



NATIONAL HEALTH INSURANCE FUND



CLIENT SERVICE CHARTER

Dedicated to providing quality health care

2018

NATIONAL HEALTH INSURANCE FUND

OUR VISION

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

OUR MISSION

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

OUR CORE VALUES

Members can confidently trust in the impeccable integrity of the National Health Insurance Fund. In all the approaches and behavior, the Fund will inculcate a culture that reflects the following values:-

- i. Integrity
- ii. Accountability
- iii. Innovativeness
- iv. Courtesy
- v. Promptness
- vi. Proactiveness

NHIF OFFICE IS A CORRUPTION-FREE ZONE



DEFINITION AND ACRONYMS

For the purposes of this Charter, the following may apply

- i) **Client** – Any individual or organization that contact or deals directly with NHIF to receive one of its services
- ii) **Client Service Charter** – Promises made by the Fund to stakeholders aiming at enhancing their satisfaction
- iii) **Complaint** – A verbal or written expression submitted to the Fund by one of its clients expressing his/her dissatisfactions about the intended services or the way it has been provided
- iv) **Enquiry** – A verbal or written expression submitted to the Fund by a client expressing his/her desire or need to get or clarify information about the Fund's processes or procedures
- v) **Service time delivery standards** – promise on maximum time to deliver a service to a client expressed quantitatively
- vi) **Working days** – The days of the week extended from Monday – Friday as per the Government of the United Republic of Tanzania
- vii) **Accronyms**
 - NHIF – National Health Insurance
 - Fund CSC – Client Service Charter
 - SSRA – Social Security Regulatory Authority
 - ID – Identity
 - BOD – Board of Directors

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FOREWORD



I have great pleasure to present to you Client Service Charter of The National Health Insurance Fund (NHIF). The Fund is a statutory Health Insurance Scheme established by the Act of Parliament No. 8 of 1999 (CAP 395) for the provision of health insurance coverage to members of the scheme and their beneficiaries. The growth of NHIF over time and associated complexities in its operations, have raised a need for a Client's Services Charter now than ever before. The rationale for the

Services Charter stems from the very principles of good governance and being transparent to our esteemed members and other stakeholders.

We are putting in place this Service Charter to show our commitment to serving our stakeholders better with measurable service standards. Much as the Charter is an implied contract between the Fund and its stakeholders, it additionally sets out rights and obligations of either party which we pledge to subscribe. As a Fund, we operate with a full understanding that our stakeholders, particularly members, employers and service providers, are likely to comply to NHIF Act only if they have the right information and other services they need to meet their obligation. On top of abiding by the law that established NHIF in delivering our services, the Fund shall always observe the time limits set out in this Charter.

Dear Client, allow me to conclude by saying that, we very much care about you and this Charter among other things is intended to bridge us with you in the course of building customer value, satisfaction and loyalty to our product range. However, it should be noted here that in the eventuality that there is a conflicting interpretation between this Charter and NHIF Act, the Act shall prevail.

Thank You.

Bernard Konga
DIRECTOR GENERAL.

1.0 INTRODUCTION

Functions of the National Health Insurance Fund are:

- a) To register members to the Fund,
- b) To collect contributions from registered employers and members,
- c) To pay service providers for services rendered to members; and
- d) To account for funds vested in the management of the Fund.

Specifically, functions of the Fund upon which the CSC is premised are:-

- i. Registration of members and issue identity cards;
- ii. collection of monthly contributions;
- iii. processing providers' claims;
- iv. accreditation and inspection of health service providers in order to avail a broader network of health facilities hence improving access to health services in the country, particularly in rural areas;
- v. investing the funds collected in order to earn an income to ensure continuity;
- vi. account for the funds collected and invested;
- vii. inspecting employers to check on compliance;
- viii. carrying out actuarial assessments and valuations; and
- ix. Providing health insurance education to the public with the aim of bridging the information gap and enhance public relations.

2.0 OBJECTIVES OF THE SERVICE CHARTER

2.1 The objectives of this Client Service Charter are to:-

- i. create awareness and understanding of the availability and quality of services offered;
- ii. To recognize, promote and protect Clients' rights to achieve highest level of services;

- iii. To set quality standards to services provided by the Fund compliant to ISO 9001:2017 systems
- iv. make commitment towards our esteemed members, service providers and other stakeholders by providing service standards;
- v. provide stakeholders with knowledge regarding their obligation towards the Fund and what the Fund expects from them; and
- vi. Provide information to our stakeholders on how to contact the Fund on an enquiry or complaint and receive feedback.

