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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 5.6% for 2022. The increase will come into effect as from 1 January 2022.

This compares to a Fund average increase of 4.5% for 2021. The increase is largely influenced by the average increase of 4.2% in the NAMAF benchmark tariff for 2022 as well as claims which were significantly impacted by COVID-19 during 2021.

The Board of Trustees remains cognizant of the requirement to maintain an adequate future solvency level in view of the above inflationary increase, which is mainly attributed to the very high year-to-date claims cost. The surging trend in the utilisation of benefits during the period under review is also attributable to the resumption of normal scheduled elective surgeries following the recovery from the 3rd COVID 19 wave. However, despite the high claims ratio experienced in 2021, the Fund remains well-capitalised.

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

As per the recent NAMFISA Consolidated Industry report, the industry recorded an exponential increase of 116.65% in COVID-19 related treatment costs for the quarter ended 30 June 2021, compared to the previous quarter. This increase in COVID-19 related expenditure reflects the progressive trajectory of surging cases, infections, and reported deaths. The healthcare delivery systems reached saturation point as the pandemic peaked at more than 500 cases per day with hospitals and medical personnel coming under severe strain.

NHP remains very supportive of the National Vaccination Campaign and encourages all members to get vaccinated. The importance of vaccination cannot be over emphasised in an effort to save lives and to allow our economy to open up again for trade and tourism.

During the 3rd wave of the COVID-19 pandemic members have come to appreciate the peace of mind experienced with knowing that they are adequately covered during this time of crisis and need. However it is only through continued cooperation between all parties that we can ensure that claims costs remain at an affordable level in the future. Therefore the Fund appeals to all members to continue to act in a responsible manner when utilising their benefits and to conserve their benefits for as long as possible. In the same manner healthcare providers are also requested to ensure that cost-effective and appropriate treatment is offered.

NHP remains dedicated in its efforts in communicating about a range of contemporary issues, including the impact of Fraud, Waste and Abuse. Members are encouraged to report any suspicious claims or treatment relating to possible instances of fraudulent, wasteful and abusive claiming practices to our Whistleblower Hotline on tel 0800 647 000 or email fraud@nhp.com.na.

As in the past, the Fund remains committed to enhance the value proposition offered to members through continuous innovation in terms of their current and future healthcare needs.

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 12th consecutive year in 2021. The Fund has also been recognised for demonstrating exceptional managerial and corporate governance 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.

The 2022 Benefit Guide and the Summary of Benefit Changes containing the Option Change Form are available to members for 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 14 January 2022. All updates to any changes of address, marital status, as well as email and cellphone details should be communicated to the Fund timeously in order to enable us to interact as effectively as possible with you. Please visit our website: www.nhp.com.na in this regard.

We sincerely wish to thank all members for their continued and loyal support during 2021. May we wish you and your loved ones a Blessed Festive Season and a Healthy and Prosperous New Year.

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Joern Wiedow
Principal Officer