

NATIONAL HEALTH INSURANCE FUND



ISO 9001:2015 CERTIFIED

ANNUAL REPORT FOR THE FINANCIAL YEAR 2022/23

NHIF-Access to Health Care for All

CORPORATE INFORMATION

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E-mail: info@nhif.or.tz

PARENT MINISTRY

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Afyा Street – Mtumba,
P.O. Box 743,

40478 DODOMA

REGULATOR

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AUDITORS

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National Audit Office of Tanzania,
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BANKERS

CRDB Bank PLC, P.O. Box 268, DAR ES SALAAM	NMB Bank PLC, P.O. Box 9213, DAR ES SALAAM	Azania Bank Ltd, P.O. Box 9271, DAR ES SALAAM
National Bank of Commerce, P.O. Box 1863, DAR ES SALAAM	Tanzania Commercial Bank Ltd, P.O. Box 93000, DAR ES SALAAM	

TAX CONSULTANT

Auditax International,
PPF Tower, 7th Floor,
Garden Avenue/Ohio Street,
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DAR ES SALAAM

PROFILE

National Health Insurance Fund (NHIF) is a Government entity operating under the Ministry of Health. It was established under the National Health Insurance Act, Cap 395 with the main objective of ensuring access to health care services for its beneficiaries. The management of the Fund is vested to the Board of Directors, while the Director General oversees the daily Fund's operations.

Core Functions of the Fund

- i. Members registration;
- ii. Contributions collection;
- iii. Certification of health service providers;
- iv. Reimbursement of claims to certified health service providers;
- v. Investment of excess funds;
- vi. Carrying-out actuarial assessment and valuation of the Fund and
- vii. Provide health insurance education/awareness to the public.

Vision

To be the leading health insurance scheme of choice in the Sub-Saharan Region.

Mission

Dedicated to provide quality health insurance to beneficiaries to access health care services through a wide network of accredited health facilities.

Core Values

Integrity

Accountability

Innovativeness

Courtesy

Promptness

Pro-activeness

CORPORATE OBJECTIVES

- i. HIV/AIDS and NCDs reduced and supportive services enhanced,
- ii. Implementation of National Anti-corruption strategy enhanced and sustained,
- iii. Membership coverage of the Fund expanded,
- iv. Access and quality of services provided improved,
- v. Revenue collection and Fund sustainability enhanced, and
- vi. Institutional capacity enhanced.

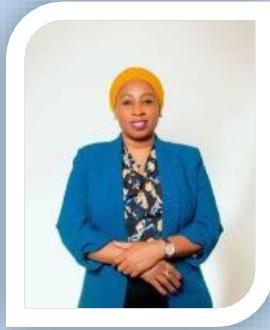
LIST OF ABBREVIATIONS

ADDO	Accredited Drugs Dispensing Outlets
AIDS	Acquired Immunodeficiency Syndrome
CHF	Community Health Fund
Ega	Electronic Government Agency
FY	Financial Year
HIV	Human Immunodeficiency Virus
Hon.	Honorable
ICT	Information and Communication Technology
ID	Identity Card
IT	Information Technology
MEFI	Medical Equipment and Facility Improvement loan
MP	Member of Parliament
NBAA	National Board of Accountants and Auditors
NCDs	Non-communicable Diseases
NHIF	National Health Insurance Fund
NIN	National Identification Number
TZS	Tanzanian Shillings
UHC	Universal Health Coverage
ZHSF	Zanzibar Health Services Fund

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LETTER OF TRANSMITTAL



Hon. Minister, Ummy Mwalimu (MP),
Ministry of Health,
Afya Street – Mtumba,
P.O. Box 743,
40478 DODOMA

RE: THE ANNUAL REPORT OF THE NATIONAL HEALTH INSURANCE FUND FOR THE FINANCIAL YEAR 2022/23

Honourable Minister,

In accordance with Section 30(c) of the National Health Insurance Fund Act, Cap 395 R.E 2015, I humbly submit to you the Annual Report of the Fund for the Financial Year ended 30th June, 2023.

