

National Health Insurance Scheme

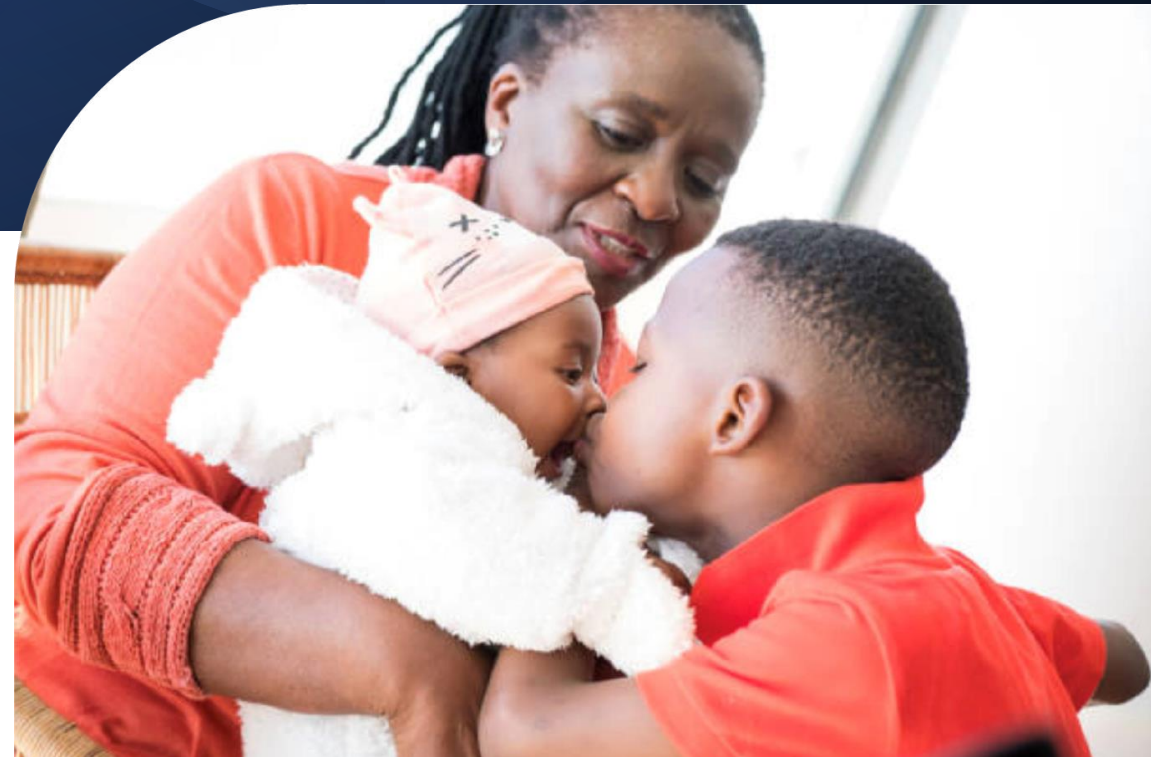
Zambia Institute of Human Resource 26th Convention

Employee Experience in a Digital World . Create . Drive . Rejuvenate

Presented by

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Avani Hotel

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What is the National Health Insurance (NHI) Scheme?

- *The NHI scheme* was established by the enactment of NHI Act No.2 of 2018 and supported by SI 63 of 2019.
- NHI is a risk mitigation mechanism by which the insured is protected against financial catastrophe resulting from medical expenses.
- NHI is a health financing system that pools funds to provide access to insured Quality health services for all members of NHI (Citizens and Established residents)

Who is Eligible to become a member ?

- All Zambians and established residents are eligible to register and benefit from the insurance scheme provided they are above 18 years.
- Members aged 65 yrs of age and above, Indigent and disabled are exempt from contributing but can be registered to the scheme.
- Citizens below 18 years are exempt from paying but need to be registered as beneficiaries. A Beneficiary is not restricted to your children.



EMPLOYEE BENEFICIARY REGISTRATION

Don't let your beneficiaries get left behind, come to the nhima desk and Register your five (5) beneficiaries and spouse.

Remember to come with your Marriage certificate, NRC and the date of births of your Beneficiaries.