2.2 LIMITATIONS AND EXCLUSIONS

- i. This Charter excludes complaints and disputes subject to legal actions
- ii. Promises and standards in this charter are limited in case of occurrence of emergencies or unusual circumstances e.g. outbreaks, uncontrolled breakdown of permits issued by other parties

3.0 NHIF CLIENTS/STAKEHOLDERS

NHIF operates under the Ministry of Health and Social Development, Gender, Elderly and Children and is regulated by Social Securities Regulatory Authority (SSRA).

NHIF's stakeholders include:-

MEMBERS

- i. Employees of Government and Non-Government Institutions;
- ii. Members of societies and economic groups like SACCOS;
- iii. Students;
- iv. Individual members;
- v. Children under 18

MEMBERS' DEPENDENTS

- i. Spouses, parents and biological or adopted children

HEALTH SERVICE PROVIDERS

- i. Government, private, and faith based health service providers;
- ii. Pharmacies, Accredited Drug Dispensing Outlets (ADDOs), and diagnostic centers

EMPLOYERS

- i. Government and Non-Government Institutions;
- ii. Trade unions;
- iii. International institutions; and
- iv. Development Partners.

OTHER STAKEHOLDERS

- i. Vendors/suppliers of goods and services;
- ii. Staff of the Fund;
- iii. Other providers of health insurance; and
- iv. Citizens of Tanzania.

4.0 OBLIGATIONS OF STAKEHOLDERS

4.1 EMPLOYERS

- i. Remit contributions to the Fund on monthly basis without delay;
- ii. Distribute registration forms to members and submit them to the Fund;
- iii. Distribute NHIF ID cards to employees upon arrival and return signed distribution sheet to NHIF promptly;
- iv. Provide information during NHIF compliance enforcement.
- v. Retrieving membership IDs from ceased members;

4.2 MEMBERS

- i. Filling in the Fund's Registration Form (NHIF 1) and ensuring that it is submitted to the nearest NHIF Office promptly;
- ii. Making timely contributions to the Fund (for private and group members);
- iii. Counter-signing the NHIF claim forms to acknowledge access of the service from service providers after receiving services;
- iv. Cooperating with the Fund in her quality assurance inspections when requested to do so;
- v. Return membership ID to the Fund after cessation of membership;
- vi. Refrain from fraudulent acts.

4.3 HEALTH SERVICE PROVIDERS

- i. To timely submit all claims invoices that fall due on monthly basis as the NHIF Law requires;
- ii. To capture data accordingly and matching the claim forms through electronic claims systems and submit the same to the Fund;
- iii. To provide the best services to NHIF members according to the service contract, Law, rules, regulations and according to Fund's operational prescriptions;
- iv. To properly fill in NHIF claim forms according to the operational requirements of the Fund;
- v. To cooperate with the Fund in events of conducting any investigation that the Fund may deem fit at any time;
- vi. To ensure the status of its accreditation is up to date;
- vii. To give correct information to members and beneficiaries of the Fund.

5.0 OBLIGATIONS OF THE FUND

The obligations of the NHIF shall be:

- i. To provide membership IDs to members within the specified time;

- ii. To pay claims submitted by service providers within the specified time;
- iii. To pay for invoiced goods and services supplied by various suppliers within the specified time;
- iv. To provide education to stakeholders on their rights and obligations and various developments that occur in the Fund;
- v. To handle all enquiries and complaints from stakeholders and responding to them in a timely manner with a view of providing solutions;
- vi. To provide a channel of communication to stakeholders with a view of facilitating a two-way communication that ensures reciprocity;
- vii. To cooperate with stakeholders in a way that promotes equality and respect;
- viii. To advise the Government on matters related to social health insurance;
- ix. To ensure all necessary information is available to members on registration;
- x. To submit required reports to designated authorities and regulators timely.

6.0 RIGHTS OF STAKEHOLDERS

The Fund's stakeholders have the following rights:-

- i. Beneficiaries be provided with membership IDs within the specified time;
- ii. Service providers be paid their dues timely;
- iii. Suppliers of goods and services be paid their invoices timely; and
- iv. Rights of Fund's stakeholders to privacy and confidentiality of information provided to the Fund and the contrary is also true.