This report comprises the status of the Fund and Audited Financial Statements for the Financial Year 2022/23 as a true and accurate record of our compliance and achievements.

I submit,

A handwritten signature in blue ink, appearing to read "Juma A.M. Muhimbi". It is placed above a horizontal dotted line.

FCPA. Juma A.M. Muhimbi

CHAIRMAN OF THE BOARD OF DIRECTORS

CC:

- Treasury Registrar,
- Permanent Secretary, PMO-LYED, Division of Social Protection,
- The Governor, Bank of Tanzania

CHAIRMAN'S STATEMENT



On behalf of the Board of Directors of National Health Insurance Fund, I am pleased to present the Fund's Annual Report together with the Audited Financial Report for the FY 2022/23.

During the period, the Fund's main achievements include unqualified audit opinion and increased members registration, contributions collection and health service facilities certification. In addition, the Fund has enhanced the use of ICT in identification of its beneficiaries at health service providers to include facial recognition, use of fingerprint and use of National Identification Number (NIN) for identification of registered students at health facilities. The implementation of core functions was in line with the Fund's Five Year Strategic Plan covering the period of 2020/2021-2024/2025.

The achievements were contributed by strong collaboration between the Board of Directors, Fund's Management and staff towards Universal Health Insurance.

The Board is grateful for the support received from the Government, esteemed NHIF beneficiaries and other key stakeholders that contributed to the Fund's performance and achievements.

A handwritten signature in blue ink, appearing to read "Juma A.M. Muhimbi".

FCPA. Juma A.M. Muhimbi

CHAIRMAN OF THE BOARD OF DIRECTORS

BOARD OF DIRECTORS



FCPA. Juma A.M. Muhimbi
Chairman



CPA. Anne C. Mbughuni
Vice Chairperson



Dr. Paul C. Chaote
Member



Violet O. Mordichai
Member



Edward N. Mbanga
Member



CAP. Maganga M. Japhet

Member



Dr. Samwel O. Ogilo

Member



Shaban A. Kabunga

Member



CPA. Aziz H. Kifile

Member



Bernard H. Konga

Secretary

NHIF EXECUTIVE MANAGEMENT



Bernard H. Konga

Director General



Celestin L. Muganga

Director of Planning and Investments



Lameck A. Kabeho

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Administration**



Dr. David R. Mwenesano

Director of Medical and Technical Services

Alexander M. Sanga

**Director of Information and
Communication Technology**



Christopher G. Mapunda

Director of Membership Services

Grace A. Temba

Director of Finance



Thadeus R. Machume
Ag. Chief Internal Auditor



Baraka J. Maduhu
Actuarial, Research and Risk Manager



Matamus A. Fungo
Ag. Legal Services Manager



Anjela A. Mziray
Public Relations Manager



Dr. Rose A. Ntundu
Anti-Fraud Manager



Leonia A. Masmin
Procurement Unit Manager

DIRECTOR GENERAL'S REVIEW OF OPERATIONS



It is my pleasure to present the performance of the Fund for the Financial Year 2022/23. This report covers performance of the Fund's core functions including membership registration, contribution collection, health providers' network expansion, health services quality assurance and anti-fraud interventions.

During the period under review, principal members of the Fund increased by 1% to **1,368,314** members as of June 2023 compared to **1,353,535** members in June 2022 which led to the increase of beneficiaries by 3.3% to **4,978,856** as of June 2023 compared to **4,821,233** recorded in the previous year.

However, Fund has recorded the revenues amounting to **TZS 696.72 billion** whereby **TZS 633.51 billion** was from member contributions, **TZS 58.98 billion** from investments and **TZS 4.23** being income from other sources. This made an increase of **10.34%** as compared to **624.68 billion** recorded in the previous year.

