and going above and beyond.
- **Member Appreciation Drive:** NHIS members visiting our branches received water, fruit, and

heartfelt thank-you cards, a small gesture with a big message: “you are at the heart of everything we do.”.

- **Community Engagement:** NHIMA teams hosted outreach booths to register new members, harvest biometrics and add beneficiaries, to listen to feedback, answer questions, and share information about NHIMA services.

Living the Mission

Customer Service Week was a powerful reminder that NHIMA’s mission to serve with compassion and efficiency is always possible. NHIMA teams certainly turned the theme into action and showed Zambia what service excellence truly looked like.



Beyond the Week

At NHIMA, ‘Mission Possible’ is more than a theme, it’s a mindset. NHIMA remains committed to delivering responsive, respectful, and reliable service every single day.

To incredible NHIMA staff: Management thanks you for your enthusiasm, creativity, and dedication. And to NHIS members and partners: NHIMA thanks you for your trust and support. Together, we’re building a healthier, more connected Zambia. Let’s continue to champion service excellence not just during Customer Service Week, but every day.

Empowering Communities Through Health Insurance

By Ireen Wakunyambo

NHIMA proudly participated in the 2025 Insurance Week held from 23rd to 27th September, an initiative led by the Insurers Association of Zambia. Themed “Insurance: Supporting Financial Resilience in Communities”, the event brought together key stakeholders to promote financial literacy and broaden public understanding of insurance services across the country.

NHIMA’s presence was strategic and impactful and it focused on educating the public about the National Health Insurance Scheme (NHIS), facilitating real-time member registration, and engaging stakeholders on advancing Universal Health Coverage (UHC).

Objectives

NHIMA’s participation was guided by clear goals:

- Promote NHIS as a tool for financial protection in healthcare.
- Sensitize the public on NHIS benefits and contribution structures.
- Strengthen stakeholder engagement and public trust.
- Deliver on-the-spot registration and membership services.
- Address public queries and correct misconceptions.
- Reinforce NHIMA’s commitment to achieving UHC.

Activities

NHIMA team activated multiple outreach points, including:

- Exhibition Booths at Levy Mall, Kamwala Market, Cavendish University Zambia, ZCAS University, and Chilenje Market.
- Onsite Services such as member registration, biometric harvesting, and beneficiary additions.
- Public Engagements to explain NHIS benefits, access procedures, and contribution details.
- Media Coverage through traditional and social platforms to amplify our message.



Key Outcomes

- Reached over 2,000 members of the public.
- Registered 921 new members on-site.
- Boosted awareness of NHIS benefits and processes.
- Received positive feedback on NHIMA’s accessibility and clarity.
- Collected valuable feedback to inform future service improvements.
- Enhanced brand visibility through strategic media and public presence.

Insurance Week 2025 was a resounding success for NHIMA. It provided a dynamic platform to connect with the public, strengthen stakeholder relationships, and promote NHIS as a cornerstone of financial resilience in healthcare. We remain committed to delivering equitable, quality healthcare through sustainable insurance solutions for every Zambian.



End-Stage Kidney Disease (ESKD): Understanding the Final Stage of Chronic Kidney Failure

By Lucky Kabilika

End-stage kidney disease (ESKD), also known as End-Stage Renal Disease (ESRD), represents the final and most severe phase of chronic kidney disease (CKD). At this stage, the kidneys have permanently lost nearly all their ability to function effectively, leading to the accumulation of waste products and excess fluid in the body. ESKD is a life-threatening condition that requires renal replacement therapy - dialysis or kidney transplantation - to sustain life.

What Is End-Stage Kidney Disease?

ESKD occurs when kidney function declines to less than 10–15% of normal capacity, typically measured by an estimated glomerular filtration rate (eGFR) of below 15 mL/min/1.73 m². At this point, the kidneys can no longer adequately filter blood, regulate electrolytes, maintain fluid balance, or produce essential hormones such as erythropoietin and active vitamin D.

Causes and Risk Factors

The most common causes of ESKD worldwide include:

- Diabetes mellitus - the leading cause, due to long-term damage to the kidney blood vessels
- Hypertension (high blood pressure) - causes progressive scarring of kidney tissue

- Chronic glomerulonephritis (prolonged inflammation of the kidney's glomeruli)
- Polycystic kidney disease (is a genetic disorder characterized by the growth of numerous fluid-filled cysts in the kidneys)
- Recurrent kidney infections or obstruction.
- Autoimmune Diseases and Harmful Medicines or Chemicals.

Risk factors include older age, family history of kidney disease, obesity, smoking, and limited access to early healthcare.

Clinical Features and Symptoms

As kidney function deteriorates, patients may experience the following:

- Persistent fatigue and weakness
- Swelling of the legs, ankles, face, or hands (edema)
- Shortness of breath due to fluid overload
- Nausea, vomiting, and poor appetite
- Itching (uremia-related pruritus)
- Reduced urine output or, in some cases, excessive urination initially
- Confusion or difficulty concentrating in advanced stages

Diagnosis

Diagnosis of ESKD is based on four main investigations:

- Laboratory tests: elevated serum creatinine and urea, electrolyte imbalances
- eGFR measurements: persistently below 15 mL/min/1.73 m²
- Urinalysis: proteinuria or abnormal sediments
- Imaging: ultrasound showing small, scarred kidneys (in chronic cases)

Management and Treatment Options

Once ESKD is reached, renal replacement therapy

(RRT) becomes necessary.

1. Dialysis

Dialysis replaces some kidney functions by removing waste and excess fluid:

- Hemodialysis: blood is filtered through a machine, usually three times per week
- Peritoneal dialysis: uses the lining of the abdomen to filter blood, often performed at home

2. Kidney Transplantation

A kidney transplant offers the best long-term outcomes and quality of life for suitable patients. However, the availability of donor organs, cost, and need for lifelong immunosuppression are major challenges.

3. Conservative (Supportive) Care

For patients who are not candidates for dialysis or transplantation, palliative-focused care aims to manage symptoms and improve comfort.

Complications of ESKD

- Cardiovascular disease
- Anemia
- Bone and mineral disorders
- Infections
- Malnutrition
- Reduced quality of life and increased mortality

Prevention and Early Intervention

Although ESKD is irreversible, its progression can often be delayed or prevented through:

- Early detection of CKD
- Good control of diabetes and hypertension
- Lifestyle modifications (diet, exercise, smoking cessation)
- Avoidance of nephrotoxic drugs
- Regular follow-up with healthcare providers

Socioeconomic and Health System Impact

End-Stage Kidney Disease (ESKD) imposes a substantial burden on individuals, households, and the healthcare system due to the high cost of long-term management, particularly dialysis and, where available, transplantation. In many low- and middle-income countries, constrained access to renal replacement therapy contributes to poor health outcomes, highlighting the importance of strong preventive strategies and sustainable, insurance-based health financing mechanisms.

