



UNITED REPUBLIC OF TANZANIA  
MINISTRY OF HEALTH



**NATIONAL HEALTH INSURANCE FUND**

## **CLIENTS SERVICE CHARTER**

**3<sup>rd</sup> Edition 2024**



## **NATIONAL HEALTH INSURANCE FUND**

### **OUR VISION**

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

### **OUR MISSION**

Dedicated to expanding coverage and providing quality health insurance to beneficiaries.

### **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



## 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) **Clients 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) **Acronyms**
  - NHIF – National Health Insurance Fund
  - CSC – Clients Service Charter
  - ID – Identity
  - BoD – Board of Directors
  - NIN - National Identification Number
  - IT – Information Technology



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## FOREWORD



I have great pleasure to present to you a 3<sup>rd</sup> Edition Clients Service Charter of the National Health Insurance Fund (NHIF). NHIF is a statutory Public Health Insurance Scheme established by the Act of Parliament CAP. 395 with the objective of providing health insurance coverage to members of the scheme and their beneficiaries.

The growth of NHIF over time and its experience of over 20 years of its operations, principles of good governance and being transparent to our esteemed beneficiaries and other stakeholders are behind the rationale for having this reviewed Clients Service Charter.

In cognizance of the value of our esteemed beneficiaries and key stakeholders, the Fund put 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 the Fund pledges 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 our esteemed customers, allow me to conclude that, we very much care about you and this Charter, among other things intends to bridge between us 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.

**Irene C. Isaka**  
**DIRECTOR GENERAL.**



## 1.0 INTRODUCTION

NHIF is a statutory Public Health Insurance Scheme established by the Act of Parliament CAP. 395 with the objective of providing health insurance coverage to members of the scheme and their beneficiaries.

Core 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.
- e) To invest into profitable investments
- f) To undertake public education
- g) To undertake actuarial Valuation

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 and pay;
- iv. Certification 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 public awareness and understanding of the availability and quality of services offered;
- ii. To recognize, promote and protect Clients' rights to achieve highest level of service delivery;
- iii. To set quality standards to services provided by the Fund compliant to ISO 9001:2015 systems
- iv. Make commitment towards our esteemed members, service providers and other stakeholders by providing service standards;
- v. Provide stakeholders with knowledge regarding their obligations 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, natural calamities etc



### 3.0 NHIF CLIENTS/STAKEHOLDERS

NHIF operates under the Ministry of Health and is regulated by Tanzania Insurance Regulatory Authority (TIRA).

NHIF's stakeholders include:-

#### 1. MEMBERS

- i. Employees of Government and Non-Government Institutions;
- ii. Councilors;
- iii. Retired employees from Government Institutions;
- iv. Students of Universities, Colleges, Secondary, Primary and Nursery Schools;
- v. Individual members and their families through health insurance bundles (Najali Afya, Wekeza Afya and Timiza Afya);

#### 2. MEMBERS' DEPENDENTS

- i. Spouses, parents and biological or adopted children

#### 3. HEALTH SERVICE PROVIDERS

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

#### 4. EMPLOYERS

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

#### 5. OTHER STAKEHOLDERS

- i. Vendors/suppliers of goods and services;
- ii. Staff of the Fund;
- iii. Other providers of health insurance services; 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. Notifying the Fund on changes of employees;
- iii. Provide details of employees, spouses and dependents to the Fund
- iv. Distribute registration forms to members and submit to the Fund;
- v. Provide appropriate information during employer inspections
- vi. Make use of IT system requirements as set by the Fund.
- vii. Retrieving membership IDs from ceased members;

### 4.2 MEMBERS

- i. Filling in 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.
- vii. Identify at the certified facility by using NHIF membership card or National Identification Number (NIN);
- viii. Access medical services at certified facilities only;
- ix. Adhere to referral protocol set by the Fund while accessing medical services
- x. Keep and maintain membership card at all time
- xi. Report complaint using the appropriate channel set by the Fund



### 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 in events of conducting any investigation that the Fund may deem fit at any time;
- vi. To ensure the status of its certification is up to date;
- vii. To give correct information to members and beneficiaries of the Fund.
- viii. To refrain from fraudulent acts;
- ix. To ensure health facility infrastructures are well kept and maintained;
- x. To comply with IT system requirements set by the Fund;
- xi. To comply with the Standard Treatment Standards and National Essential Medicines List of Tanzania (NEMLIT) set by the Ministry responsible for health matters

## 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



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- various developments that occur in the Fund;
- v. To handle all enquiries and complaints from stakeholders and responding 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, employers, certified healthcare facilities and general public;
  - x. To submit required reports to designated authorities and regulators timely.
  - xi. To undertake periodical customer satisfaction surveys

### **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. Give opinion on the quality of services provided to beneficiaries or any other matter related to Fund's operations or healthcare facility;
- iv. Demand explanation on matters related to Fund's operations, employers or certified healthcare facility;
- v. Get the right information on the services provided by the Fund, employers or certified healthcare providers
- vi. Suppliers of goods and services be paid their invoices timely; and
- vii. Deserve privacy and confidentiality of information provided to the Fund and the contrary is also true.



