

2024 Annual General Meeting (AGM)

Notice is hereby given that the 2024 Annual General Meeting of the NHP members will be held on Friday, 28 June 2024 at 11:00 am at The Weinberg, 13 Jan Jonker Road, Klein Windhoek.

Agenda

1. Opening and welcome.
2. Constitution and quorum.
3. To transact such other business as may be transacted at the AGM, subject to the rules of the Fund and the provision of the Medical Aid Funds Act, 1995 (Act 23 of 1995). Notices of motions to be placed before the meeting must reach the Principal Officer at principalofficer@nhp.na by no later than 14 days prior to the date of this meeting.
4. Approval of the agenda.
5. Introduction of the NHP Trustees and its Committees.
6. Approval of the Minutes of the 2023 AGM.
7. Presentation of the Chairperson's report.
8. Adoption of the Annual Financial Statements.
9. Approval of the Trustee remuneration fee structure for 2024/2025.
10. Any other questions.
11. Announcement of the newly elected as well as appointed Trustees to serve for the next 3 years.
12. Close of meeting.

By order of the Board of Trustees

Dantago Garosas
Principal Officer



Introducing the NHP Board of Trustees and its Committees

NHP Board of Trustees

The NHP Board of Trustees comprises of 7 elected and 5 appointed Trustees who serve for a period of 3 years, whereafter they are required to retire from the Board, but may stand for re-election, should they wish to serve again.

The Board of Trustees serve for a maximum of 3 terms of 3 years each whereafter they retire. In the interest of the Fund, the Board of Trustees may decide to allow retired Board members to stand for re-election beyond 9 years if, after an independent assessment by the Board, there are no relationships or circumstances likely to affect, or appear to affect, the Board's judgement.

The Board of Trustees are responsible to ensure the enactment of its core purpose which is underpinned by good corporate governance.

The Board of Trustees furthermore ensure continued sustainable value in the best interest of the members of NHP and the Fund's stakeholders, by applying financial soundness and maintaining a healthy membership base.

All Board members, though initially nominated due to their employment at employer groups, are appointed to serve in the interest of the Fund's members and thus do not represent the interest of their respective employers at Board meetings.

The Board of Trustees are accountable to the members of the Fund and are assisted by the Principal Officer.

The Board created 4 committees, to assist in the execution of its duties. A maximum of 6 Trustees per Committee may serve on these committees.

Nomination and Remuneration Committee (NRC)

The NRC assists the Board of Trustees in fulfilling its responsibility to the nomination process, performance, succession and setting of remuneration levels of the Board of Trustees and the Principal Officer.

The NRC comprises of 6 Board members, the Principal Officer and the Fund Manager.

Its main purpose is to:

- Implement a performance assessment framework of the Board and the Principal Officer.
- Ensure that the appropriate procedures exist to assess remuneration levels of the Chairperson and other Board and Committee members as well as the Principal Officer.
- Screen nominated and appointed Trustees as to their qualifications, profiles, experience and general suitability to serve on the Board in the interest of the members, in line with an annual skills gap analysis conducted by the NRC.
- Strive to comply with best practices, to react to changing conditions and to ensure that the Board is best able to attract Trustees of the highest quality.

Product Development Committee (PDC)

The PDC assists the Board of Trustees in respect of benefit design enhancements and changes, ensuring that the overall look and feel of the Fund is appealing to the members.

The PDC comprises of 6 Board members, the Principal Officer and the Fund Manager.

Its main purpose is to:

- Annually review the different benefit options offered by the Fund with the rest of the industry, in order to ensure product competitiveness.
- Ensure that requests by stakeholders and members regarding the benefits provided are accommodated where possible, without putting affordability at risk.
- Establish an actuarial costing model to ensure that the benefits provided are covered by the monthly contributions paid by members.
- Ensure that the benefits provided by the Fund are communicated in a presentable way and timeously to the members, in order to allow them to select the correct benefit option depending on their personal circumstances.

Ex-Gratia Committee (EGC)

The EGC assists the Board of Trustees in assessing and if in agreement, allocating additional funds available to members (over and above the normal benefit amount).

The EGC comprises of 6 Board members, the Principal Officer and the Fund Manager.