In Zambia, the financial impact of ESKD on the health system is significant. Over the past five years, the National Health Insurance Management Authority (NHIMA) has reimbursed a total of ZMW 239,481,611.48 for ESKD treatment and related services. This expenditure accounts for approximately 20% of total claims volumes and 18% of total claims values paid to healthcare providers between 2021 and December 2025. These figures underscore ESKD as a major cost driver within the Scheme. Consequently, strengthening prevention, early detection, and effective management of kidney disease is critical to reducing the prevalence and severity of ESKD and to safeguarding the long-term financial sustainability of the Scheme.

Conclusion

End-Stage Kidney Disease is a serious, life-altering condition that signifies complete or near-complete kidney failure. While dialysis and transplantation can sustain life, prevention through early management of chronic kidney disease remains the most effective strategy. Strengthening health systems, improving access to care, and expanding insurance coverage are critical to reducing the burden of ESKD and improving patient outcomes.

Did You Know?

NHIMA covers chronic Kidney diseases and covers Dialysis per session (Inclusive of all renal consumables).

A member is entitled to three sessions per week.

This service goes through preauthorization and is accessible to all NHIMA accredited dialysis centres.



Another year, another step closer to Universal Health Coverage. NHIMA's anniversary is not just a celebration of time passed, but of lives touched, families protected, and communities empowered with health security.

THE USE OF BIOMETRICS BY NHIMA

By Prudence Chambwe

The National Health Insurance Management Authority (NHIMA) is proud and excited to share that the Authority uses biometrics as a means of authentication and identification of its members to enhance security of the funds of the National Health Insurance Scheme (NHIS). Biometrics is a general term that is used to refer to the analysis of unique physical characteristics of an individual for authentication and identification purposes. A chosen biometric character should be found in most people that are expected to be enrolled in a particular system. NHIMA chose fingerprints as a means of authentication and identification of its members.

The use of biometrics is growing rapidly globally especially in the field of identity documents, where other security features such as micro-chips and smart IDs are combined. Biometric authentication is an effective way to secure digital data, transactions and devices by providing an extra layer and higher level of security and convenience. Several sectors of the economy, such as banking, medical, insurance, aviation, construction, transport and many more, have embraced and introduced the use of biometric authentication in their daily operation.

There are many types of biometric authentication in use today. Some of the most used types include the underlisted.

1. **Fingerprints** – use the unique patterns of ridges on the skin of fingertips.
2. **Iris recognition** – use of the iris of the eye, which has unique patterns and is reliable.
3. **Facial recognition** – use the unique facial features to identify an individual.
4. **Voice recognition** – use the unique characteristics of the human voice and creates a voiceprint from speech and voice patterns.

The following are some of the uses of biometrics.

1. Identification and verification of identities.
2. For secure and safe transactions.
3. Access to information and digital data.

4. To access control systems in buildings and facilities.

5. For verification of financial transactions.

Below are some of the key benefits of biometrics.

1. **Enhanced security** – Biometrics prevent unauthorised access and can not be stolen or compromise.
2. **Convenience** – Biometrics allow for easy access to the system and devices.
3. **Reduced risk of identity fraud** – Biometrics are unique to individuals which makes it impossible to impersonate or steal someone's identity.
4. **Improved user experience** – Usually biometrics are efficient and time-saving which enhances user experience.

Biometrics are used to prevent various forms of crime, such as identity theft, transaction fraud and account takeover. At NHIMA, the use of fingerprints mitigates the abuse and misuse of funds of the NHIS through the authentication of billing and claims by the identified members. This feature ensures that only the identified and authorised members have access to rightfully sign off approval of insurance claims and medical transactions.



Botswana Ministry of Health Benchmarks NHIMA in Knowledge Exchange Visit

By Nkonde Chisenga

The National Health Insurance Management Authority (NHIMA) hosted a high-level delegation from the Botswana Ministry of Health for a benchmarking and knowledge-exchange visit aimed at strengthening regional collaboration and advancing universal health coverage across Southern Africa.

The engagement, held at NHIMA headquarters, brought together senior officials from both institutions for an in-depth overview of NHIMA's operational framework. NHIMA Director General Dr Michael Njapau and Director Research Planning and Strategy Mr Herryman Moono, provided a comprehensive briefing covering the Authority's background, its current status, challenges encountered since inception, the strategies employed to address them, and key lessons learned.

Discussions also explored Zambia's practical experience in several technical areas, including governance and administration of the National Health Insurance Scheme, financing mechanisms and resource allocation, provider accreditation and contracting, ICT architecture, and the design and evolution of the Benefit Package. NHIMA officers shared insights on implementation successes, digital systems integration, and ongoing improvements aimed at enhancing member experience and provider performance.

The Botswana delegation, led by Acting Director Health Services Dr Oratile Mfokeng-Selei, outlined their own health financing priorities and emphasized their interest in learning from NHIMA's institutional journey as they continued to strengthen their national health insurance structure. Their presentations highlighted some shared goals between the two countries, reinforcing the value of regional collaboration in building resilient health systems.

The visit concluded with a tour of the NHIMA offices for a first-hand experience of the membership and benefits and claims process implemented by the Authority.

The meeting consisted of Botswana Ministry of Health representatives, a representative from the World Bank, NHIMA Director General, NHIMA Executive Committee and senior management.



NHIMA Director General Dr. Michael Njapau PhD poses with the Acting Director Health Insurance Services Dr. Oratile Mfokeng-Selei of Botswana Ministry of Health for a photo.



Senior NHIMA Management & Staff pose for a photo with the Botswana Ministry of Health delegation



Benchmarking activities in progress



NHIMA staff presenting their roles to the Botswana Ministry of Health delegation

NHIMA Hosts Nigeria's NHIA

By Kampeka Hansaali

The National Health Insurance Authority (NHIA) of Nigeria completed a three-day benchmarking visit to Zambia at the National Health Insurance Management Authority (NHIMA) aimed at learning from Zambia's experience in social protection for its vulnerable population and the Ministry of Health's collaboration with the Global Fund to fight AIDS, Tuberculosis and Malaria.