On the other hand, total expenditure for the period under review stood at **TZS 811.71 billion** whereby **TZS 743.28 billion** was for benefit payments, **TZS 58.03 billion** was for administrative expenditure, **TZS 0.14 billion** was for other expenditures and **TZS 10.26 billion** was for Member services expenses. This makes a decrease by **2.15%** from **TZS 829.14 billion** spent in the previous year.

The Fund is dedicated to providing quality services to its stakeholders to ensure customer satisfaction as a retention mechanism. To achieve the intended objective, the Fund ensures quality services provision and monitors customer satisfaction through surveys whereby, for the period under review, customer satisfaction level of 92% was attained.

In addition to that, continuous efforts have been undertaken to strengthen anti-fraud interventions to mitigate the risk of financial loss. Among the efforts made include improvement of ICT.

The Fund is also collaborating with other stakeholders on preparations of Universal Health Insurance bill as a means towards achieving Universal Health Coverage as stipulated in the Ruling Party Election Manifesto for the period of 2020-2025.

INSTITUTION PERFORMANCE

1. Operational Performance

Membership Coverage

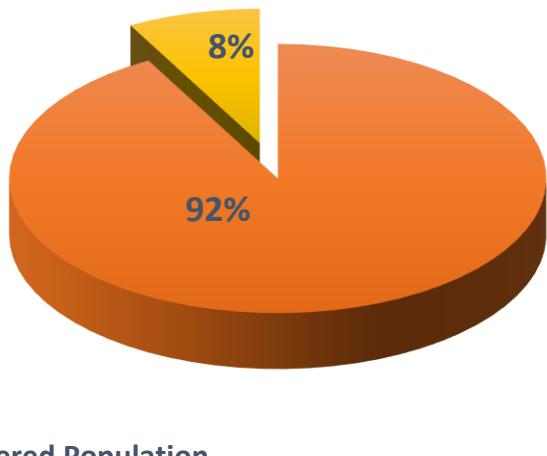
Member registration is among the core functions of the Fund whereby as of 30th June 2023, the Fund had **1,368,314** contributing members which is an increase of 1% from **1,353,535** members for the year ended 30th June 2022. This translates to **4,978,856** beneficiaries for the period under review compared to **4,821,233** beneficiaries the same period last year equivalent to 8.01% of Tanzania total population. On the other side, the number of registered employers by June 2023 stood at **5,307** compared to **5,273** recorded to the previous year.

Table 01: NHIF Contributing Members as of 30th June, 2023

S/N	Member Category	2022/23	Proportion
1.	Public Employee	603,565	44.11%
2.	Students	338,384	24.73%
3.	Toto Afya Kadi	185,021	13.52%
4.	Private Employee	158,358	11.57%
5.	Najali Afya	43,403	3.17%
6.	Timiza Afya	12,074	0.88%
7.	Ushirika Afya	7,943	0.58%
8.	Wekeza Afya	10,227	0.75%
9.	Councilors	5,132	0.38%
10.	Umoja Afya	2,204	0.16%
11.	Intern Doctors	1,032	0.08%
12.	Members of Parliament	396	0.03%
13.	Baraza la Wawakilishi	77	0.01%
14.	Madereva Afya	262	0.02%
15.	Private Individuals	117	0.01%
16.	Bodaboda Afya	119	0.01%
	Total	1,368,314	100%

Source: National Health Insurance Fund

Figure 1: Fund beneficiary's coverage



Source: National Health Insurance Fund

Financial Performance

Revenues Collection

The Fund has three main sources of revenues namely member's contributions, investments income and other incomes. During the year 2022/23, the Fund earned **TZS 696.72 billion** equivalent to an increase of 12% from **TZS 624.68 billion** earned in the previous year. Out of the total amount collected, **90.9%** was from member's contributions, **8.5%** was from investment and **0.6%** from other sources of income.