7.0 THE SERVICE DELIVERY TIME STANDARDS MATRIX	
DESCRIPTION	TIMELINE
<b><i>I. Registration of Employers and Members.</i></b>	
a) Registration and issuance of Certificate to Employer (Upon receipt of duly filled registration form at the Fund)	Within 14 working days
b) Issuance of ID (upon receipt of duly filled registration Forms)	Within 5 working days
c) Issuance of temporary ID cards (Upon receipt of duly filled registration form)	Within 24 hours
<b><i>II. Claims Processing and Payments to Service Providers</i></b>	
a) Claims processing and payments to service providers (upon submission of duly filled claim forms)	Within 60 days.
<b><i>III. Payments to Suppliers of Goods and Services</i></b>	
a) Payments to Suppliers of Goods and Services (upon receipt of Invoice).	Within 10 working days.
<b><i>IV. Accreditation of service providers</i></b>	
a) Response to Applying Entity	Within 2 working days
b) Pre-certification Inspection and feedback whether application Successful or not	Within 48 days
c) Issuance of certification contract for signing (upon approval)	Within 3 days
d) Issuance of certification contract (Upon submission of a signed Contract from the applying service provider)	Within 10 days
e) Issuance of certificates (Upon certification of new facility or upon re-accreditation of formerly certified facility).	
<b><i>V. Loans to Accredited Service Providers</i></b>	
a) Response letter to applying facility	Within 2 working days
b) Loan approval/disapproval notification to Service Providers	Within 39 days
c) Preparation of loan agreement with service providers (upon receipt of acceptance letter from service providers)	Within 7 days



DESCRIPTION	TIMELINE
<b>VI. Handling of stakeholders' complaints</b>	
a) Complaints for emergency cases	Within 24 hours
b) Simple complaints (not requiring Management decision)	5 days
c) Complex complaints that require Management decision	20 days
d) Complaints that require Body of Directors (BOD) decision	90 days
<b>VII. Response to stakeholders' enquiries</b>	
a) Acknowledgement of receipt	Within 24 hours
b) Response to simple enquiries	Within 24 hours
c) Response to stakeholders' enquiries that need further references	Within 5 working days
d) Response to calls	Pick up within 3 rings or call back when missed
<b>VIII. Over-the-Counter Services.</b>	
a) Attending to visitors/beneficiaries seeking special approval services	Within minutes 30
b) Attending to members picking up an ID card(s)	
c) Attending to visitors submitting registration forms.	
d) 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 24 hours, 7 days a week through a toll free number 199**

**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:** 199
- ii. **Letters:** Refer to address list at this charter
- iii. **Electronic mail:** [info@nhif.or.tz](mailto:info@nhif.or.tz) OR Refer to the address list at this charter
- iv. **Website:** [www.nhif.or.tz](http://www.nhif.or.tz)
- v. **Instagram:** @nhiftz
- vi. **Facebook:** @nhiftz



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- vii. **X:** @nhiftz
- viii. **Questionnaires and suggestion boxes:** At NHIF Offices
- ix. **e- Mrejesho portal**
- x. **NHIF Offices:** Refer locations to the address list at this charter

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

**Director General,  
National Health Insurance Fund (NHIF),  
Head Office Dodoma,  
2 Ukaguzi Road,  
P. O. Box 1437,  
41104 Tambukareli,  
DODOMA.**

**Phone: +255 26 2 963 887/8**



## NATIONAL HEALTH INSURANCE FUND (NHIF) CONTACTS AND ADDRESSES

### HEAD OFFICE

National Health Insurance Fund (NHIF)  
Head Office,  
NHIF Building,  
2 Ukaguzi Road,  
P.O.Box 1437,  
41104 Tambukareli,

#### **DODOMA.**

Phone: +255 26 2963887/8  
Email: [info@nhif.or.tz](mailto:info@nhif.or.tz)