Retiree
Your Toll Free Lifeline
8000
NHIMA
Leaving No One Behind

The banner features a top section with a family of four (a man, a woman, and two children) smiling in a field. Below this is a dark blue section with white text. The bottom section shows a registration desk with staff members and a man in a suit. A logo for NHIMA is in the top left corner.

What is in the benefits Package ?



- Requirement for Benefits Package outlined in Part III of NHI ACT No 2 of 2018 and Section 10 of SI 63 of 2019
- Guide as to beneficiaries' entitlements under the NHIS
- Guide the implementation of the claims process and to create standards of operation between NHIMA and healthcare providers (HCPs)
- Describes the scope, purpose and structure of the NHIS tariff

1. Covers primary, secondary and Tertiary services
2. Services are Portable across the country in all accredited facilities to members and the registered beneficiaries
3. Services are provided in a cashless manner
4. Accredited facilities claim from NHIMA
5. Cover Pre-existing conditions
6. Limitless access to Benefits
7. Covers High Cost services and Dedicated NHIMA wards

Employee Experience with NHIMA Digital Channels



DEAR EMPLOYER, DID YOU KNOW THAT IT'S MANDATORY TO REGISTER YOUR EMPLOYEES WITH NHIMA?



Ensure to register your employees within 30 days of employment. Investing in your employees' health is investing in the success of your business.



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Certificate of Compliance

Certificate Number: 9202399072588
Date: 16 October, 2023

NHIMA

SMART PAY

National Health Insurance Scheme
www.nhima.co.zm

Zambia's National Health Strategy has clearly articulated the ambition to meet SDG 2030 Goal 3.8 (achieving Universal Health Coverage) and digital health is essential to meet that life-changing target

- ❑ NHIMA has invested in a number of systems to be able to manage the scheme these being
 - ✓ Enhima for client member management
 - ✓ Tukana for Claims management which enables us to make payments
 - ✓ biometric system for the member card for easy identification and prevention of fraud



How to cope with the Challenges

- Please use a Reliable internet connection
- update your administrator details with NHIMA so that the institution does not experience log in challenges
- The system now automatically times out after 10 seconds hence you getting an oops something went wrong error
- Always update your employees records to avoid them being turned back.
- Always use the downloaded Generic sample file as the old one will not work if you use the old one the ID number changes to from numeric to scientific format and the member information might get swapped
- Information on the return file always has to correspond with the information on the system
- Always ensure that NRCs and dates of birth in the system match on the payroll
- Always clean you employees list for new and exiting staff on a monthly basis
- Paying into a NHIMA bank account without the return is not enough
- Always encourage scheme members to register their beneficiaries





How are Premiums Calculated ?

SNo	Category	Payment Mechanism	Rate	Frequency	Deadline
1	Employee	Payroll Based	1% of Basic Salary	Monthly	10 th of the following month
2	Employer	Payroll Based	1% of Basic Salary	Monthly	10 th of the following month
3	Self-Employed	Direct Payment into designated account	Subject to income assessment tool	Monthly	10 th of the following month

*No cash payments shall be received by the Authority



Payment Channels

Manual Channel (Undesirable)	Automated Channel/Smart Pay (Desirable)
Upload return	Upload return
Select return to pay for	Select return to pay for
Generate PRN/NPIN	Select your bank or (Mobile money)
Make a transfer to INDO Bank	System reroutes to online banking
Upload POP	Make/ Authorise payment
Finance review POP	enhima gets updated automatically
Payment recieved/ declined	Return updated from active to complete
Return updated from active to complete	No manual intervention required





Available payment platforms

ZANACO	AIRTEL MONEY
STANBIC	MTN MONEY
FNB	ZAMTEL MONEY
INDO (Collection Account)	KONSE KONSE
ACCESS	
INVESTRUST	
ZICB	
NATSAVE	
ATLAS MARA	
FIRST ALLIANCE	

What are the benefits of Automated Payment Channels?

- No manual intervention required
- Its faster and seamless
- Employer account gets updated in real time
- Member account gets updated in real time
- Zero reconciliation issues
- Saves time and resources
- Happy employees





Thank You!!!

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