Table 02: Five Years Revenues Collection Trend from 2018/19 – 2022/23

Descriptions	2018/19	2019/20	2020/21	2021/22	2022/23	Proportion (current year)
Contribution						
Income	431.00	467.77	489.48	552.58	633.51	90.9%
Investments						
Income	84.77	79.49	77.11	69.45	58.98	8.5%
Other Income	3.11	3.17	3.16	2.68	4.23	0.6%
Total Revenue	518.88	550.43	569.75	624.68	696.72	100%

Source: National Health Insurance Fund

a) Members Contribution Collection

Members contributions is the main source of the Fund's revenues which includes statutory contributions for Government employees and voluntary contributions from other member categories.

During the review period, the Fund earned **TZS 633.51 billion** from members contributions, which is equivalent to an increase of 15%, compared to **TZS 552.58 billion** earned in the previous year. The increase was attributed by a number of factors including recruitment of new members and salary increments. The revenue trend for members contributions is indicated in Table 03 below.

Table 03: Trend of Contributions Collection from the Financial Year 2018/19 to 2022/23

Year	Amount (Million TZS)	Growth Rate
2018/19	431,003.12	9%
2019/20	467,772.19	9%
2020/21	489,479.55	5%
2021/22	552,580.23	13%
2022/23	633,508.83	15%

Source: National Health Insurance Fund

b) Investments Income

The Fund's investments are guided by the NHIF Act Cap 395, NHIF Investments Management Policy and Investment Guidelines 2021 from Bank of Tanzania. The Fund invests in a range of asset classes consisting of equities (shares in listed and unlisted companies), Government securities, fixed and call deposits, properties, loans to certified health facilities and the Government.

For the year 2022/23, income collected from investments amounted to **TZS 58.98 billion** compared to **TZS 69.45 billion** earned in the previous year. The fall in investment income was attributed by the decrease in volume of interest-bearing investments as well as decrease in investible funds. The trend of investment income from 2018/19 to 2022/23 is as shown in Table 04 below.

Table 04: Income from Investments from 2018/19 to 2022/23

Financial Year	Investment Income (in Million TZS)	Growth Rate
2018/19	84,771.80	-21.05%
2019/20	80,757.62	-4.74%
2020/21	77,110.90	-4.52%
2021/22	69,446.95	-9.94%
2022/23	58,978.39	-15%

Source: National Health Insurance Fund

c) Other Income

The Fund obtains other income from sources other than members contributions and investments. However, it mainly consists of income from identity cards replacement fees, certification fees, penalties from delayed contributions, administration commissions from supplementary packages/schemes, interest on staff loans, and equipment loan application fees.

As of June 2023, other income amounted to **TZS 4.23 billion** equivalent to an increase of 71% compared to **TZS 2.47 billion** collected on the same period in the previous year. This increase was attributed by several factors, including increase in income from identity cards (ID) replacements, recoveries of doubtful bad debts, gains from foreign exchange transactions, the reclassification of income originating from the Community Health Fund (CHF), and raise in commissions earned from supplementary services.

Expenditure

The Fund spent a total of **TZS 811.71 billion** for the period ending June 2023 making and decrease of **2.15%** from **TZS 829.14 billion** spent in the previous year. Out of this, **TZS 743.28 billion** was spent for benefit payments (which is **91.57%** of total expenditure), **TZS 58.03 billion** was administrative expenditure (which is **7.15%** of total expenditure), **TZS 0.14 billion** were other expenditures including development expenditures, which made **0.02%** of total expenditure, and **TZS 10.26 billion was for member services expenses** (which is **1.26%** of expenditure). Decrease in total expenditure was due to the decrease of expenses on other expenditures. Table 05 provides details.

