

National Health Insurance in Zimbabwe

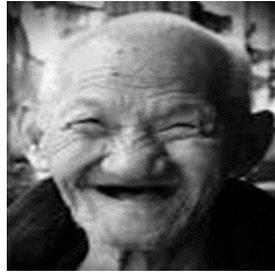
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Overview of the presentation

- ▶ ILO minimum Standards of Social Security
- ▶ Branches of Social Security Covered by NSSA
- ▶ Importance of Health Care
- ▶ Financing Health Care
- ▶ Country Experiences
- ▶ State of Health Care in Zimbabwe
- ▶ NHIS- Lessons for Zimbabwe from other countries
- ▶ Health-care Funding Suggestions- NHIS in Zimbabwe

ILO Minimum standards of Social Security (9 branches): Convention 102 of 1952

- ▶ Access to **medical care**
- ▶ **Sickness**
- ▶ **Unemployment**
- ▶ **Old age benefit**
- ▶ **Employment injury**
- ▶ **Family benefit**
- ▶ **Maternity benefit**
- ▶ **Invalidity benefit**
- ▶ **Survivor's benefit**



Branches covered by NSSA



Old age benefit-(Retirement)



Employment injury



Survivor's benefit



Invalidity benefit

- Zimbabwe still needs to introduce the remaining 5 branches for social security to be fully realised. Health care is amongst the remaining five contingencies yet to be covered.

Importance of Health Care

- ▶ Social Security including health care provision is a fundamental **human right**.
- ▶ **Universal Declaration of Human Rights (1948) Article 25**-everyone has the right to a standard of living adequate for the health and well being of himself and of his family, including food, clothing, housing and medical care
- ▶ **African Charter on Human and Peoples Rights Article 16**- Every individual shall have the right to enjoy the best attainable state of physical and mental health.

Importance of Health Care Cnt'd

- ▶ SDG number 3 focuses on good health and well-being.
- ▶ **SADC code on social security Article 7- Focuses on health.**
 - ❖ **7.1 Member States should: Ensure that adequate health care is available to everyone.**
 - ❖ **7.2 Provide curative, preventative and promotive medical care and should ensure equity in access to health services.**
 - ❖ **7.3 Member States are encouraged to develop and maintain viable public health insurance schemes.**
- ▶ **Social Security Protection Floor (2012)- Talks of social security guarantees that ensure universal access to essential health care (ILO).**

Importance of Health Care Cnt'd

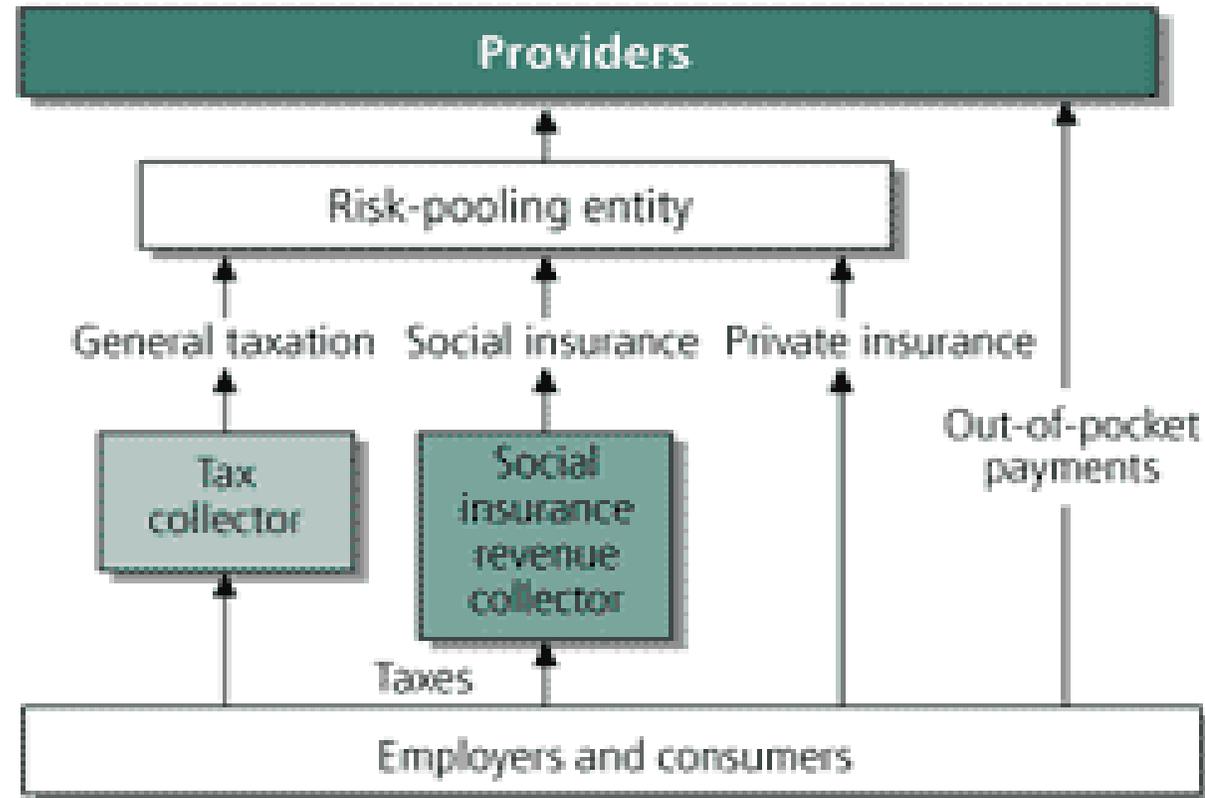
- ▶ **Zimbabwean Constitution-** Chapter 1 subsection 29- Obliges the state to take measures to ensure: the provision of **basic, accessible and adequate** health services throughout Zimbabwe, that no person is refused emergency medical treatment at any health institution and the prevention of the spread of disease
- ▶ **Chapter 4 subsection 76-**Guarantees the reduction of the risk of one failing to earn a living because of poor health. Every citizen and permanent resident **has the right** to have access to **basic health-care services**, including reproductive health-care services. We all have a role to protect this right.

