

NATIONAL HEALTH INSURANCE AUTHORITY (NHIA)

The National Health Insurance Authority Act, 2022 repealed the National Health Insurance Scheme (NHIS) Act, Cap N42, LFN 2004. It establishes the NHIA as the regulatory body for health insurance in Nigeria. The new Act mandates compulsory health insurance for every Nigerian and legal resident. It aims to ensure financial risk protection and access to quality health services.



The Act Establishing the National Health Insurance Authority

AspectDetails	
Previous Legislation	National Health Insurance Scheme (NHIS) Act, Cap N42, LFN 2004
New Legislation	National Health Insurance Authority Act, 2022
Regulatory Body	Establishes the NHIA as the regulatory body for health insurance in Nigeria
Mandate	Compulsory health insurance for every Nigerian and legal resident
Purpose	Ensures financial risk protection and access to quality health services

Meaning of Health Insurance

Social Security System

Health insurance is a social security system where individuals or groups contribute money into a fund managed by the government or HMOs, which is then used to pay for healthcare services when needed.

Fund Management

The contributed funds are managed by the government or Health Maintenance Organizations (HMOs) to ensure proper allocation for healthcare services.

Objectives of Health Insurance (NHIA)



Universal Health Coverage (UHC)

Universal Health Coverage (UHC) for all Nigerians.



Improved Healthcare Access

Improve healthcare access and reduce out-of-pocket expenditure.



Financial Protection

Provide financial protection against catastrophic health costs.



Equity and Solidarity

Promote equity and solidarity in health financing.



Efficiency and Quality

Improve the efficiency and quality of healthcare delivery.

Benefits of Health Insurance in Nigeria



Comprehensive Healthcare

Access to a wide range of health services: consultation, diagnosis, treatment, drugs, hospitalization, and surgeries.



Cost Reduction

Subsidized or free treatment depending on the program.



Financial Protection

Protection from high medical expenses.



Preventive Care

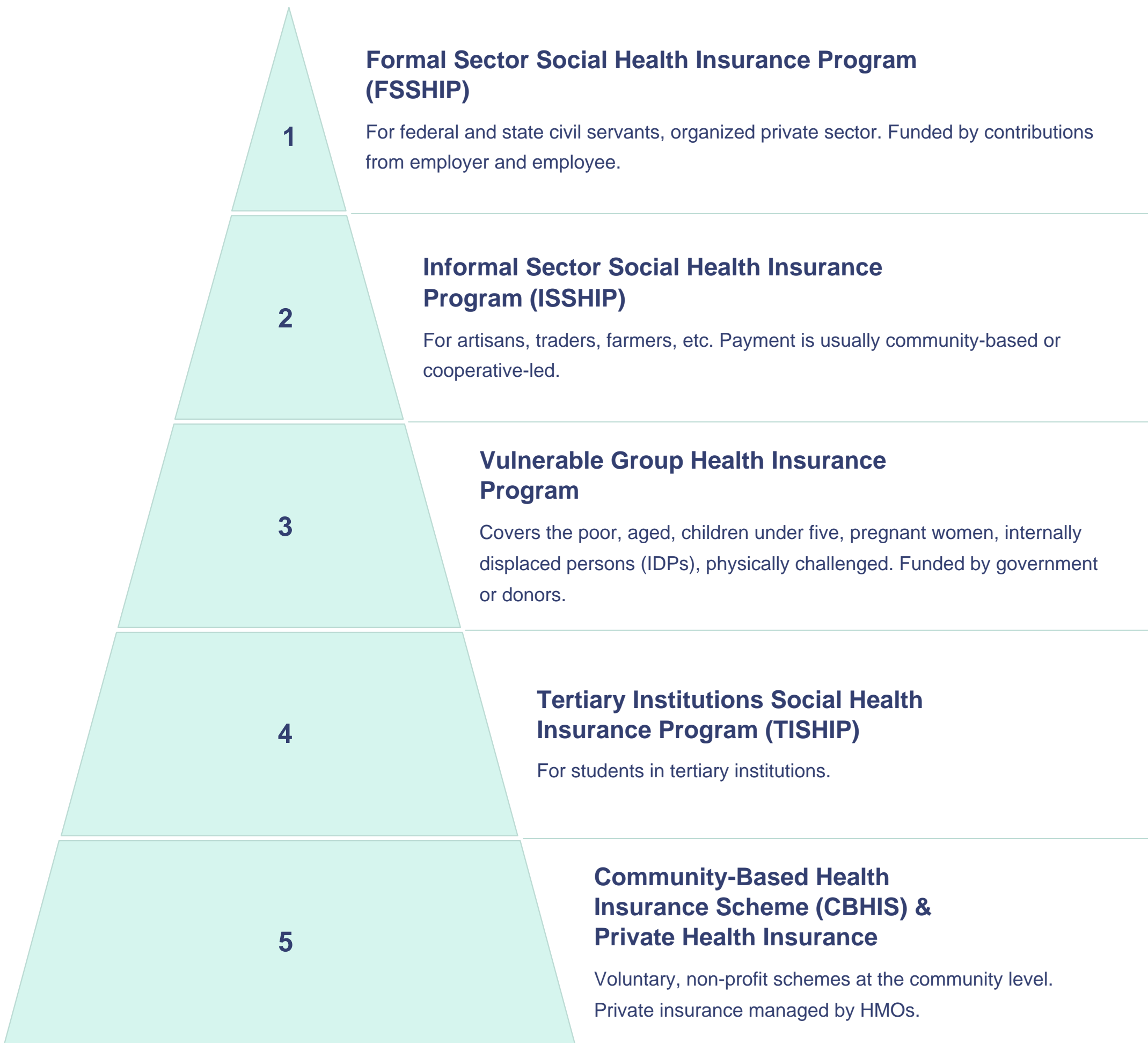
Encourages preventive health checks.