Table 05: Five Years Expenditure Trend from 2018/19 – 2022/23

Description	2018/19	2019/20	2020/21	2021/22 (in Million TZS)	2022/2023 (in Million TZS)	Proportion (current year)
Benefits Payment	476.17	499.41	540.55	674.25	743.28	91.57%
Administrative	65.59	68.65	69.89	75.44	58.03	7.15%
Other Expenditures	13.43	11.79	52.98	69.84	0.14	0.02%
Member services expenses	-	-	-	10.91	10.26	1.26%
Total Expenditure	555.19	579.85	663.42	829.14	811.71	100%

Source: National Health Insurance Fund

i. Benefit Payments

Benefit payment is among core functions of the Fund whereby shares the largest portion of the Fund's total expenditure. For the FY 2022/23, benefit payments increased by **9.29%**, to **TZS 743.28 billion** compared to **TZS 674.25 billion** recorded in the previous year.

The reasons for increase in benefit payments include increased number of beneficiaries, increased claims payments for retirees, adverse selection due to voluntary nature to join the Fund for some of member groups, increase in costs for Non Communicable Diseases and increase in medical costs due to technological advancement. Table number 6 provide details.

Table 06: Trend of Benefit Payment from 2018/19 – 2022/23

Year	Benefit payment (In Million TZS)	Growth rate %
2018/19	476.17	27
2019/20	499.41	5%
2020/21	540.55	8%
2021/22	674.25	25%
2022/23	743.28	10%
Total	2,933.66	

Source: National Health Insurance Fund

a) Benefit Payments by Facility Ownership

The Fund has reimbursed claims to health facilities of different types of ownership. Out of the total benefit payments of **TZS 743.28**, **29%** was paid to faith based owned facilities, **34%** was paid to Government owned facilities and **38%** was paid to privately owned facilities. Distribution of payments made among categories of service providers are shown in Table 06 below:-

Table: 06 Benefits Payments by Facility Ownership Type for the Financial Year 2022/23

Ownership Type	Amount Paid	proportional to Total
Faith Based owned Facilities	212,503,257,495	28.59%
Government Facilities facilities	250,176,969,186	33.66%
Private Owned Facilities	280,597,307,320	37.75%
Total	743,277,534,001	100%

Source: National Health Insurance Fund

b) Benefits Payments by Type of Service

Payments for medicines and medical consumables takes the largest proportion of total benefits payments which was **43%**, followed by investigations costs which stood at **16%** and consultation fees which was **15%**. As indicated in the Table 7 and figure 2:-

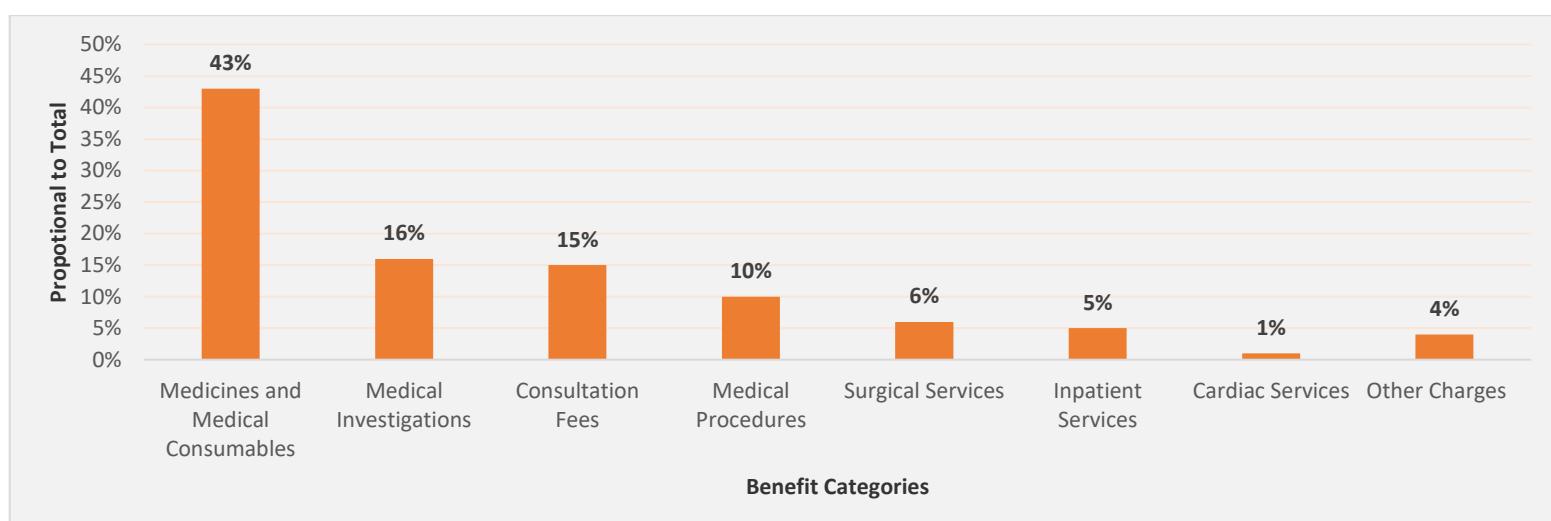
Table 07: Benefits Payments by Type of Service (Figures in Million TZS)