Its main purpose is to:

- Evaluate the merits of each Ex-Gratia application by applying criteria like financial hardship (main criteria), length of membership on the Fund, clinical appropriateness etc. to each application.
- Evaluate each application objectively and consistently with the assistance of an actuarial model.
- Ensure that payments of all applications are made within the allocated budgets.

2023 Ex-Gratia figures

- Total Ex-Gratia allocations by the Ex-Gratia Committee amounts to N\$ 6,115,901.00 for 2023.
- The Board of Trustees allocated a further N\$2,596,620.00 in respect of Ex-Gratia requests dealt with by them.
- The total amount allocated for Ex-Gratia assistance during the 2023 financial year amounted to N\$ 8,712,521.00.

Audit, Investment and Risk Committee (AIRC)

The AIRC assists the Board of Trustees in fulfilling its responsibility to ensure effective internal financial controls and to manage financial risks.

The AIRC comprises of 6 Board members, the Principal Officer and the Fund Manager.

Its main purpose is to:

- Assist the Board of Trustees in fulfilling its oversight responsibilities.
- Ensure that the Board of Trustees is made aware of all matters which may significantly impact the financial status, investment affairs as well as the risk status of the Fund.
- Review the financial reporting and audit process, as well as the system of internal control and the management of financial, investment as well as business risks.
- Execute its mandate as defined by the AIRC Charter and Investment Strategy.
- Monitor the Funds compliance with laws and regulations as well as its own code of conduct.

Under normal circumstances the committees meet as follows:

- Board of Trustees – 6 x per annum,
- NRC – 5 x per annum,
- PDC – 6 x per annum,
- EGC – 12 x per annum (due to the urgency of applications submitted),
- AIRC – 4 x per annum.

During the 2023 financial year a total of 41 meetings were held and N\$1,252,680.00 was paid to Trustees in sitting and retainer fees.

General

All Board of Trustee and Committee meetings are held after normal working hours.

NHP Board of Trustees as per December 2023

Breakdown of Committees	Board of Trustees	AIRC members	NRC members	PDC members	EGC members
Membership requirement	Maximum of 12 Trustees	Maximum of 6 Trustees	Maximum of 6 Trustees	Maximum of 6 Trustees	Maximum of 6 Trustees
Quorum requirement	7 Trustees	4 Trustees	4 Trustees	4 Trustees	4 Trustees
W. Duvel	Chairperson	Trustee	Trustee		
H. Volschenk	Vice Chairperson			Trustee	Vice Chairperson
K. Yeboah	Trustee			Vice Chairperson	Trustee
T. lileka - Amupanda	Trustee		Vice Chairperson		Trustee
I. Kadhila	Trustee	Chairperson	Trustee		
P. McCallum	Trustee	Trustee	Chairperson		
E. Botes	Trustee			Chairperson	Chairperson
T. Titus	Trustee	Vice Chairperson		Trustee	
P. Nghifitikeko	Trustee		Trustee		Trustee
D. Jimmy-Melani	Trustee	Trustee	Trustee		
R. Witbooi	Trustee	Trustee		Trustee	
S. Jacobs	Trustee			Trustee	Trustee

- Each Trustee to serve on at least 1 but not more than 2 sub-committees (unless as invitee).
- The Chairperson of the BOT shall not be a Chairperson of a sub-committee.
- The Chairperson of the BOT shall be a member of the NRC.

Minutes of the 2023 Annual General Meeting (AGM) of the NHP Medical Aid Fund

Held at the The Weinberg conference facility and via Zoom video conference at 11:30 am on Friday, 30 June 2023.

Present:

Mr. W. Duvel	- NHP Trustee (Chairperson)
Ms. E. Botes	- NHP Trustee
Mrs. T. Iileka-Amupanda	- NHP Trustee
Mr. I. Kadhila	- NHP Trustee
Mrs. H. Volschenk	- NHP Trustee
Mrs. D. Garosas	- Principal Officer
Mr. C. Hoffman	- MHRS Actuary (Zoom)
Mr. R. Saunderson	- Medscheme Namibia (Zoom)
Mr. R. Skolnic	- Medscheme Namibia
Mr. W. Bronner	- Medscheme Namibia
Mr. H. Kaulinge	- Medscheme Namibia
Mr. B. Gagiano	- Medscheme Namibia
Dr. I. Henckert-Weissnar	- Medscheme Namibia
Mr. J. Handuba	- Medscheme Namibia
Ms. D. Stahn	- Medscheme Namibia (Zoom)

Deloitte (Auditors) Representatives

NAMAF Representatives

NAMFISA Representatives

NHP Members - As per attendance register

Apologies:

Mr. P. McCallum - NHP Trustee

1. Opening and welcome

The Chairperson opened the meeting and welcomed all present. Those attending via video conference were requested to indicate by unmuting and raising their hand should they have any questions or wish to contribute towards the discussion.

