



UNDERSTANDING FIMA

*Frequently Asked Questions
for NHP Members*



We're about you

Understanding FIMA

1. What is FIMA?

The Financial Institutions and Markets Act, 2021 (FIMA) introduces a strengthened regulatory framework for financial institutions, including medical aid funds. In practical terms, it strengthens how funds are governed, managed, monitored and held accountable.

It places greater emphasis on responsible management, transparency and protecting the interests of the people served by these institutions.

2. Why does FIMA matter to NHP members?

FIMA strengthens the governance and member-protection framework within which NHP operates.

For members, this means stronger Fund and Board accountability, fair treatment, clearer communication, improved access to Fund Rules and information, enhanced oversight and greater Fund responsibility for key functions.

3. What does stronger governance mean?

It means clearer accountability at Fund and Board level and stronger oversight of how important responsibilities are managed and controlled.

4. How does FIMA strengthen member protection?

The framework supports fair treatment, improved complaint handling, clearer information and stronger protection of member interests.

5. What does greater transparency mean for members?

It means clearer communication and improved access to Fund Rules and relevant Fund information, so members can better understand how the Fund operates and how decisions affect them.

What Changes and What Stays the Same

6. What is the confirmed operational change currently being communicated?

NHP will take direct responsibility for the claims-assessing function rather than that function being performed by an external service provider.

7. What is claims assessing?

Claims assessing is the process through which claims submitted by healthcare providers or members are reviewed against the applicable NHP Fund Rules to determine the benefits payable.

8. When must NHP assume direct responsibility for claims assessing?

The implementation deadline communicated for this transition is 30 April 2027.



9. Does FIMA change my current benefits?

FIMA implementation does not, by itself, change your current benefits.

10. Does the claims-assessing transition change my benefit option?

No. The transfer of claims-assessing responsibility does not, by itself, change your chosen benefit option.

11. Does this mean benefits, Fund Rules or contributions can never change?

No. Benefits, Fund Rules or contributions may still change through NHP's normal Fund Rule, benefit-review or annual contribution processes. Any future changes through those normal processes are separate from the claims-assessing transition and will be communicated clearly and in advance.

12. Should I change how I access healthcare services?

No. Members should continue accessing healthcare services in the normal manner unless NHP formally communicates a confirmed change.

13. Will claims still be assessed according to the NHP Fund Rules?

Yes. Claims will continue to be assessed in accordance with the applicable NHP Fund Rules.

14. Do members need to take any action now?

No new operational action is required at this stage. Continue using your medical aid and existing claims processes as normal, stay informed through official NHP channels and keep your contact details updated.

How NHP Is Preparing?

15. How is NHP preparing for FIMA?

NHP's preparation covers governance alignment, policy and procedure reviews, stronger systems and operational processes, internal capability, careful transition management and continued member and stakeholder engagement.

16. How will NHP manage the transition?

NHP will carefully plan confirmed operational changes, strengthen the required systems and capability, and communicate confirmed milestones as implementation progresses.

Communication, Support and Verified Information

17. How will NHP keep members informed?

NHP will communicate in phases through awareness and education, updates on confirmed implementation milestones, change-specific communication, member support and engagement, and ongoing updates informed by member feedback.

18. Which official channels will NHP use?

NHP will use the NHP website and FIMA Information Hub, email, SMS, the NHP WhatsApp Channel, official social media platforms and member information sessions.

19. Where can I send a FIMA-related question?

FIMA-related enquiries may be sent to **fimaenquiries@nhp.na**.

20. What should I do to make sure NHP updates reach me?

Keep your contact details up to date so that important email and SMS communication can reach you.

Our Commitment to You

At Namibia Health Plan, we recognise that regulatory changes can sometimes create uncertainty.

That is why we are committed to communicating openly, clearly and timeously with our members.

FIMA represents an important step towards stronger governance, greater transparency and enhanced member protection.

If you have any questions about FIMA or your NHP membership, please contact our team through any of our official communication channels.

Namibia Health Plan

We're about you.