Financing of Health Care

▶ Health Care Financing Alternatives

- ❖ Direct payment for services by patients - out-of-pocket
- ❖ Commercial (private-for-profit) health insurance
- ❖ Govt financing through taxes
- ❖ Social Health Insurance

Fig.1. Type of financing mechanisms



Adapted from: Normand C, Busse R. Social health insurance financing. In: Mossialos E, Dixon A, Figueras I, Kutzin J, editors. *Funding health care: options for Europe*. Buckingham (PA): Open University Press; 2000. p. 59–79.

Countries Experiences

Kenya

- ▶ National Health Insurance Fund (NHIF), established in July 1966
- ▶ Mandatory for all employed persons above 18 years, earning above Kshs. 1000 per month (USD10.00). Self-employed contribute on a voluntary basis.

Coverage

- ▶ The NHIF co-exists with Private Medical Aid schemes. Private Medical Aid Schemes cover the difference in medical costs not catered for under the NHIF.
- ▶ Mandatory for those in formal employment and voluntary for those in the informal sector.
- ▶ Covers the contributor, declared spouse and declared children below 18 or up to 25 years if in full time education. Mentally or physically handicapped are covered for life.

Tanzania

- ▶ The National Health Insurance Fund (NHIF)
- ▶ Established by the Act of Parliament No. 8 of 1999.

Coverage

- ▶ Mandatory for formal sector employees and voluntary for all informal sector workers. NHIF beneficiaries include contributing member, spouse and up to four other dependants.

▶ Financing model

- ▶ Formal sector employees contribute 3 percent of their salary and the employer pays 3% to make it 6%. The amount that one contributes to the Scheme largely depends on the ability to pay.

Ghana

- ▶ National Health Insurance Scheme, established under the National Health Insurance Act of 2003
- ▶ Coverage
- ▶ Spouse and four biological children below the age of 18 years. More dependants attract additional contributions.
- ▶ Financing model
- ▶ A 2.5% health insurance levy added to VAT,
- ▶ Formal sector contributions, 18.5% per month to Social Security and National Insurance Trust (SSNIT) - Mandatory.
- ▶ Employer and employee contribute 13% and 5.5% respectively. SSNIT gives 5% out of the 18.5% to the National Health Insurance Authority for the members Health Insurance.
- ▶ The government also allocates funds to the NHIS from national budget.
- ▶ The scheme also receives donor funding.
- ▶ Coverage of informal sector on voluntary basis

South Africa

- ▶ Currently working on introducing a National Health Insurance Scheme

SCHEME FEATURES

- ▶ **Universal access:** All South Africans will have access to needed health services.
- ▶ **Mandatory prepayment of health care**
- ▶ **Comprehensive Services:** Will cover a comprehensive set of health services that will provide a continuum of care from community outreach, health promotion and prevention to other levels of care.
- ▶ **Financial risk protection:** Will ensure that individuals and households are not deterred from accessing and utilising needed health services.
- ▶ **Single fund:** Will integrate all sources of funding into a unified health financing pool that caters for the needs of the population.

State of Health Care in Zimbabwe...Cont

- ▶ Time for Zimbabwe and Africa to find own solutions to emerging health challenges.
- ▶ Few countries are investing the recommended 15% of national budget towards health (His Excellency, Cde R. G Mugabe officially opening the 67th Edition of the WHO Regional Committee for Africa here in the Vic Falls recently)
- ▶ Donor funding fast disappearing from the scene
- ▶ Yawning health funding gap left.
- ▶ Calls for all stakeholders to put heads together for practical solutions to this funding gap, in order to save lives (Human right)
- ▶ NHIS proffered as one such practical solution

NHIS - Lessons for Zimbabwe from other countries

- ▶ Voluntary coverage of the informal sector (majority of countries studied)
- ▶ Mandatory coverage of the formally employed (All countries studied)
- ▶ Co-existence with private and existing Medical Aid Societies. Members of Medical Aid Societies can also be members of the National Health Insurance Scheme, providing a two tier system which ensures complementarity between social health insurance and private health insurance.
- ▶ National Health Insurance Scheme providing **basic cover** and private health insurance covering **higher level benefits** (Chap 4 of Zim Constitution, access to **basic health-care**, every citizen's right)

Suggestions for Health-care Financing -NHIS in Zimbabwe

- ▶ Member contributions based scheme or general taxation financing or a combination of both are options as found in other countries. Depends on what the country can afford.
- ▶ General taxation financing depends on economic performance and national budget adequacy.
- ▶ Mandatory coverage of the formally employed, with coverage of the informal sector on a voluntary basis is a realistic option.

Update, NHIS in Zimbabwe

- ▶ Scheme principles were approved by Cabinet in 2016
- ▶ Currently at stakeholder consultations and engagement stage
- ▶ It should be everyone's business to protect this human right from a moral point of view, however, the Government has the ultimate responsibility

Thank You



Q & A



Questions
are
guaranteed in
life;
Answers
aren't.