Special Coverage

Covers pregnancy care, immunizations, and some chronic conditions.

Types of Health Insurance Programs under NHIA



How to Enroll/Register in NHIA

Basic Requirements for NHIA Registration

- Valid identification (NIN, driver's license, passport)
- Recent passport photos for all family members
- Completed registration form (online or physical)
- Payment of premium/contribution
- Family documentation (birth certificates, marriage certificates)

Specific Employment Requirements

- Must have received at least 3 months' salary
- Original and photocopy of appointment letter
- Current 3 months' pay slip
- Office ID card
- Employee email address
- Blood group (optional)

Family Registration Details

Standard coverage includes 6 people:

- Employee
- Spouse (husband/wife)
- Up to 4 children under 18 years

Registration Process

- Visit the NHIA website or an accredited HMO
- Complete and submit the application form
- Make payment
- Select a preferred NHIA-accredited healthcare provider
- Receive NHIA ID number or printout

Extra Dependents: You can register additional family members for **#22,600** each annually: fifth or sixth child, aged parents, in-laws, additional spouse.

Important Notes: Processing time is approximately 3 months. You'll receive a printout from the NHIS unit that serves as your temporary ID card. Extra dependent coverage must be renewed 3 months prior to expiration.

Health Insurance Stakeholders in Nigeria

1

NHIA

Regulates and oversees health insurance.

2

Health Maintenance Organizations (HMOs)

Manage the funds and liaise with healthcare providers.

3

Healthcare Providers (HCPs)

Hospitals and clinics delivering care.

4

Federal and State Governments

Policy and funding support.

5

Community Groups and NGOs

Help drive awareness and access, especially in rural areas.

6

Development Partners/Donors

Provide technical and financial support.

The NHIA is Nigeria's backbone in achieving universal health coverage and ending financial hardship caused by health expenses. With the NHIA Act, 2022, participation is now compulsory for all Nigerians and legal residents. Success depends on awareness, transparency, cooperation, and strong implementation. Health insurance is a right and an investment in the nation's wellbeing.