



NATIONAL HEALTH INSURANCE FUND

THE CURRENT STATUS OF NHIF & CHF AND PROSPECTS FOR THE COMING 5 YEARS



Presented by the Director General of NHIF at the
Technical Review Meeting
6-8th September, 2010

SUMMARY

- 1. Major decisions and developmental issues- 2009/2010;**
- 2. Status of NHIF & CHF Operations;**
- 3. On-going programs/projects;**
- 4. Contributions of the Fund to the development of MMAM program;**
- 5. Success recorded;**
- 6. Challenges encountered;**
- 7. Plans for the 5 years, foreseeable challenges and the way forward.**

1. MAJOR DECISIONS AND DEVELOPMENTAL ISSUES- 2009/2010;

- Administration, coordination and provisions of technical assistance to CHF;
- Inclusions of the Police, Prisons, Immigrations & fire and Rescues to NHIF;
- Other groups now allowed to join the Fund on request. (retirees of NHIF for life health insurance coverage);
- Investments portfolio extended to other ventures including investments on health and health related project;
- Development of CHF Action plan (2009-2012);
- Development of 2nd NHIF Strategic Plan (2010-2015);
- 2nd Actuarial valuation of the NHIF scheme as of 30th June 2007.

2.STATUS OF NHIF & CHF OPERATIONS.

N	AREA	STATUS/DESCRIPTION	PLANS FOR THE COMING 5 YEARS
1.	COVERAGE	Currently 12.4 % of the total population NHIF= 5.8% ; CHF 6.6%	45% of the total population by 2015
2.	PREMIUM/CONTRIBUTIONS	NHIF = stable and uniform 6% (shared equally by employer and employees) income related. (monthly)	To allow members to add dependants beyond the set limits by contributing a certain percentages.
		CHF = varies, ranges from 5,000/= , 10,000, 15,000 to 30,000 per House hold (annually)	To review and come up with a benchmark rate and collaborate with Councils Health Services Board for expedition.
3	BENEFITS PACKAGE	NHIF - Very comprehensive , portable and offers services after retirement	Ensure the promised package are offered to members
		CHF : Mainly limited to health services at primary levels with few up to District level. not portable outside the Council.	Study and review to provide portable services with the Council and up to Hospital level.

2.STATUS OF NHIF & CHF OPERATIONS.....

NO	AREA	STATUS/DESCRIPTION	PLANSFOR 5 YEARS
4	REIMBURSEMENTS	<p>NHIF (2009/2010) Tsh 20.1 bn/=</p> <ul style="list-style-type: none"> •34.2 % to Government facilities •38.4% FBOs; and •27.3% to the Private 	To undertake cost study at primary health facilities and utilize study findings.
		<p>CHF. 1.08 bn/= to 23 Councils out of 34 applications received. (provider is the collector and provider of services, no claiming systems in place.</p>	<ul style="list-style-type: none"> •To improve quality of matching funds and encourage all Councils to apply and access this support. •Institution of claims system
5	ENHANCEMENT ON THE PACKAGE	<p>NHIF: Benefits package was improved and reimbursement prices were enhanced.</p>	Improvement of the services delivery so that members accessed promised services.
		<p>CHF: currently the package differs from Council to council but mainly include primary health care in nature. Members are supposed to pay for services such as x-ray etc</p>	To come up with minimum packages.

2.STATUS OF NHIF & CHF OPERATIONS.....

NO	AREA	STATUS/DESCRIPTION	PLANSFOR 5 YEARS
6	OPERATIONS OF NHIF/CHF	<p>NHIF: Operate in all Regions and Districts and Services are available in the Mainland and Zanzibar (for Union Government staff residing in Zanzibar).</p>	Extend access to East Africa in case a member is on official duties within the Region.
		<p>CHF:-</p> <ul style="list-style-type: none"> •99 Councils has all the instruments •9 new Councils were sensitized and instruments are at various stages and levels of approval. •38 Dormant Councils •18 TIKA sensitized and 8 yet to be sensitized. 	To ensure all councils operate CHF/TIKA , Boards are active, services are available within the Council and they apply and access matching funds.

3. ON-GOING PROGRAMS/PROJECTS

- **With KfW-** support poor pregnant mothers to access health services 2011-2014 (at designing stage);
- **With GTZ/TGPSH** - PPP on CHF and Health Promotions in **Tanga and Lindi** Regions- 2010-2012 (on going);
- **With Swiss Tropical Institute-** on strengthening CHF in **Dodoma** Region (2011-2021) (preliminaries);
- **Areas Open for Collaborations with Partners**
 - Issues related to development of CHF data base,
 - Advocacy, sensitization & capacity building;
 - Financial Management systems on CHF;
 - Management systems (Registrations, identification & claims or reimbursements
 - Strategies towards Extension of coverage (through SHI);
 - Monitoring and evaluation of the CHF program.

4.CONTRIBUTIONS OF THE FUND TO THE DEVELOPMENT OF MMAM

- a. Production and distributions (500 copies) of Maps/Atlas of **WARD BASED** accredited health facilities. (soft copies available on request);
- b. Supporting **PRIMARY HEALTH FACILITIES** through medical equipment loan and facility improvements program (equipments worth Tsh 1.84 bn/= for 87 facilities and Tsh 906.4 m/= on rehabilitations for 15 facilities)
- c. Education & information Campaign at ward level (**WARD-TO-WARD**)covering 1,332 Wards out of 3,337 as of July 2010.
- d. Development of **WARD LEVEL/FACILITY DATA BASE** on NHIF/CHF & user fees collections and expenditure (on going and open for collaborations)
- e. Partnering with news editors to promote **RURAL HEALTH INSURANCE NEWS AND INFORMATION** (surveys to 15 rural based District Council)

5. SUCCESSES RECORDED- CHF

- Support from the Government and Development partners
- Cooperation with Regional, District and Council Executives in Regions sensitized has been encouraging (making CHF an Agenda);
- Sensitization of the 9 new councils;
- Development of CHF- Action Plan (2009-2012)

6. CHALLENGES

- a. Still low coverage as compared to other countries in the Region (Rwanda 91%, Kenya 21%);
- b. Funding of the CHF Action Plan (2009-2012) Tsh. 21,028,210,000.00 (operations).
 - Tsh 5,840.06 m/= for the 1st Year;
 - Tsh 9,711.12 m/= for the 2nd Year;
 - Tsh 5,477.03 m/= fro the 3rd Year.
- c. Sustainability of matching funds & quality of matching funds.
- d. Availability of reliable data on CHF.

7. THE WAY FORWARD 2010-2015

- Extension of coverage from 10.6% (2010) to 45 % (2015) through NHIF/CHF
- Implementation of the NHIF strategic plan (2010-2015)
- Implementation of CHF comprehensive action plan (2009-2012) sharing and executing in collaborations with stakeholders including DP

THANKING YOU FOR LISTERNING