2. Constitution and quorum

The Chairperson declared the meeting duly constituted and confirmed a quorum present.

3. Approval of the agenda

To transact such other business as may be transacted at the AGM, subject to the rules of the Fund and the provision of the Medical Aid Funds Act, 1995 (Act 23 of 1995), notices of motion are to be placed before the meeting and must reach the Principal Officer at principalofficer@nhp.na by no later than 14 days prior to the date of this meeting. The Principal Officer confirmed that no additional points were received from members prior to the meeting. The agenda was closed and adopted with no amendments being made.

4. Introduction of the NHP Trustees and it's committees

The Chairperson noted that the NHP Board comprises of 12 Trustees. These Trustees have a fiduciary duty to represent the interests of members at all times. Members who nominate themselves for Trusteeship should do so for the right reasons and without conflict of interest or self-enrichment. All Trustee meetings are held on an after-hours basis and it is expected that all Trustees show commitment and be present and on time for these meetings.

Four Committees were created to assist the Board of Trustees in the execution of its duties and decision making, namely:

- Nomination and Remuneration Committee (NRC)
- Product Development Committee (PDC)
- Ex-Gratia Committee (EGC)
- Audit, Investment and Risk Committee (AIRC)

The NHP Trustees and Chairpersons of the individual Committees were introduced to all present.

5. Approval of the minutes of the previous AGM held on Friday, 24 June 2022

The Chairperson asked for confirmation that the minutes, as presented, were a true reflection of the proceedings at the AGM held on Friday, 24 June 2022. There were no amendments or questions and the minutes were subsequently adopted.

6. Presentation of the Chairperson's report

The Chairperson presented the integrated report for the year-ended 31 December 2022 and highlighted the following:

- The Fund experienced higher than expected utilisation of benefits to the rate of 13.2% in 2022 when compared to a fund average contribution increase of 5.6% at the beginning of 2022. The negative claims experience was not restricted to NHP alone and all Namibian medical aid funds were negatively impacted in a similar manner.
- The impact of the high claims environment resulted in a drop in the Fund's solvency from 36.7% in December 2021 to 27% in December 2022. The Fund's claims ratio increased from 84.4% in 2021 to 90% in 2022, whilst the loss ratio increased from 94.2% in 2021 to 100.2% in December 2022. Despite the high claims cost, the Fund maintained the continued ability to discharge its principal mandate to defray the cost of quality healthcare services for its members.
- The sudden and continued increase in claims cost is a reason for serious concern to the Fund and the Fund has conducted a detailed and specific analysis to understand the origin of the claims, cost drivers and the claims trends. One of the primary causes for the sudden increase in claims cost is the lingering after effect of the COVID-19 pandemic where hardly any elective surgery and procedures were scheduled and 2022 thus acted as a catch-up year for the previous years (2020 and 2021).
- The Fund is also witnessing a significant increase in general utilisation of day-to-day benefits. Industry analysis has confirmed that the increased push for localisation of specialist services and the establishment of new facilities may have contributed towards the increase in claims costs, since access to treatment and care is now closer and more readily available to patients and members. Examples include the establishment of local Specialist Oncology treatment facilities and the introduction of various specialist disciplines previously not available in Namibia. Despite the positive spin-off effects resulting from the improved level of care and access to quality healthcare treatment, the Fund must guard against run-away cost escalations outstripping the rate of inflation and therefore also the rate at which the Fund can afford to increase its annual membership contributions.
- The Fund has made it a priority to engage with members and healthcare providers to understand and implement remedial measures to ensure the continued survival and sustainability of NHP as a Fund and collective action on an industry basis to ensure survival is critical.
- NHP reported a deficit of N\$107 million under extremely difficult and challenging operating conditions, which was impacted by poor investment performance. The combined result of extremely high claims and poor investment performance resulted in the Fund ending the 2022 financial year with a solvency ratio of 27% which is 7% lower than the budgeted figure of 34%. Going forward, the Fund has implemented remedial action with a review of its investment portfolio to protect its investments against volatility.