The visit also focused on learning NHIMA's operational systems, contribution collection and pooling, member registration, healthcare provider payment mechanisms, fund sustainability and use of data & digital systems.

The exercise included a courtesy call to the Ministry of Health, the World Health Organization Country Office in Zambia, the Country Coordinating Mechanism for the Global Fund in Zambia and a visit to the National Heart Hospital which is a NHIMA accredited facility.

The tour was an opportunity for both Authorities to share best practices for health insurance design, and implementation. To NHIMA, the visit served as a vote of confidence and a chance to reflect on areas for improvement while learning from Nigeria's health reform journey, with both parties agreeing that there is room for more collaboration, cooperation and partnerships between the two parties and African governments at large.

The visit underscores NHIMA's growing stature as a centre of excellence in health insurance management and reaffirms the Authority's dedication to delivering sustainable and inclusive health coverage for Zambia.

The NHIMA delegation consisted of heads of all departments for a comprehensive explanation of NHIMA's entire operation while the Nigerian delegation comprised of NHIA Director Planning, Research and Statistics Dr. Kurfi Abubakar and senior delegates from the NHIA Nigeria as well as representatives from the World Health Organization and Global Fund.



NHIMA Senior management with the NHIA Nigeria delegation



NHIMA Senior management with the NHIA Nigeria delegation conducting benchmarking activities



NHIA Nigeria delegation benchmarking at the National Hearts Hospital



NHIMA Director Research, Strategy & Planning presenting about the National Health Insurance Scheme (NHIS)



NHIMA and Ecobank Enhance NHIMA Contribution Methods.

By King Syacika & Kampeka Hansaali

The National Health Insurance Management Authority (NHIMA) and Ecobank launched a Payment Platform which would enable employers and individuals to make contributions to the Scheme with convenience and efficiency.

The collaboration was made in the attempt to ease modes of payment and make it more convenient for companies and individuals to remain compliant and maintain continued access to insured quality healthcare services.

Speaking at the event, NHIMA Director General Dr. Michael Njapau said the occasion was a reaffirmation of the shared commitment to serve the people of Zambia efficiently and that the vehicle would drive the Universal Health Coverage agenda while achieving a more inclusive, digital future for health service delivery.

He expressed delight at the opportunity to collaborate with another major commercial bank with the aim of simplifying processes such as payment procedures for members on the Scheme.

“We are therefore glad today to add another financial institution to our payment platform by joining hands with Ecobank to leverage our Authority’s digital platforms capabilities,” he said.

He stated that the new payment platform would serve as a reliable, convenient and secure gateway for contributions to be made and collected.

“It simplifies the payment process for our members, more so

employers to submit returns and pay contributions conveniently, consequently easing the premium collection process for NHIMA,” he said.

The payment platform aimed at improving accessibility to NHIMA services by eliminating geographic and logistical barriers, to enhance transparency and traceability of funds, and to promote timely contributions.

He thanked the Ecobank leadership for the collaboration and dedication in making the initiative possible.

“This partnership demonstrates how the public and private sectors can come together to deliver real, meaningful impact for our citizens,” he said.

Also in attendance at the event was Ecobank Managing Director Aina Moore who mentioned that NHIMA’s effectiveness relied on a seamless financial system that facilitates resourceful contribution collection and management.

“Thus the importance of this collaboration, where NHIMA has the service that we need for our healthcare, they need a partnership with the financial sector to be able to facilitate and enhance this collection,” she said.

With digital banking solutions at the forefront of financial innovation, this partnership would transform the way Zambians interact with healthcare financing.

She added that Ecobank takes pride in offering a solution to streamline payments, enhance transparency, and improve efficiency, thereby leading to efficient contributions management for

the Scheme.

Ms. Moore also said that the collaboration is largely about simplifying processes and making healthcare contributions easier, ensuring that no one is left behind.

“This launch is about progress. It is about ensuring that every Zambian – whether a worker, entrepreneur, or retiree – can fulfill their healthcare obligations without hassle,” she said. This payment platform known as Omni Plus provides a secure, efficient, and convenient channel through which employers can remit NHIMA contributions and is available across digital and physical channels and therefore, Individuals can also walk into Ecobank branches and agency

outlets to make NHIMA payments.



Promoting a Risk-Aware Culture at NHIMA

By Ireen Wakunyambo

In the rapidly evolving healthcare landscape, effective risk management is critical to the long-term success and sustainability of health insurance firms. As the industry faces increasing complexity and uncertainty, cultivating a proactive, risk-aware culture becomes essential for making informed decisions, enhancing customer satisfaction, and ensuring compliance with ever-changing regulations. This culture not only helps mitigate potential risks but also empowers teams to navigate challenges with confidence and agility. Building such a culture requires more than just a strategic approach, it demands clear communication, intentional leadership, and a constant commitment to continuous improvement at all levels of the organization.

This emphasis on strengthening risk management practices shaped the theme for 2025 second quarter of Risk Management Implementation at the National Health Insurance Management Authority (NHIMA).

To further this vision, NHIMA held a Risk Register Review & Quarter two (2) Risk Assessment Program, which took place from March 24th to 28th, 2025, at Genesis Boutique Hotel in Lusaka Province. The event, which brought together risk champions from all departments at the Authority, was officially opened by NHIMA Head of Audit and Risk Mr. Nchimunya Miyanda.

Speaking during the opening of the event, Mr. Miyanda, underscored the importance of collaboration and proactive risk management in securing the Authority's future.

And speaking at the same event, then NHIMA Senior

Risk Officer Ms. Sarah Mwenya emphasized the importance of cultivating a Risk Aware Culture at NHIMA as she made a presentation on “Promoting a Risk Aware Culture #AddingValue.”

Ms. Mwenya highlighted that risk management was a shared responsibility across the Authority, not confined to a single department. In addition, she encouraged NHIMA members of staff to take ownership of risks within their roles.

“NHIMA can foster a collective sense of responsibility. There is need to establish clear risk ownership across departments and recognize members of staff who actively contribute to risk mitigation. Continuous education plays a critical role in cultivating a risk-aware culture,” she said. She emphasized that NHIMA members of staff should be equipped with the knowledge to assess and manage risks in their daily work through regular professional and capacity building programs and accessible resources to keep them informed about changes in regulations, market dynamics, and emerging risks.

