

DEAR NHP MEMBER

December 2025

As we approach the new benefit year, we are pleased to share important updates regarding your NHP membership for 2026. The NHP Board of Trustees, guided by their commitment to affordability, sustainability and member wellbeing, has approved the Fund's benefit and contribution structure for the coming year.

The effective NHP Fund increase for 2026 has been approved at an overall average of 3.5% from 1 January 2026, with a 0% increase for Blue Diamond members. This is the lowest overall increase since 2008, reflecting our strong financial position and determination to protect your household budget during challenging economic times.

The primary goal of the Fund is to maintain pricing that ensures it can meet claims expenditure and benefit obligations while remaining competitive. Balancing these objectives is increasingly challenging in a price-sensitive, competitive market where healthcare costs often exceed inflation.

The Fund is expected to end the 2025 year in a strong financial position, with a healthy surplus and strong projected solvency ratio of 37.9%. Looking ahead to 2026, we anticipate continued financial strength, ensuring that NHP remains well-equipped to honour all member claims and commitments.

This has also enabled the implementation of member-centric benefit enhancements, without compromising financial stability, based on your feedback. We listened to your needs through surveys, utilisation trends and clinical data and have made enhancements where they matter most. We encourage members to use their benefits wisely and to preserve them whenever possible.

The 2026 Benefit Guide, Summary of Benefit Changes and Option Change Form are available for your review. Members wishing to change benefit options are requested to submit the completed form to Medscheme Namibia by 12 January 2026. Additionally, please ensure your contact information is up to date to facilitate effective communication.

We are proud to have been once again awarded the PMR Diamond Arrow award, with the highest rating in the industry, for the 15th consecutive year in 2024. We also achieved the inaugural Best Medical Aid Award at the 2025 Best of Namibia awards.

Thank you for your continued support throughout 2025. On behalf of the Board of Trustees and the NHP team, we wish you and your loved ones a peaceful festive season and a healthy, prosperous new year.

We're about you!



Dantago Garosas
Principal Officer

Ausspann Plaza, Unit 2, First Floor
Dr Agostino Netto Road, Ausspannplatz
P.O.Box 23064, Windhoek, Namibia



We're about you