Achievements

- PMR Africa Diamond Arrow Award for excellence in the business sector: Medical Aid Funds;
- PMR Africa Diamond Arrow Award for companies and institutions in Namibia demonstrating exceptional managerial and corporate governance qualities.

Operational Efficiencies

- 97.6% of all claims are paid within 30 days of receipt;
- NHP continues to pay claims on a weekly basis;
- NHP maintains a dedicated Whistleblower Hotline for members to report on any suspicious activities involving fraud, waste and abuse;
- The Fund continues to apply managed healthcare programmes used to identify members at risk of chronic diseases and conducts regular on-site wellness events and screenings to create better self-awareness of underlying health conditions;
- NHP maintains a concerted effort to contain membership losses and to assist members to remain on the Fund, despite rough economic conditions.

Initiatives

New initiatives are designed to support the Fund in achieving and maintaining its strategic goals of financial stability, providing competitive and value based offerings and to reinforce NHP's position as a leader in healthcare funding.

Considering the extremely high claims experience in 2022, the Fund continues to focus on cost containment plans and initiatives to create greater member and provider awareness regarding the importance of keeping medical aid funds on a sustainable basis to ensure healthcare for the future. The Fund remains cognisant of the impact of which benefit design may have on claiming behaviour. To reduce future costs, the Fund has changed the level of reimbursement for the additional In-Hospital benefit whilst keeping benefit enhancements on the conservative side.

The Fund, together with the rest of the industry, is vigorously pursuing the implementation of ICD-10 coding to better track the provision of treatment and cost. The Fund continued with its focus of caring for the mental health and wellbeing of its members through the “NHP Mindful Revolution” program, which was offered in an online format.

Challenges

Despite a weak economy, the Fund grew by 1.2% in membership over the January to December 2022 period. Membership growth for the fund remains important to ensure sustainability but at the same time, the Fund is doing everything in its ability to support members in their efforts to retain their medical aid fund membership. The Fund, together with members, healthcare providers and stakeholders, must work together to arrest the rising cost of healthcare treatment and to improve the financial sustainability of medical aid funds in Namibia. To do this, a collective conscience and high degree of ethics is needed.

The Chairperson thanked the Board of Trustees for their dedication and commitment in dealing with the affairs of the Fund in a professional and transparent manner and in providing the required guidance and leadership in a time when the Fund and industry face specific challenges. Thanks was also extended to the NHP members for their continued support and membership as well as the Principal Officer and the Administrator, Medscheme Namibia, for their commitment, hard work and operational excellence over the past year.

Questions by the members

- Referring to the point made by the Chairperson regarding a high degree of ethics being needed and which, by implication, was directed at members and service providers, what is being done by the Fund regarding this?
 - *The Chairperson replied that Medscheme Namibia has a Fraud Waste and Abuse department which focuses on fraudulent claims and recoveries through various activities. Increased awareness through communication of hospital efficiency reports, employment of in-hospital case managers and increased interaction and communication with providers and members is being put in place. Members are sent a monthly statement of their accounts indicating claims submitted and payouts made to service providers and any suspicious activity should be reported to the Fraud Waste and Abuse department. Members were also reminded of the importance of informing the Fund of any change in their contact details.*
- Members are requested to assist the Fund in monitoring abuse and the Fund should provide a way to refine the system to do this. The Trustees and Administrator should address this to find ways to close any loopholes.
 - *The Chairperson took note of the member’s statement.*

The Chairperson’s report was noted by all present.

7. Adoption of the annual financial statements for the year ended 31 December 2022

The Annual Financial Statements for the 2022 financial year were presented with the following results being highlighted (N\$’000):

- A net contribution income of N\$1,465,228.
- A net healthcare deficit of N\$113,176 was reported for the period under review.
- A net deficit of N\$107,407 was recorded for 2022.
- Total funds and liabilities for the period under review amounted to N\$611,854.
- A solvency ratio of 27% was recorded at the end of 2022.
- The Fund had a total of 33,359 Principal members as per 31 December 2022.

The Annual Financial Statements as presented were approved and adopted by all present.

