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Dear NHP Member

We're about you!

The NHP Board of Trustees has approved an overall Fund average annual contribution increase of 4.5% for 2021, which represents the lowest increase in the history of the Fund. The increase will come into effect as from 1 January 2021.

The 2021 contribution increase compares most favourably to a 5.0% Fund average increase for 2020, and takes into account the impact of the COVID-19 pandemic and resulting lockdown, the downturn in the local economy and the consequent knock-on effect thereof on employment as well as the reduced disposable income of our members. The increase accounts for the increase in the NAMAf benchmark tariff of 2.42%, aging of fund membership, increase in service utilisation, rising cost of medicines as well as a marginal increase in benefit limits.

The Board of Trustees is confident that the increase is prudent in that the Fund's current solvency margins will be maintained at the desired levels whilst, at the same time, acting in a responsible manner towards its members to ensure adequate solvency levels in the future.

Members need to note that the increases per option and per age band may be more or less than the Fund average increase announced above.

The Fund appeals to members to act in a responsible manner when utilising their benefits and to conserve their benefits for as long as possible. Similarly, healthcare providers are also requested to ensure that cost-effective and appropriate treatment is offered. Only through greater cooperation between all parties can we ensure that claims costs remain at an affordable level in the future.

In our efforts to ensure sustainability and longevity for NHP, a dedicated attempt is being made in communicating with members about the impact of fraudulent, wasteful and abusive claiming behaviour and practices. The promotion of whistleblowing, the management of risk through enforcement of managed care and treatment protocols as well as the reduction in future member risk profiles by better monitoring and self-awareness of member's health status through wellness and lifestyle programmes are communicated continuously. Members are again reminded of the Whistleblower Hotline 0800 NHP 000 (0800 647 000) for any suspicious claims or treatment relating to possible instances of fraudulent, wasteful and abusive claiming practices.


We're about you



The Fund continues to ensure that the highest levels of service standards are maintained in order to ensure that customer satisfaction levels remain high and that our members remain informed at all levels through regular interaction. The Fund remains committed to enhance the value proposition to members through continuous innovation in terms of their current and future healthcare needs, whilst maintaining a long-term focus on sustainability and affordability.

The Fund's membership for 2020 has remained relatively stable at approximately 67,000 lives with no growth in membership achieved due to the economic situation. The Fund is proud of the fact that it has done a lot in assisting members to remain on the Fund despite the challenges they are facing.

Finally, it gives us great pleasure to confirm that NHP was again awarded the PMR Diamond Arrow award, with the highest rating in the industry, for the 11th consecutive year in 2020 as well as receiving the award for the institution doing most to fight the COVID-19 pandemic in Namibia. We are proud of the fact that NHP has consistently been rated the best medical aid fund in Namibia over the last decade.

Enclosed please find the new 2021 Benefit Guide, Option Change Form and a summary of the changes of benefits, for your perusal. Members interested in changing from one option to another should kindly complete the applicable form and submit the same to the Administrator by not later than 15 January 2021. All updates to any changes of address, marital status, as well as e-mail and cellphone details should be communicated to the Fund timeously in order to enable us to interact as effectively as possible with you.

We sincerely wish to thank you for your continued and loyal support during 2020. May I wish you and your loved ones a Blessed Festive Season and a Healthy and Prosperous New Year.

We're about you!

*Joern Wiedow
Principal Officer*