Benefit Categories	2022/23	
Medicines and Medical Consumables	319,186.15	43%
Medical Investigations	121,777.82	16%
Consultation Fees	108,078.91	15%
Medical Procedures	75,519.20	10%
Surgical Services	41,898.50	6%
Inpatient Services	38,132.15	5%
Cardiac Services	6,867.85	1%
Other Charges	31,816.95	4%
Total	743,277.53	

Source: National Health Insurance Fund

Other charges: Identified as the medical services that doesn't not fall on the above mentioned categories such as medical implant, medical appliances etc.

Figure 2: Proportion of Benefit Payments by Types of Benefits for the FY 2022/2023



Source: National Health Insurance Fund

c) Benefit Payments by Level of Facilities

Benefit payments by facility levels indicate that the highest payment was made to Zonal Referral Hospitals, which was **30.4%**, and Regional Referral Hospitals **19.0%** while the least paid category was evacuation services which was **0.1%**. Table 08 below provides more details.

Table 08: Benefits Payments by Facility Level for the Financial Year 2022/23

Facility Category	Amount	% of Total
National Referral Hospitals	127,790	17.20%
Zonal Referral Hospitals	225,745	30.40%
Regional Referral Hospitals	141,521	19.00%
Specialized Clinics	125,067	16.80%
District Hospitals	61,268	8.20%
Health Centre	24,104	3.20%
Dispensaries	18,577	2.50%
Pharmacies & ADDO's	15,231	2.00%
Laboratories and Diagnostic Centers	3,576	0.50%
Evacuating Facility	398	0.10%
Grand Total	743,277.53	100%

Source: National Health Insurance Fund

MAIN ACHIEVEMENTS

2.1 Recruitment of new members

During the period under review, the Fund recruited **634,464** new members that led to an increase in number of contributing members and beneficiaries to **1,368,314** and **4,978,856** respectively. The increase in members recruitment led to the increase of members Contributions income from **TZS 552.58 billion** in the financial year 2021/2022 to **633.51 billion**, which is equivalent to an increase of 15%.