8. Approval of trustee remuneration fee structure for 2023/2024

As per NAMFISA Directive PI/MA/1/2014 the Trustees’ remuneration fee structure needs to be presented and approved at every AGM. The sitting fees are paid to Trustees serving on the Board of Trustees and the respective Committees.

The Principal Officer noted that, in light of current challenges which impact the sustainability of the Fund, a 0% increase in the Trustees’ remuneration fee structure for 2023/2024 was proposed and the current remuneration fee will remain unchanged with effect from 1 July 2023.

The Trustee remuneration fee structure for 2023/2024, as presented, was approved and adopted by the members.

9. Announcement of the newly elected and appointed trustees to serve for the next 3 years

Mr. Uisso from Deloitte introduced himself to all present, noting that Deloitte, as the auditors of the Fund, were requested to assist with the electronic voting process to ensure that the necessary rules are enforced and to provide assurance to members, the Administrator and the Regulator that the process was fair and transparent.

Mr. Uisso highlighted the following:

- Electronic voting was conducted for the sixth year running and voter participation decreased by 33% in 2023 compared to 2022;
- The Trustee nomination process was handled by the Administrator. Deloitte created a ballot with the nominees using a platform called ElectionBuddy;
- Medscheme provided Deloitte with a list of main member membership numbers, contact numbers and individual links were sent out to each main member with a unique key to enable online voting;
- The number of casted votes tallied amounted to 4486, with 167 voters that abstained from voting.
- All votes cast were valid due to the platform tool which prevented invalid options and the results were exclusively available to Deloitte immediately after the close of voting.

Mr. Uisso proceeded to read the results of the voting process, announcing the candidate who had received the highest number of votes in the HR skill category:

1. Ms. Sabrina Jacobs with 2850 votes.

The Chairperson thanked Deloitte for their assistance and congratulated Ms. Jacobs, welcoming her to the NHP Board of Trustees. The floor was then opened for any questions by those present. There were no further questions from the members present.

10. Close of meeting

The Chairperson thanked everybody for their attendance and input and, with there being no further matters to discuss, closed the meeting.

The meeting was closed at 12h20.

Chairperson's report

I have the privilege to deliver the year-end 31 December 2023 Annual Report on behalf of Namibia Health Plan (NHP) Board of Trustees. The year turned out to be challenging in many regards, but also a year where the Fund once again delivered a solid financial performance. The Fund's sustainability and access to cost effective healthcare for the well-being of our members, remains a priority of NHP Board of Trustees. We want to assure our members that NHP remains sturdy, and we are committed to you.

Financial performance

The Board of Trustees approved an overall Fund average annual contribution increase of 8.9% for 2023. The increase was largely influenced by the average increase of 5.95% in the NAMAFA benchmark tariff for 2023. The Board of Trustees remain cognisant of the requirement to maintain adequate solvency levels; however, it remains a balancing act to keep contributions at an affordable level versus enabling access to quality healthcare. For the year, the Fund made a net healthcare deficit of NAD42.8 million as a result of high claims, however, reported a surplus of NAD42.9 million after investment returns of NAD85.8 million. The Fund ended the financial year 2023 with a solvency ratio of 25.2% which was 1.1% lower than the budgeted figure of 26.3% and 1.8% below the 2022 financial year solvency ratio of 27%.

Operational efficiencies

- 97% Claims processed within 30 days.
- New claims captured within 5 days.
- 94% claims from electronic data interchange (EDI), 6% paper.
- Weekly claims payment runs to providers.
- 93% First time query resolution.
- Managed Care authorisations within 48 hours.
- Immediate emergency authorisations.
- Membership applications processed within 5 days.
- Monthly member statements (post/e-mail).

Achievements

We had an exponential growth of 14.7% in membership for the year, with over 3 700 members, due to a take-on of mainly two large employer groups from the financial sector. It was a seamless take-on, which is mainly attributable to the excellent operational efficiency of our administrator, Medscheme Namibia.

Also, during a period of high member claims experience, the Fund still maintained the minimum solvency guideline per the regulator NAMFISA. This is due to exceptional investment returns, under the stewardship of our diverse and well skilled Board of Trustees.

Our review indicates that the non-healthcare costs as a percentage of contributions have reduced from 11% in 2014 to 9% in 2023. The Board of Trustees will actively continue to review initiatives to innovatively reduce non-healthcare costs as a percentage of contributions.

