



NATIONAL HEALTH INSURANCE FUND

MEDICAL EQUIPMENT AND FACILITY IMPROVEMENT LOANS PROGRAM

1.0 INTRODUCTION

The Medical Equipment and Facility Improvement Loans program is the deliberate efforts by the National Health Insurance Fund to improve provisioning of health service delivery in the country. The equipment loans program aims at extending soft loans to accredited health facilities so that the facilities can purchase medical equipment that would help the health facilities offer better services to the members, whereas the facility improvement loans program aims at assisting accredited health facilities to undertake necessary modernization projects to update, remodel, partitioning, refurbishing or renovating the aging/dilapidated hospital buildings. These loans program started officially in financial year 2007/08.

2.0 ELIGIBILITY

Loans are open to Public, Faith Based Facilities (FBO), NGO's and Private Facilities under the following prerequisite:

- The health facility must be accredited by NHIF and fully subscribing their registration;
- The health facility must be submitting their claims timely and regularly to allow monthly recovery of the loan;
- The health facility must be adhering to the Government's Health Facilities Standard Guidelines of provisioning sustenance quality services.

3.0 TERMS AND CONDITIONS

Equipment loan intends to provide finance on credit for the acquisition of basic investigation equipment, procured by NHIF, to Accredited Health facilities. The program has the following terms and conditions:

- The borrower will be given equipment they require and not cash. Payment for the equipment selected will be made directly to the supplier;
- The borrower will be required to apply for medical equipment as provided in the Government's Health Facilities Standard Guidelines;
- The loan amount will be determined by the facility's average monthly claims submitted to NHIF for the services rendered to NHIF members;
- Loan repayment will be made on monthly basis for the maximum period of twenty four (24) months and there will be no grace period for repayment;
- The loan will be charged 10% simple interest rate; this may be changed from time to time as the financial market changes;
- The borrower will be required to have competent staff to operate the equipment;
- The loan will be given to health facility with available necessary utilities e.g. uninterrupted electricity, water supply etc;
- The loan will be given to health facility with operating environment that will provide safety to the procured equipment;
- Procurement arrangements will be done by the National Health Insurance Fund, however borrower will be required to be satisfied with the equipment before collection is done;
- Delivery arrangement is the responsibility of the borrowing facility or the supplier if the equipment price includes the delivery costs;
- The loaned equipment will remain the property of the NHIF until the loan is fully repaid and shall be labeled with NHIF log as a mark to show that the equipment has been procured through the equipment loan program to accredited health facilities of the NHIF;

- In an event of default the NHIF will institute the legal proceedings in accordance to the loan agreement which may deem necessary;

4.0 LENDING PROCEDURES

The medical equipment and facility improvement loans are given to accredited health facilities based on the following general procedures:

- Accredited Health Facilities wishing to access the equipment loan and facility improvement loan shall send an application letter addressed to the Director General of the NHIF and can be submitted through the Zonal Offices;
- The applicant will also be required to fill in the application form (No. NHIF/7) which is available at all offices of the National Health Insurance Fund. The form will cost TZS 20,000/= payable in advance and non refundable;
- The primary security to the loan shall be the claims submitted to the Fund by health facility, each facility shall however be required to secure an acceptable and credible guarantor;
- For Facility Improvement Loan, the dully filled in application form must be accompanied by refurbishment design (construction) drawings and Bills of Quantities (BOQ);

4.1 Specific Procedures for Medical Equipment Loan

- The health facility will be notified of the loan approval and will be required to visit the selected suppliers for equipment inspection;
- If satisfied with the equipment inspected, the health facility will enter into loan agreement with the National Health Insurance Fund and be allowed to collect the equipment inspected;
- The health facility will be required to sign the "Borrower's Satisfaction Note" to enable NHIF proceed with processing of payments upon receiving the tax invoice from the supplier;

4.2 Specific Procedures for Facility Improvement Loan

- The health facility will be notified of the loan approval and will be required to submit or enter into contract with the Contractor and the Consultant/Project Manager of the proposed facility improvement works;
- The health facility will be allowed to start construction after submission of the above documents and upon signing of the loan agreement between the National Health Insurance Fund and Health Facility;
- Payments in respect of the raised valuation certificates shall be paid directly to the Contractor. The NHIF will have mandate to perform an on-site inspection before making payment for the certificate raised.
- The recovery is on monthly basis deducted from submitted claims of the respective facility. Allowed recovery period is 36 months and shall not exceed 60 months depending on magnitude of the project;

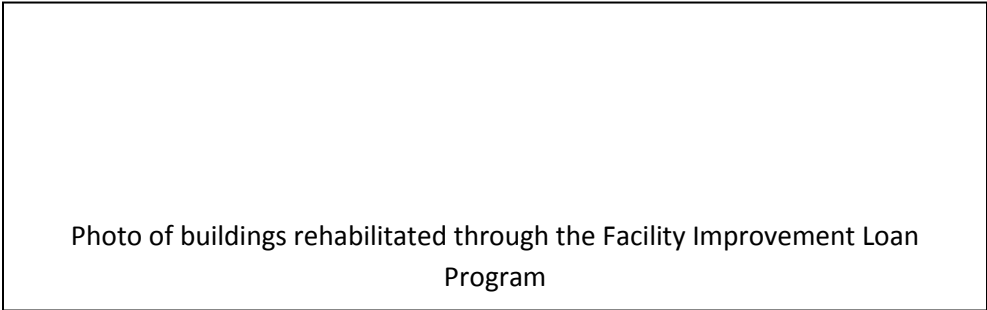


Photo of buildings rehabilitated through the Facility Improvement Loan
Program

Contact Addresses and Locations

SN	OFFICE	LOCATION	ADDRESSES
1	National Health Insurance Fund - Head Office.	Kurasini Bendera Tatu, DAR ES SALAAM.	Director General, National Health Insurance Fund, P.O. Box 11360, DSM Tel: 022-213396/2133964, Fax: 022-2133972, Email: info@nhif.or.tz
2	Zonal Office - Kinondoni	Josam House, Third Floor, Coca Cola Road Mwenge,	Zonal Manager, National Health Insurance Fund P.O. Box 50072, DSM Tel/Fax: 022-..... Email: infokinondoni@nhif.or.tz
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13	Zonal Office - Morogoro	Office of KCB, Second Office, Boma Road, MOROGORO	Zonal Manager, National Health Insurance Fund P.O. BOX 995, MOROGORO Tel/Fax: 023-2613835, Email: infomorogoro@nhif.or.tz
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