DESCRIPTION	TIMELINE
<i>Registration of Employers and Members.</i>	
Registration of Employer (Upon receipt of duly filled registration form at the Fund)	Within 7 working days
Issuance of Certificates to Employers. (Upon registration of employers).	Within 5 working days
Issuance of ID (upon receipt of duly filled registration Forms)	Within 9 working days
Issuance of temporary ID cards (Upon receipt of duly filled registration form)	Same day
<i>Claims Processing and Payments to Service Providers</i>	
Claims processing and payments to service providers (upon submission of duly filled claim forms)	Within 30 days.
<i>Payments to Suppliers of Goods and Services</i>	
Payments to Suppliers of Goods and Services (upon receipt of invoice(s)).	Within 10 working days.
<i>Accreditation of service providers</i>	
Response to Applying Entity	Within 2 working days
Pre-accreditation Inspection and feedback whether application successful or not	Within 48 days
Issuance of accreditation contract for signing (upon approval)	Within 3 days
Issuance of accreditation contract (Upon submission of a signed Contract from the applying service provider)	Within 10 days
Issuance of accreditation certificates (Upon accreditation of new facility or upon re-accreditation of formerly accredited facility).	
<i>Loans to Accredited Service Providers</i>	
Response letter to applying facility	Within 2 working days
Loan approval/disapproval notification to Service Providers	Within 39 days
Preparation of loan agreement with service providers (upon receipt of acceptance letter from service providers)	Within 7 days

DESCRIPTION	TIMELINE
<i>Handling of complaints (Complaints may be simple or complex in nature)</i>	
Complaints for emergency cases	Within 24 hours
Simple Complaints (not requiring management decision)	5 days
Complex complaints that require management decision	20 days
Complex complaints that require BOD decision	90 days
<i>Response to enquiries</i>	
Response to stakeholders' enquiries	Within 5 working days
<i>Over-the-Counter Services.</i>	
Attending to visitors/beneficiaries seeking special approval services	Within 30 minutes
Attending to members picking up an ID card(s)	
Attending to visitors submitting registration forms.	
Attending to facility representatives submitting claims	

8.0 GIVING FEEDBACK AND HANDLING COMPLAINTS

- i. The Fund encourages stakeholders to identify themselves by their names and address when they lodge a complaint or give us feedback. Your comments and feedback will be treated with the utmost confidentiality.
- ii. The Fund pledges to deal with any complaints from members, service providers or any stakeholder promptly and within the time set.

9.0 WORKING HOURS

NHIF offices are open:- Monday to Friday

From 7:30 am to 04:00 pm with a Lunch Break between 1:30pm and 2:00pm
(however services will continue during lunch time)

The call center operates 7 days of the week as follows:-

Monday to Friday: 7:30 am to 10:00 pm

Saturdays, Sundays and Public Holidays: 8:00 am to 2:00 pm

NHIF offices are closed during weekends and public holidays.

10.0 CONTACTS FOR FEEDBACK

Clients are advised to give opinion that is vital in improving Fund services. In that respect, the Fund would like to receive your comments, advice or complaints about our services through the following channels;

- i.) Call center,
- ii.) Letters,
- iii.) Electronic mail,
- iv.) Website,
- v.) Social media,
- vi.) Questionnaires and suggestion boxes,
- vii.) Phone or direct to the Director General.

All letters should be addressed to Fund's Director General. The Fund's addresses are:-

Director General

National Health Insurance Fund (NHIF)

P. O. Box 11360

Dar es Salaam

Phone: +255 22 213396/2133964

Fax: +255 22 2133972

Call center Toll Free No: [0800 110063](tel:0800110063)

Email: info@nhif.or.tz

Website: www.nhif.or.tz

Facebook: @NHIFTZ

Twitter: @NHIFTZ

Instagram: @NHIFTZ

The Head office of the National Health Insurance Fund (NHIF) is located at Kurasini Bendera Tatu near Gate No. 3 of Tanzania Port Authority. Furthermore, the Fund has an office in Zanzibar and regional offices in Dar es Salaam (Temeke, Ilala, Kinondoni), and all other regions in Tanzania as shown in the following table.