A strategic focus was also placed on servicing the uninsured market through the introduction of our low-cost primary care option called PharmacyCare, a drive to ensure that as many Namibians can have access to medical aid coverage at an affordable rate.

Conclusion

To conclude, we hope that you are as excited as we are about our future. We as members of the Fund, together with our healthcare providers and stakeholders, must cooperatively halt the rising cost of healthcare treatment and to improve the financial sustainability of our Fund – for that we need a collective conscience and high degree of ethics.

Without the existence of private medical aid funding in Namibia, the overall and general levels of healthcare treatment will be severely affected. It is thus in our common interest to develop a common goal and preserve what we have.

Furthermore, I would like to thank the Board of Trustees for their dedication and commitment in dealing with the affairs of the Fund in a professional and transparent manner and in providing the required guidance and leadership in a time when the Fund and industry faces specific challenges. The application and adherence to corporate governance standards and principles remains a critical guideline in the conduct and behaviour of the Board of Trustees.

To the members of NHP, the Board of Trustees would like to confirm that we are here to represent members' interest and secure the sustainability and viability of the Fund. We remain committed to serving your interest and appreciate your continued support and membership.

To the Administrator (Medscheme Namibia), who runs the day-to-day operations of the Fund, a word of appreciation for their commitment, hard work and operational excellence over the past year.

To the Principal Officer, Dantago Garosas and her Team, Eva and Mouchelline, I would like to thank you for all the hard work and dedication towards the Fund and its members.

Yours in health!

Mr. Wilko Düvel
Chairperson, NHP Board of Trustees

Financial performance:

Year ended 31 December 2023

Statement of comprehensive income for the year ended 31 December 2023		
	2022 N\$'000	2023 N\$'000
Insurance revenue	1,607,801	1,889,070
Insurance service expenses	(1,568,408)	(1,927,602)
Insurance service result	39,393	(38,532)
Investment income	2,382	82,622
Interest received on cash and cash equivalents	1,775	3,277
Net investment income	4,157	85,898
Net Healthcare result	43,550	47,366
Interest on lease liability	-	(50)
Operating expenses	(45,191)	(48,876)
Recoveries from service providers and other sundry income	1,641	1,559
Net (deficit)/surplus for the year	0	0
Other comprehensive income/(loss)	-	-
Total comprehensive income for the year	0	0

Statement of financial position as at 31 December 2023		
	2022 N\$'000	2023 N\$'000
Assets		
Non-current assets	101,375	185,959
Property, plant and equipment	20	1,257
Financial assets held at amortised cost	101,355	184,702
Current assets	505,122	519,795
Other accounts receivables	5,823	9,615
Financial assets held at fair value through profit or loss	475,872	386,732
Financial assets held at amortised cost	-	-
Cash and cash equivalents	23,427	123,448
Total assets	606,497	705,754
Liabilities		
Non-current liabilities	433,487	476,482
Insurance contract liabilities	433,487	476,482
Current liabilities	173,011	229,272
Trade and other payables	2,196	2,397
Lease liability	-	657
Insurance contract liabilities	170,815	226,218
Total funds and liabilities	606,497	705,754



Your health in your own hands

Did you know that you can make your benefits last longer and still receive the care you need? Start by looking at your plan information so you know what services are available. Try the tips below and get the most from your benefits. It is important to manage your medical expenses smartly if you want your benefits to last longer. **Be smart. Stretch your benefits.**

Ask for generic brands

Generic medication cost far less but work as effectively and provide the same active ingredients as brand-name medications. Ask your pharmacist for generic options, especially if you are on chronic medication.

Consult your pharmacist

Save on medical costs by consulting a pharmacist directly for many health issues, such as flu injections, blood pressure tests, HIV tests, health screenings and over the counter medications.

Prevention is better than cure

Take advantage of preventative care and lifestyle benefits provided by NHP. Get routine health screenings. These tests can detect health problems early, and can probably be easily treated.

Our designated Wellness Programme helps members to detect and manage preventable chronic lifestyle diseases and conditions with effective treatment guidelines. By making use of NHP's Health Risk Assessment Initiative you are empowered to take responsibility for your health, avoiding long-term high medical costs and even possible hospital expenses.

Make use of the NHP Managed Care Programme

NHP offers its members active management of their health-related conditions, free of charge. The programme assists members with identified lifestyle diseases and medical conditions to manage their health status with appropriate treatment. By providing information and advice relating to nutrition, exercise and the importance of sticking to treatment guidelines and medications, the programme helps to manage these conditions effectively.