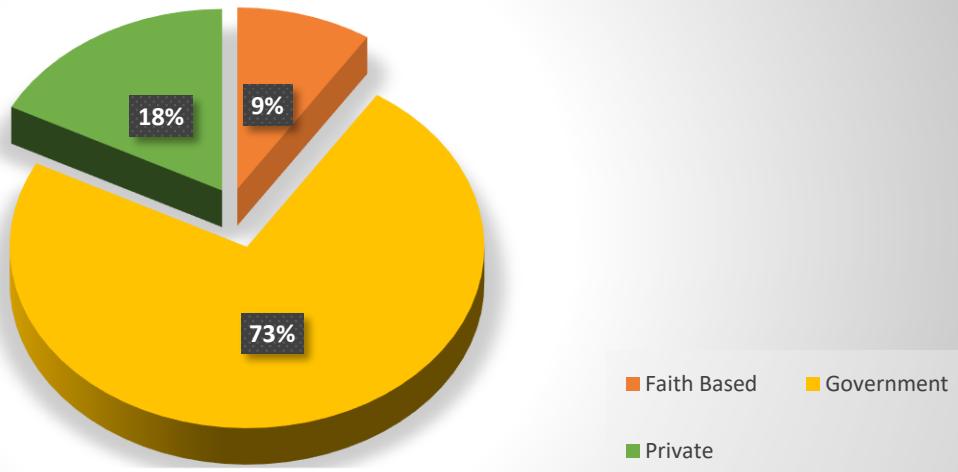
2.2 Customers' Satisfaction

The Fund continued to ensure provision of quality services through various intervention including maintaining ISO Standards, provision of loans to service providers and enhanced use of ICT in Fund operations. These resulted into achieving a customer satisfaction level of 92% as of 30th June 2023.

2.3 Certification of Health Faculties

As of June 2023, the Fund had certified 9,186 health facilities equivalent to 0.1% increase compared to 9,178 certified in the previous year. However, this makes 94.8% of 9,693 registered health facilities in the country. Out of the certified facilities, 9,693 are Government owned, 829 Faith-Based Organizations and 1,563 private owned which is equivalent to 70%, 9% and 21% respectively. Figure 3 indicate the number of certified facilities by ownership as of June 2023:-

Figure 3: Proportions of Certified Health Facilities by Types of Ownership



Source: National Health Insurance Fund

2.4 Loans to Service Providers

The Fund provides loans to certified health facilities aiming at improving the quality of health services provision to its beneficiaries. Loans offered by the Fund include Medicines, Medical Equipment and Facilities Improvement (MEFI). During the financial year 2022/23, loans worth **TZS 13.30 billion** were provided to 29 certified health facilities.

2.5 Anti-fraud interventions

The Fund has zero tolerance towards fraudulent practices from staff, health service providers and beneficiaries. Various efforts have been put in anti-fraud investigations to members, employers and services providers to minimize frauds. A total of **TZS 7.26 billion** has been identified and the efforts to recover the identified amount from members, Service providers and employers are on progress.

2.6 Expansion of services to the public

By June 2023, the Fund has managed to extend its services by establishing 3 liaison offices located in Gongolamboto, Kigamboni and Ubungo areas. Each office has the duty to provide public awareness on Fund's services and register members within their areas of jurisdiction.

2.7 Improved use of ICT Systems

The Fund continued with digitalization of major operations including member's registration, contributions remittance, member identification, certification of health facilities, complaints management, claims submission and communication with stakeholders.

3. MAIN CHALLENGES AND WAY FORWARD

3.1 Main Challenges

- i. The Fund continues to experience adverse selection in recruitment of members from private and informal sectors who join voluntarily;
- ii. Increased cases of Non-Communicable Diseases with high treatment costs leading to increased claims;
- iii. Existence of fraudulent practices among beneficiaries and service providers;
- iv. General fall of interest rates in financial markets leading to decrease of revenue from investments; and
- v. Absence of medical services price regulation in health sector.

3.2 Way Forward

To ensure corporate goals are attained and Fund's services are improved various measure has to be taken into consideration. These measures includes but not limited to:-

- vi. To introduce mandatory recruitment of members in private and informal sector;
- vii. To develop platforms for stakeholders engagement in Funds' operations including recruitment of members in private and informal sectors;
- viii. To continue implementing the Fund's Marketing Strategy in order to increase coverage of member;
- ix. Collaboration with other stakeholders in awareness creation on healthy lifestyle;
- x. Continuous improvement in ICT use to prevent and detect fraudulent practices;
- xi. Continuing collaboration with Development Partners and other key stakeholders in combating fraudulent practices;
- xii. To come up with alternative investment mechanisms; and
- xiii. To continue advocating the establishment of medical services price regulation.

Bernard H. Konga

DIRECTOR GENERAL

NHIF CONTACTS

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