NATIONAL HEALTH INSURANCE FUND (NHIF) CONTACTS AND ADDRESSES

S/N	Office Location	Tel/Fax	Email	Postal Address
1	Head office Kurasini Bendera Tatu	022 2133964/972	info@nhif.or.tz	11360 -DSM
2	Zanzibar Office ZIC - Head quarters Ali Hassan Mwinyi Road	024- 2237247/342	infozanzibar@nhif.or.tz	4888-ZANZIBAR
3	Ilala Office Lumumba Street Ushirika Building, 15 th Floor	022-2183797	infoilala@nhif.or.tz	7195- DSM

S/N	Office Location	Tel/Fax	Email	Postal Address
4	Kinondoni Office Josam House, Mwenge	022-2701832	infokinondoni@nhif.or.tz	32668-DSM
5	Temeke Office MEK One Plaza, Ground Floor Near Dar group Hospital	022-2856459	infotemeke@nhif.or.tz	45777 -DSM
6	Arusha Office NSSF Kaloleni Plaza, 2 nd Floor	027-2050046	infoarusha@nhif.or.tz	16110 -ARUSHA
7	Dodoma Office NHIF Building, UDOM Road Near Treasury Square Building	026-2963120	infododoma@nhif.or.tz	2221 -DODOMA
8	Iringa Office NIC Board Building, 2 nd floor, Uhuru street	026-2701276	infoiringa@nhif.or.tz	2486 -IRINGA
9	Mbeya Office NHIF Tower, 1 st floor Karume road	025-2500656	infombeya@nhif.or.tz	6137 - MBEYA
10	Mwanza Office TFDA Building, Buzurugwa	028-2501040	infomwanza@nhif.or.tz	1187 - MWANZA
11	Morogoro Office KCB Building, 2 nd Floor Boma Road	023-2613835	infomorogoro@nhif.or.tz	955 - MOROGORO
12	Kilimanjaro Office CAG Building, 2 nd floor Horombo Street	027-2755143	infomoshi@nhif.or.tz	8998 -MOSHI
13	Mtwara Office Postal Building, TANU Road	023-2333880	infomtwara@nhif.or.tz	484 -MTWARA
14	Tabora Office NIC Building, First Floor Lumumba/Nyamwezi street	026-2604037	infotabora@nhif.or.tz	1654 -TABORA
15	Kigoma Office NHC Lumumba Complex, Lumumba Road, 2 nd floor	028-2802650	infokigoma@nhif.or.tz	1165 -KIGOMA
16	Kagera Office- CWT building, Uswahili street	028-2221193	infokagera@nhif.or.tz	1950- BUKOBA
17	Rukwa Office Regional Block, Nyerere Road Street	025-2800354	inforukwa@nhif.or.tz	225 - SUMBAWANGA
18	Singida Office Temba Building Arusha Road, Mrumbani Area	026-2502236	infosingida@nhif.or.tz	762 -SINGIDA



S/N	Office Location	Tel/Fax	Email	Postal Address
19	Manyara Office BAWASA Building (Near TRA)	027-2510022	infomanyara@nhif.or.tz	430 -MANYARA
20	Tanga Office Old Revenue Building Ground Floor, Swahili street	027-2645415	infotanga@nhif.or.tz	5486-TANGA
21	Ruvuma Office CWT Building, Second floor Zanzibar street	026-2602912	inforuvuma@nhif.or.tz	160-SONGEA
22	Pwani Office Tumbi Hospital	023 2402191	infokibaha@nhif.or.tz	30438- KIBAHA
23	Mara Office TTCL Building, 1 st floor Majita Road	028-2620554	infomara@nhif.or.tz	1348-MARA
24	Shinyanga Office NHC building, Nyerere road	028-2763708	infoshinyanga@nhif.or.tz	230-SHINYANGA
25	Lindi Office CWT building, First Floor Msonobalini Street	023-2202901	infolindi@nhif.or.tz	51-LINDI
26	Simiyu Office Nsagali building, Salunda Street	028-2700151	infosimiyu@nhif.or.tz	471-SIMIYU
27	Njombe Office Mgendela Street	026-2782199	infonjombe@nhif.or.tz	1085-NJOMBE
28	Geita Office Mgodini Road	028-2520152	infogeita@nhif.or.tz	482-GEITA
29	Katavi Office Kasimba Street, Misengeleni Road	025-2957117	infokatavi@nhif.or.tz	223-KATAVI
30	Songwe Office Vwawa Town Tunduma-Mbeya Road	025-2957117	infosongwe@nhif.or.tz	186-SONGWE