Fostering a risk-aware culture in a health insurance company is not a luxury, it is a critical component of long-term success. By creating an environment where risk management is a shared responsibility, companies can make informed decisions, mitigate potential threats, and enhance operational efficiency. With strong leadership commitment, enhanced capacity, clear communication, and the integration of risk management into daily operations, health insurers can establish a solid foundation that protects their future while building trust with clients and regulators alike.

NHIMA, LEADING HEALTHCARE TRANSFORMATION IN ZAMBIA

By King Syacika & Kampeka Hansaali

The Authority's Journey of Impact

Since its inception in October 2019, the National Health Insurance Management Authority (NHIMA) has inspired a transformation in Zambia's healthcare landscape. With its firm commitment and determination to improving the wellbeing of millions and protecting them from unnecessary financial challenges, NHIMA has not only transformed access to quality healthcare but also solidified its role as a catalyst for economic and social development.

In just six (6) years, NHIMA has emerged as one of the most impactful public health institutions in Zambia. With over 6.4 million Zambians already registered, NHIMA's reach spans an impressive 4.2 million principal members and 2.2 million beneficiaries, representing a significant portion of Zambia's population. This extensive coverage is not just a number but is the foundation and core of a nationwide healthcare reinforcing.

Healthcare Access

NHIMA's achievements are reflected not only in the numbers but in the transformative impact it has had on healthcare accessibility. With over 380 accredited healthcare providers across all 10 provinces of Zambia including public, private, and faith-based hospitals, clinics, pharmacies, and laboratories, NHIMA has built an integrated network that is rewriting how healthcare is delivered.

Before NHIMA, access to essential health services was often fragmented and limited by geographic, financial, and social barriers. Today, through NHIMA's work, Zambians from all walks of life can access comprehensive healthcare ranging from routine checkups to emergency procedures, without facing financial challenges.

Digital Transformation

A key element of NHIMA's success lies in its innovation and dynamic ability to utilize the power of digital transformation. An impressive 99% of claims are now submitted electronically, reducing paperwork, ensuring faster processing times, and creating a more transparent claims system. This digital shift has improved operational efficiency, making the entire process faster, smoother, more reliable and more ecofriendly.

The Authority has also implemented the use of biometric membership cards to enhance identification and access to services for members of the Scheme at accredited facilities. Distribution of the cards commenced in January 2022 and NHIMA has already recorded over 1.29 million biometrics harvested as of May 2026. The membership cards contain a micro-chip which contains information about the principal member and beneficiaries on the account.

Moreover, NHIMA's dedication to innovation is evidenced by its 48-hour turnaround time for pre-authorizations. In a sector where bureaucratic delays can be very damaging, NHIMA's commitment to swift, efficient service has been a gamechanger for those in need of urgent medical attention.

Social Equity and Public Wellbeing

Despite the impressive growth and statistics to show off, NHIMA is about more than just numbers. It is about impact. Over the years, the authority has paid out over 13 million claims, ensuring that members have the necessary support to recover from illness, receive medical treatment, and continue contributing to their communities. The appropriate distribution of these resources is a testament to NHIMA's commitment to improving health outcomes across Zambia, irrespective of social class, location, or economic status.

The 99% resolution rate for complaints (91% of which were resolved within 48hrs) also showcases NHIMA's commitment to listening to its members and improving service delivery. Whether through addressing grievances or simplifying claims, NHIMA places great importance on the voices of its members.



Economic and Societal Impact

The ripple effects of NHIMA's work extend far beyond the health sector. By improving access to quality healthcare and reducing the financial burden on Zambians, NHIMA is boosting the productivity of the workforce. Employees are able to remain healthier, take fewer sick days, and focus on their careers without the constant fear of medical debt.

NHIMA's efforts contribute significantly to the economic resilience of Zambia. The improved health of the population directly translates to a stronger, more productive labour force, which in turn accelerates national growth.

Additionally, NHIMA's broad reach has played a pivotal role in driving innovation within the Zambian healthcare sector. Healthcare providers are continuously improving their services to meet NHIMA's standards, ensuring that both public and private institutions rise to meet the growing demand for quality, efficient healthcare.

Sustainable Health for a Sustainable Future

As NHIMA continues to expand its reach and deepen its impact, the organization's vision for the future is clear: to achieve Universal Health Coverage in Zambia. This bold vision will not only improve lives but also lay the groundwork for a more prosperous, equitable, and healthy Zambia.

From registering millions of Zambians to transforming the nation's healthcare infrastructure, NHIMA's legacy is already being engraved into Zambia's history. Through a strong belief in integrity, solidarity, equity, client-focus, universality, reliability and excellence, the Authority has shown that when people come together to invest in health, they build a stronger, more resilient future for themselves, for their children, and for generations to come.

A new era for healthcare in Zambia has arrived, and NHIMA is leading the charge toward a healthier, more prosperous future for all.

NHIMA DG encourages Pharmacies to apply for Accreditation

By Kampeka Hansaali

The National Health Insurance Management Authority (NHIMA) Director General (DG) Dr. Michael Njapau has encouraged private pharmacies to apply for NHIMA accreditation.

Dr. Njapau said this when he visited Mongu District Hospital and Lewanika General Hospital in Mongu District, Western Province, where he sought to gain understanding of challenges faced by the accredited hospitals in the district and to discuss ways of mitigating them.

"Pharmacies are open to apply for NHIMA accreditation, the onus is not on the Authority to source for pharmacies in Western Province and any part of the country to be accredited. Let me emphasize that NHIMA's ideal is to capacitate public hospitals well, so that patients are not referred from facility to facility," Dr. Njapau said.

There has been a wide concern by citizens in Western Province regarding the lack of NHIMA accredited pharmacies in that part of the country. This situation has made it a challenge for National Health Insurance Scheme (NHIS) members to access insured medical drugs in the province forcing them to access drugs by paying cash at the point of need.

Dr. Njapau also assured the two (2) hospital management teams that NHIMA would work with the accredited

hospitals in the province and the rest of the country to find methods of enhancing patient experience and strengthening the Authority's services in the province. He said this responding to concerns raised by the hospital management, which included low drug stocks, limited infrastructure, no accredited pharmacy in the province, lack of a bus for referrals and lack of backup solar power.

He also pointed out that there was a team of NHIMA officers in the province conducting mass registration of Social Cash Transfer Beneficiaries to the NHIS who would be sponsored by the government and international organisations.

The Director General was accompanied by his Director of Research, Planning & Strategy Mr. Herryman Moono and a team of officers from the Authority. The team also paid a courtesy call to the Provincial Permanent Secretary's office, Provincial Health Office and the Town Clerk's office.