### ILALA

National Health Insurance Fund (NHIF)  
Ilala Regional Office,  
NHC Building,  
Mirambo & Samora Junction,  
P.O.BOX 7195,

#### **DAR ES SALAAM.**

Phone: +255 22 2183797  
Email: [infoilala@nhif.or.tz](mailto:infoilala@nhif.or.tz)

### GONGO LA MBOTO

National Health Insurance Fund (NHIF)  
Gongo la Mboti Office,  
Ukonga, Regional Prisons Office,  
P.O.Box 7195,

#### **DAR ES SALAAM.**

Phone: +255 737 221935  
Email: [infoilala@nhif.or.tz](mailto:infoilala@nhif.or.tz)

### TEMEKE

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Kurasini Bendera Tatu,  
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### KIGAMBONI

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Kibada Gardens Building,  
Mjimwema Kongowe Road,  
Kifurukwe Street,  
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#### **DAR ES SALAAM**

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Email: [infotemeke@nhif.or.tz](mailto:infotemeke@nhif.or.tz)

### KINONDONI

National Health Insurance Fund (NHIF)  
Kinondoni Regional Office,  
PSSSF Commercial Complex,  
Sam Nujoma Road,  
P.O.Box 32668,

#### **DAR ES SALAAM.**

Phone: +255 733 242199  
Email: [infokinondoni@nhif.or.tz](mailto:infokinondoni@nhif.or.tz)

### UBUNGO

National Health Insurance Fund (NHIF)  
Ubungo Office,  
Administration Block, 2<sup>nd</sup> Floor  
Magufuli Bus Stand– Mbezi,  
Morogoro Road,  
P.O.Box 34562,

#### **DAR ES SALAAM.**

Phone: +255 733 242199  
Email: [infokinondoni@nhif.or.tz](mailto:infokinondoni@nhif.or.tz)

### MOROGORO

National Health Insurance Fund (NHIF)  
Morogoro Regional Office,  
Kenya Commercial Bank (KCB) Building, 2<sup>nd</sup> Floor,  
Boma Road,  
P.O.Box 955,

#### **MOROGORO.**

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41104 Tambukareli,

#### **DODOMA.**

Phone: +255 26 2963887/8, +255 737 708749  
Email : [infododoma@nhif.or.tz](mailto:infododoma@nhif.or.tz)

### **KIBAHA**

National Health Insurance Fund (NHIF)  
Pwani Regional Office,  
Town Council Building, Maili Moja,  
P.O.Box 30438,

#### **KIBAHA – COAST.**

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### **TANGA**

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Swahili Street,  
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### **RUKWA**

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NHIF Building,  
National Housing Street – Jangwani,  
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#### **SUMBAWANGA.**

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Email: [inforukwa@nhif.or.tz](mailto:inforukwa@nhif.or.tz)

### **TABORA**

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COHAS Building, Ground Floor,  
Kazehili Road,  
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### **KILIMANJARO**

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NSSF Building,  
Old Moshi and Bath/Upinde Roads Junction,  
P.O.Box 8998,

#### **MOSHI – KILIMANJARO.**

Phone: +255 27 2755143, +255 27 2754264  
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### **ARUSHA**

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2<sup>nd</sup> Floor,  
P.O.Box 16110,

#### **ARUSHA.**

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### **RUVUMA**

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Ruvuma Regional Office,  
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Zanzibar Street,  
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### **KAGERA**

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#### **BUKOKA.**

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### **SINGIDA**

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NHC Singidani Complex,  
Arusha Road,  
P.O.Box 762,

#### **SINGIDA.**

Phone: +255 26 2502236

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### **KIGOMA**

National Health Insurance Fund (NHIF)

Kigoma Regional Office,  
NHC Biashara House, 2<sup>nd</sup> Floor,  
Lumumba Road,  
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#### **KIGOMA.**

Phone: +255 28 2802650

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### **MARA**

National Health Insurance Fund (NHIF)

Mara Regional Office,  
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Ghandhi and Kusaga Streets Junction,  
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#### **MUSOMA.**

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### **IRINGA**

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### **MBEYA**

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#### **MBEYA.**

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### **ZANZIBAR**

National Health Insurance Fund (NHIF)

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#### **ZANZIBAR.**

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### **MANYARA**

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### **SIMIYU**

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#### **BARIADI – SIMIYU.**

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### **KATAVI**

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#### **MPANDA - KATAVI.**

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#### **NJOMBE.**

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### **GEITA**

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### **MWANZA**

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#### **MWANZA.**

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