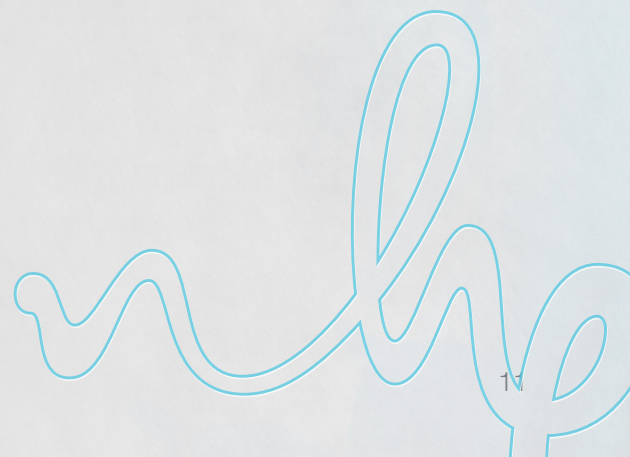
Ask for pre-authorisation

Members should always ensure to obtain a pre-authorisation from NHP before any medical procedures is performed, such as planned or emergency hospital admission, specialised treatment, or surgeries.

For more information contact NHP at 061 285 5400
or visit www.nhp.com.na/stretch-your-benefits/



tel 061 285 5400 | website www.nhp.com.na



GET IN TOUCH

Head office: Windhoek

Tel: 061 285 5400

Website: www.nhp.com.na

Walk-in assistance: Unit 2, Demushuwa Suites,

C/o Grove and Ombika Street, Kleine Kuppe

Postal: PO Box 23064, Windhoek

Operating hours: Monday to Friday 07:45 - 17:00

Fraud hotline - Confidential

Tel: 0800 647 000

Email: fraud@medscheme.com.na

NHP emergency numbers

(Monday to Sunday until 22:00)

After hours: 081 372 9910

In-hospital: 081 145 8580

BRANCHES

Swakopmund

Tel: 064 405 714

Email: swakop@nhp.com.na

Walk-in assistance: Office number 2, 1st floor,

Food Lovers Market, 50 Moses Garoeb Street

Postal: PO Box 2081, Swakopmund

Walvis Bay

Tel: 064 205 534

Email: walvis@nhp.com.na

Walk-in assistance: Office No. 7, Welwitschia Hospital Centre

Postal: PO Box 653, Walvis Bay

Ongwediva

Tel: 065 238 950

Email: oshakati@nhp.com.na

Walk-in assistance: Unit 1, Central Park (opposite Medipark),

Auguste Tanyaanda Street

Postal: PO Box 23064, Windhoek

Keetmanshoop

Tel: 063 225 141

Email: keetmans@nhp.com.na

Walk-in assistance: Unit 12, No. 17, Hampie Plichta Street,

Desert Plaza

Postal: PO Box 1541, Keetmanshoop

DEDICATED

Aid for AIDS (AfA) Programme

Tel: 061 285 5423

Email: info@afa.com.na

DEDICATED

Oncology Disease Management Programme

Tel: 061 285 5422

Email: oncology@nhp.com.na

Wellness

Tel: 061 285 5437

Email: wellness@nhp.com.na

CLINICAL RISK

Chronic Medicine Management

Tel: 061 285 5417

Email: chronicapp@nhp.com.na

Chronic Medicine Registration

Tel: 061 285 5417

Email: chroniccare@nhp.com.na

Beneficiary Risk Management

Tel: 061 285 5417

Email: nhpbrm@nhp.com.na

SUPPORT

Membership

(Applications, contributions and amendments)

Tel: 061 285 5400

Email: members@nhp.com.na

Ex-Gratia

Email: exgratia@nhp.com.na

Optical

Email: optics@nhp.com.na

Claims

Tel: 061 285 5400

Email: claims@nhp.com.na

Hospital pre-authorisation

Tel: 061 285 5400

Email: cases@nhp.com.na

International Travel Insurance

Tel: 061 285 5400

Email: nhptravel@nhp.com.na

New business

Tel: 061 285 5407

Email: newbusiness@nhp.com.na

Healthcare providers

Tel: 061 285 5444

Email: providers@nhp.com.na