PHOTO FOCUS



Republican Vice President of Zambia Ms. Mutale Nalumango visiting the NHIMA stand at the CAPAH EXPO in Watopa, North-Western Province.



Former Minister of Health Dr. Elijah Muchima at the NHIMA Pilot Project Launch in Mwinilunga District, North-Western Province.



The National Health Insurance Authority (NHIA) Nigeria Delegation and NHIMA Senior management with former Minister of Health Dr. Elijah Muchima.



NHIMA Senior management with the FGFJ's Diet Task Force with support of the Global Fund



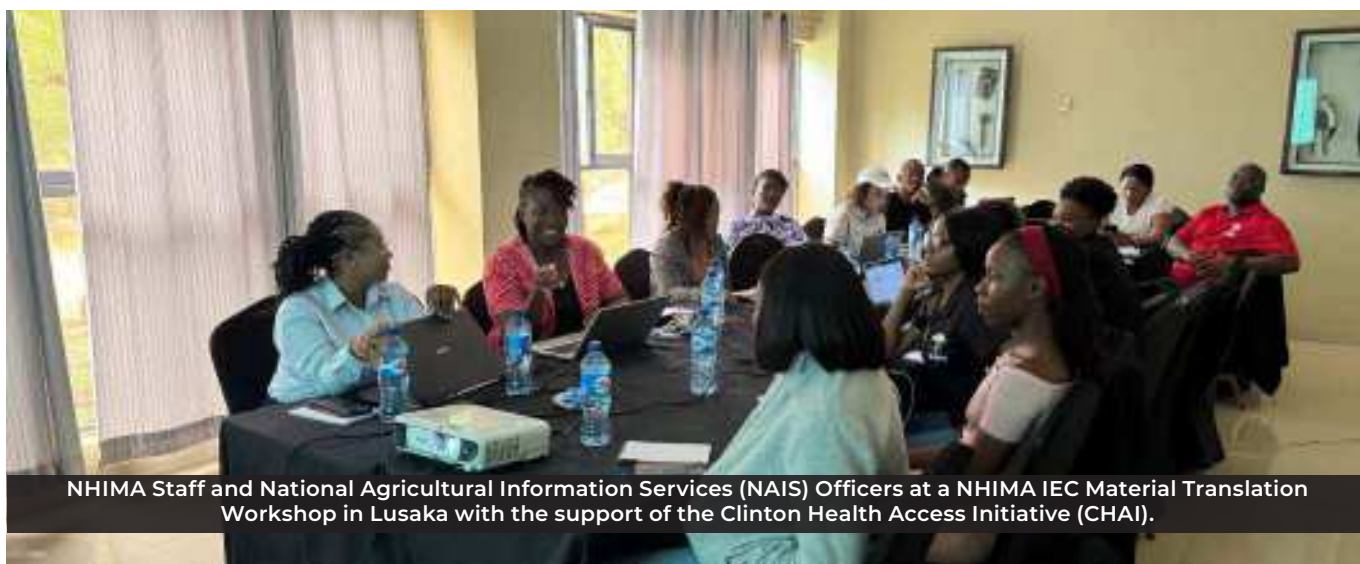
NHIMA Director General Dr. Michael Njapau PhD poses with the Botswana MOH Acting Director Health Insurance Services Dr. Oratile Mfokeng-Selei for a photo.



Ministry of Information and Media Permanent Secretary Mr. Thabo Kawana with NHIMA Head Public Relations Mr. King Syacika during a courtesy call.



NHIMA Director General Dr. Michael Njapau & EcoBank Managing Director Ms. Aina Moore at the EcoBank NHIMA MoU Signing Ceremony at the NHIMA head office.



NHIMA Staff and National Agricultural Information Services (NAIS) Officers at a NHIMA IEC Material Translation Workshop in Lusaka with the support of the Clinton Health Access Initiative (CHAI).



NHIMA Director General Dr. Michael Njapau (Right) & Head Public Relations Mr. King Syacika (Left) at Hot FM Head offices during a media engagement.



NHIMA Director General Dr. Michael Njapau (Left) & NHIA Director Planning, Research and Statistics Dr. Kurfi Abubakar (Right) during the knowledge exchange visit.



NHIMA Management appears before National Assembly of Zambia Parliamentary Committee on Health, Community Development and Social Services.



Former Minister of Health Dr. Elijah Muchima (right) at a Cabinet Memo Review meeting in Ndola.



Former Minister of Health Dr. Elijah Muchima (second from left) with NHIMA staff at the national World Cancer Day Commemoration



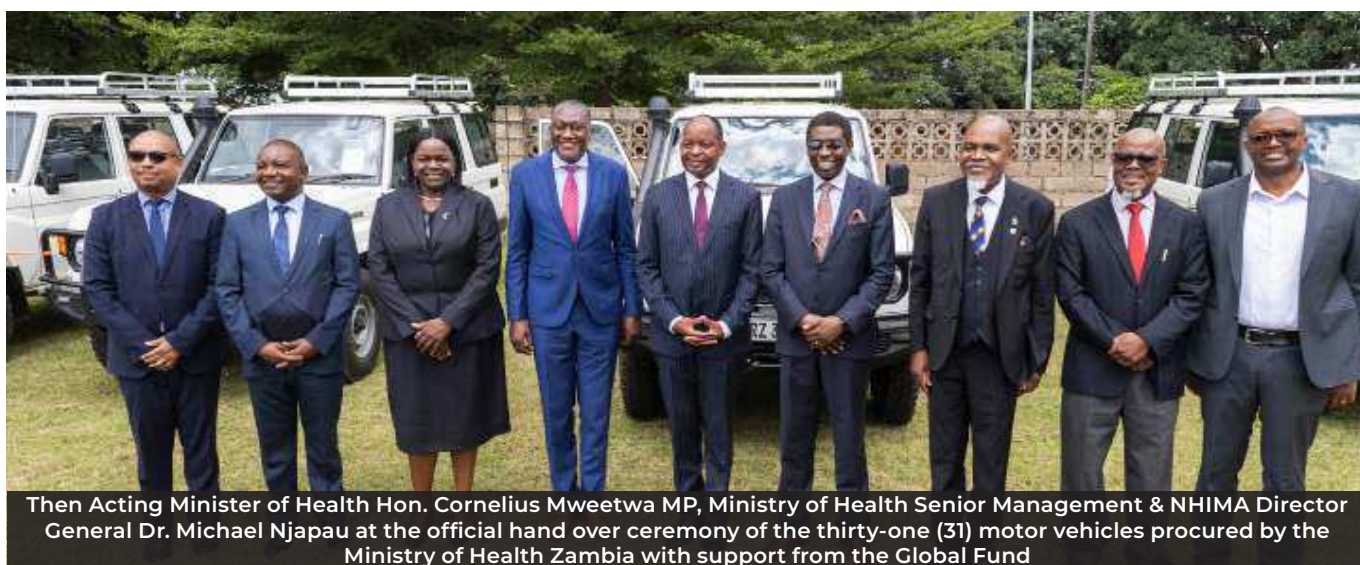
NHIMA staff marching at the International Labour Day Commemoration graced by Republican President of Zambia Hakainde Hichilema in Chinsali, Muchinga Province.



NHIMA Director Information, Communication & Technology Mr. James Kalengo during a media engagement at Breeze FM during the N'cwala Ceremony.



Chief Munokalya Mupotola IV Siloka III Mukuni of the Toka-Leya people (left) hosts NHIMA Director General Dr. Michael Njapau PhD (right) on a courtesy visit.



Then Acting Minister of Health Hon. Cornelius Mweetwa MP, Ministry of Health Senior Management & NHIMA Director General Dr. Michael Njapau at the official hand over ceremony of the thirty-one (31) motor vehicles procured by the Ministry of Health Zambia with support from the Global Fund



NHIMA Manager Case Management Dr. Charles Sakulanda at the launch of the NHIMA Block at Senanga General Hospital



Western Province Permanent Secretary Mr Simomo Akapelwa commissions the newly refurbished NHIMA unit at Senanga General Hospital.



NHIMA Director General Dr. Michael Njapau (Third from the Right) & NHIMA staff at the Zambia Agricultural and Commercial Show (ZACS)



Ministry of Commerce, Trade & Industry Director Domestic Trade and Commerce, Ms. Margaret Chikuba (left) with the high table delegation including the NHIMA Head Public relations Mr. King Syacika at the World Consumer Day Commemorations



NHIMA Board Chairperson Mr. Geoffrey Sakulanda (Right) at the NHIMA Board Induction



Newly unveiled NHIMA Board of Directors with NHIMA Senior Management at the NHIMA Board Induction

NHIMA EXTENDS HEALTH COVERAGE TO THE POOR AND VULNERABLE

By Herryman Moono & Mabvuto Sinkala

At the heart of an inclusive social insurance system lies a simple but powerful principle: health protection must reach those who need it most. It then follows that poverty, gender, disability or geography should never determine who gets access to healthcare. For NHIMA, this has meant moving deliberately beyond targeting formal and informal sectors employment but to embrace the poor and vulnerable households that have for a long time faced a double burden of higher exposure to illnesses and the least ability to pay for healthcare. Through targeted reforms and partnerships, NHIMA is currently rewriting this narrative by placing equity, dignity and access at the center of national health policy.

Coverage that Translates into Real Access

In pursuit of universal health coverage and the principle of leaving no one behind, the government of Zambia, through NHIMA and with support from international stakeholders, has been mobilizing resources to extend NHIS coverage to the poor and vulnerable, as mandated by the National Health Insurance Act. This initiative ensures that lack of income does not translate into exclusion from insured healthcare services. To-date, NHIMA has been able to register over 215,000 members across over 61,000 poor and vulnerable households. Remarkably, this has been achieved across 32 districts covering all 10 provinces of the country. These registered members are entitled to the same comprehensive health services offered under the NHIMA benefit package just like all other members. This expansion is anchored in the deliberate integration of the NHIS with government's Social Cash Transfer (SCT) programme, which already identifies households facing extreme poverty and social vulnerability. By extending access to healthcare services, NHIMA is thus improving health-seeking behavior among the marginalized groups, resulting in overall improved population health.

Women at the Center of the Gains

One of the most powerful outcomes of this initiative has been its impact on women. Women account for 71% of all registered households, reflecting both the disproportionate vulnerability faced by women and NHIS strong gender-responsive targeting. Female-

headed households, disabled women and women living with chronic illnesses are now accessing healthcare services with dignity and certainty, many for the very first time! Importantly, women who previously postponed or avoided seeking healthcare services due to cost are now increasingly utilizing sexual, reproductive and maternal health services, including family planning, antenatal care, skilled delivery and postnatal services. Access to insured care is not only improving health outcomes but also empowering women to make informed health choices for themselves and their families.

Partnership at the Core of the Initiative

Key to the success of this initiative has been strong government ownership and coordination across key ministries and institutions. NHIMA has worked closely with the Ministry of Health (MoH), the Ministry of Labour and Social Security (MLSS) and the Ministry of Community Development and Social Services (MCDSS) to plan and implement this initiative both at national and district levels. This approach has been reinforced at the community level through the active involvement of traditional leadership whose endorsement and mobilization have been instrumental in building trust, facilitating district-level sensitization and encouraging enrollment among hard-to-reach poor households. Innovations such as on-the-spot NHIS card issuance have further ensured that registration immediately



NHIMA Staff registering social cash transfer beneficiaries on the scheme

translates into access, reducing delays and strengthening beneficiary confidence in the Scheme

A Blueprint for Inclusive Universal Health Coverage

The success achieved so far under this initiative has attracted wide attention, with stakeholders from beyond Zambia's borders drawing lessons from Zambia's experience thus positioning NHIMA as an emerging international center of excellence in inclusive health financing. The initiative has powerfully demonstrated that universal health coverage is not achieved through coverage numbers alone, but through the deliberate and systematic inclusion of those most at risk

of being left behind. By aligning social protection systems, leveraging strategic global partnerships and placing women and vulnerable groups firmly at the centre of policy and implementation, NHIMA is steadily establishing itself as a credible and scalable model for inclusive and sustainable health financing. Zambia's journey is a proof that universal health coverage is not merely an aspiration but a conscious policy choice, backed by leadership, collaboration and measurable results that place people first. Indeed, this is what it truly means to leave absolutely no one behind!



SENANGA GENERAL HOSPITAL LAUNCHES NEWLY REFURBISHED NHIMA SERVICE BLOCK

By Kampeka Hansaali

Healthcare service delivery in Western Province received a major boost following the official commissioning of a newly refurbished hospital block at Senanga General Hospital, renovated using over K1.4 million generated from NHIMA claims payments.

The facility, which would primarily serve NHIMA clients, was officially launched on Monday, 11th May, during a ceremony attended by Western Province Permanent Secretary Mr. Simomo Akapelwa, representatives from the Barotse Royal Establishment (BRE), the Office of the Provincial Health Director, NHIMA

management, and the Senanga District Administration.

Speaking during the event, Mr. Akapelwa commended hospital management for its vision and commitment to improving healthcare access for the people of Senanga and surrounding districts. He praised the institution for completing the project in good time according to schedule and for delivering quality infrastructure that demonstrates value for money, saying that this was the vision that has been repeatedly emphasized by the Republican President.

Representing the NHIMA Director General, Dr. Michael Njapau, NHIMA Case Management Manager, Dr. Charles Sakulanda described the development as a clear demonstration of NHIMA's broader vision for accredited healthcare facilities across the country. He noted that NHIMA aims to see claims payments translated into meaningful improvements in healthcare infrastructure and service delivery, including within public health institutions.

Dr. Sakulanda further encouraged other healthcare facilities to emulate the example set by Senanga General Hospital by reinvesting NHIMA funds into projects that improve healthcare access, patient experience, and overall service quality for communities.

The refurbished block includes a boardroom, registry, triage room, pharmacy, observation rooms, consultation rooms for doctors, treatment rooms, mother and child health rooms, toilets, showers, and high-speed internet connectivity. The facility was equipped with new furniture and equipment, including beds, televisions, refrigerators, air conditioners, backup power, benches, chairs, and tables.

The project stands as a significant milestone in demonstrating how NHIMA funds can directly contribute to strengthening public healthcare infrastructure and improving access to quality healthcare services for Zambians.



Western Province Permanent Secretary Simomo Akapelwa, representatives from the Barotse Royal Establishment (BRE), the Office of the Provincial Health Director, NHIMA management, and the Senanga District Administration at the launch of the NHIMA block at Senanga General Hospital.



NHIMA OBSERVES LABOUR DAY 2026, UNDERSCORES ROLE OF HEALTH INSURANCE FOR WORKERS

By Kampeka Hansaali

The National Health Insurance Management Authority (NHIMA) proudly joined the Nation and the Global Community in commemorating the 2026 International Labour Day in Chinsali district of Muchinga Province, where the national celebrations were officially graced by the Zambia Republican President Hakainde Hichilema.

This year's celebrations were held under the theme: "Securing Zambia's Future of Work: Protecting Jobs, Skills and Pensions for Decent Work for All."

The NHIMA team in Chinsali actively participated in the march past and engagements, standing in solidarity with workers across the country to champion access to insured quality healthcare for all, as decent work includes decent health cover.

The Authority through its Public Relations team, extended outreach efforts by featuring on two (2) special NHIMA radio programmes on Radio Delight kwitonta and Muchinga Radio, where they engaged listeners and shared key information on the Scheme.

In Lusaka, NHIMA also joined the Labour Day commemorations graced by the Republican Vice President, Her honor Mrs W.K Mutale Nalumango. The team participated in the march past and set up an information desk to engage and onboard members of the public.

As a pillar of social security, NHIMA remains crucial to the wellbeing of Zambia's labour force. By providing access to affordable healthcare, the Authority ensures that workers stay healthy, productive, and free from the burden of high medical costs. In doing so, NHIMA contributes directly to national development by supporting citizens to work with dignity and peace of mind.

The Authority also proudly celebrated its employees who were recognised with awards in line with the Authority's core values acronym as ISECURE; I- Integrity, S- Solidarity, E- Excellence, C- Client Focus, U- Universality, R- Reliability and E- Equity.

NHIMA stands firmly with the workers of Zambia and remains committed to delivering insured quality services that promote healthy, secure, and financially stable lives for all.



MEMBERSHIP AND CONTRIBUTIONS BUSINESS RULES

- » Contributions can be made in any frequency but shall be accounted for on a monthly count.
- » Employers can make contributions via automated methods (SmartPay).
- » Self-employed members can pay via USSD or Web-Based options.
- » Lapse Rules – A policy lapse is when benefits are suspended (policy lapses) and a policy shall lapse after 4 months of missed contributions.
- » In the informal sector, the policy shall become active upon payment of all arrears and serving of a waiting period of 2 months from the date of payment.
- » In the formal sector, the policy shall become activated once a payment is made in the last 30 days.
- » Members above the age of sixty-five (65) years are exempt from making contributions as per Act.
- » Buyback shall not be permitted on the scheme.
- » Death of a Principal member – The account shall remain open until the policy lapses. Where the account is already in lapse status, the account shall be closed immediately.
- » The Authority shall levy contributions on income for Members registered as a retiree who are less than sixty-five (65) years and are in active employment.
- » Access to health care services is after 4 consecutive monthly payments for newly registered members.
- » All foreign nationals shall provide relevant immigration permits that grants their stay in the country.
- » Members shall be categorised based on their payment status as follows.
 - » Active; one that can access services (Paid up).
 - » • Lapse; member with suspended policy benefits (Missed four (4) recent contributions).
 - » • Inactive; member with suspended policy benefits (Missed twelve (12) recent contributions including lapsed period).
 - » • Prospecting: member that has registered but has not made any contribution.
- » Where an employer is not in operation i.e. not in business and there is no one employed, the account shall be suspended for the duration of no operation.
- » All requests for membership details including but not limited to claiming patterns and payment patterns shall be made by the principal member. Should the Principal member be incapacitated, the information shall only be released to a legal representative.

MEMBERSHIP

- » A Principal member and up to six (6) beneficiaries are eligible for cover.
- » A member who chooses to register a spouse as a beneficiary shall only register one legal spouse.
- » A dependent who attains the age of eighteen (18) years shall be required to register as a member within 4 months of their turning 18 years. If the dependent does not register within four (4) months of turning eighteen (18) years, they shall be treated as a new registration and hence subjected to four (4) months of waiting period.
- » People living with mental and physical disabilities shall be registered under the exempt category if they meet the following conditions.
- » Registered member of Zambia Agency for Persons with Disability (ZAPD).
- » A medical record from a qualified and licensed medical practitioner certifying the disability and their inability to work.
- » Indigents shall be registered under the exempt category if they are Identified and registered by the Ministry responsible for social welfare.
- » A principal member who is registered as a retiree shall be allowed to register only one legal spouse.
- » A member who is exempt (except the poor and vulnerable) as prescribed by SI 63 of 2019 shall be allowed to register their spouse as their only beneficiary.
- » Membership eligibility is limited to citizens, established residents and any other persons as may be prescribed by the Minister.



NHIMA Manager ICT Mr. Jonathan Phiri presenting at the International Social Security Association (ISSA), Customer-Centric digital transformation-A Service delivery focus workshop

NHIMA SHARES INSIGHTS ON CUSTOMER CENTRIC DIGITAL TRANSFORMATION WITH ISSA MEMBERS

By King Syacika

The International Social Security Association (ISSA), Customer-Centric digital transformation-A Service delivery focus workshop in Victoria Falls, Zimbabwe was organized by the ISSA Southern Africa Liaison Office and hosted by the National Social Security Authority of Zimbabwe (NSSA).

The workshop brought together institutions across the Southern African region to exchange experiences and co-develop solutions that would enhance digital transformation efforts, modernize operations, and ensure customers remained at the centre of the institution's digital journey.

The objective of the workshop was to make sure that participants tapped into the expertise of ISSA and its member organizations to build institutional capacity for a rapidly evolving digital environment.

ISSA Workshops provide members with practical, collaborative problem-solving opportunities focused on the digital and operational challenges facing social security administrations centered on a specific transformation challenge.

The National Health Insurance Management Authority (NHIMA) was one of the Institutions in attendance and had an opportunity to share insights into its digital transformation journey. The Authority was represented by the Head of Public Relations Mr. King Syacika, ICT- Manager Mr. Jonathan Phiri and the Senior Officer-Quality Assurance & Accreditation Mr. Stephen Phiri.

Delivering NHIMA's presentation, ICT-Manager Mr. Phiri, highlighted the Authority's key milestones, innovations, and successes achieved and demonstrated the Authority's commitment to leveraging technology to enhance service delivery and improve member experience.

Mr. Phiri highlighted the Authority's Digital Transformation Status in line with ISSA's Service Quality perspective among them digital by design approach, multi-channel service delivery, efficient claims

management, identity and data integrity.

He further highlighted the Authority's key Customer Centric challenges aligned to ISSA guidelines among them understanding member needs, participation and co-creation, change management and adoption.

He concluded the presentation by highlighting priority process and immediate ISSA aligned actions among them priority process overview, customer experience enhancement, data driven service monitoring, interoperability and change management.



The advertisement features the NHIMA logo in the top left corner, which includes a blue umbrella icon and the text 'NHIMA' and 'Lifeline for the Poor'. The main text on the right reads 'Did You Know?' in large blue letters, followed by 'It is mandatory for all registered employers to use the SmartPay payment platform.' in bold blue text. In the foreground, a laptop displays the NHIMA SmartPay website, which has a blue background and a white form. The laptop is on a wooden desk with some papers and a small potted plant. In the bottom right corner, there is a green box with the text '8000 Your Toll Free Lifeline' and 'By NHIMA Regulator'.



NHIMA Director General Dr. Michael Njapau (Third from the Right) & NHIMA staff at the Zambia Agricultural and Commercial Show (ZACS)

STRENGTHENING NHIMA'S PRESENCE THROUGH NATIONAL COMMERCIAL SHOWS

By Joseph Lusumpa

The Zambia Agricultural and Commercial Show and the Zambia International Trade Fair remain two of the most significant platforms for engagement, innovation, and national visibility in Zambia. For the National Health Insurance Management Authority (NHIMA), participation in these events is not merely ceremonial, it is strategic.

These shows bring together thousands of stakeholders, including government institutions, private sector players, development partners, and members of the public from across the country. They provide a unique opportunity for NHIMA to directly engage with citizens, educate communities about the National Health Insurance Scheme (NHIS), and reinforce its commitment to ensuring access to quality healthcare for all.

Why these Shows Matter

The Zambia Agricultural and Commercial Show and the Zambia International Trade Fair are powerful platforms for national dialogue and public engagement. They create space for institutions like NHIMA to:

- Showcase services and innovations
- Interact directly with both formal and

informal sector participants

- Address public concerns and misconceptions in real time
- Promote registration and compliance under the NHIS
- Collect biometric data for the members.

For many citizens, these events serve as their first point of direct interaction with NHIMA, making them critical touchpoints for awareness and trust-building.

Impact on the NHIMA Brand

Over the years, NHIMA's presence at these shows has significantly strengthened its brand visibility and public perception. Through interactive exhibitions, branded engagement spaces, and on-the-ground sensitization, NHIMA has been able to position itself as:

- A reliable and accessible institution
- A key player in Zambia's healthcare system
- A people-centered organization focused on service delivery

Participation in these shows has also enabled NHIMA to humanize its services moving beyond policy and systems to real conversations with the people it serves.

The Journey So Far

NHIMA's journey at these commercial shows has evolved over time. From modest exhibition setups in the early years to more structured and interactive engagement platforms, the Authority has continuously improved how it connects with the public.

Today, NHIMA is focused on delivering more engaging, informative, and technology-driven experiences at these events. This includes the use



The Zambia Agriculture and Commercial Show NHIMA Stand



NHIMA Staff attending to visitors at the NHIMA stand at ZACS

of digital tools, improved branding, and targeted messaging that resonates with diverse audiences, including those in the informal sector.

The Authority has also strengthened collaboration across departments to ensure that participation in these shows is not only visible but impactful, translating into increased awareness, improved understanding of the Scheme, and greater public confidence.

Looking Ahead

As NHIMA continues to grow and expand its reach, participation in national platforms such as the Zambia Agricultural & Commercial Show and the Zambia International Trade Fair will remain a key pillar of its communication and outreach strategy.

These platforms will continue to play an essential role in bridging the gap between NHIMA and the communities it serves, ensuring that every Zambian understands the value of health insurance and has the opportunity to benefit from it.



His Worship the Mayor of Ndola, Mr. Jones Kalyati & the NHIMA Management at the ZITF NHIMA Stand



NHIMA Head Public Relations Mr. King Syacika presenting to the ZITF Judges at the ZITF Stand



NHIMA Staff attending to visitors at the NHIMA stand at ZITF



NHIMA Staff at the NHIMA stand at ZITF



NHIMA Director General Dr. Michael Njapau (left) & NHIMA Head Public Relations presenting a giveaway gift at the Zambia International trade Fair (ZITF)

1. **Head Office,**
KK Mall, Stand NO. 27396,
Public Service Pensions Fund
Building, Alick Nkhata Road
Lusaka
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
Chinsali
8. **Central Provincial Office,**
Mukuni House,
First floor, Kabwe
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,
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Let's keep in touch

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