



## 2022 Annual General Meeting

Notice is hereby given that the 2022 Annual General Meeting of the NHP members will be held on Friday, 24 June 2022 at 11:30 am at Am Weinberg, 13 Jan Jonker Road, Klein Windhoek.

### Agenda:

1. Introduction of the NHP Trustees and its Committees
2. Approval of the Minutes of the 2021 AGM
3. Appointment of Principal Officer
4. Presentation of the Chairman's report
5. Adoption of the Annual Financial Statements
6. Approval of Trustee remuneration fee structure for 2022/2023.
7. 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 [po@nhp.com.na](mailto:po@nhp.com.na) by no later than 7 days prior to the date of this meeting.
8. Announcement of the newly elected as well as appointed Trustees to serve for the next 3 years.
9. Close of meeting

By order of the Board of Trustees

A handwritten signature in black ink, appearing to read 'Joern Wiedow', is written over a light blue circular background.

Joern Wiedow  
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 Trustee members 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 of Trustee 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 judgment.

The Board of Trustee members are responsible to ensure the enactment of its core purpose which is underpinned by good corporate governance principles and responsible citizenship.

The Board of Trustee members 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 of Trustee members, although they might have been 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 Trustee members are accountable to the members of the Fund and manages itself. The Board of Trustees is assisted by the Principal Officer who is the only employee of the Fund.

The Board of Trustees 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 of Trustee members, the Principal Officer and the Fund Administrator.

### Its main purpose is to:

- Implement a performance assessment framework of the Board of Trustee members and the Principal Officer.
- Ensure that the appropriate procedures exist to assess remuneration levels of the Chairman and other Board of Trustees 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 gap analysis conducted by the NRC.

- Strive to comply with best practices, to react to changing conditions and to ensure that the Board of Trustees 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 of Trustee members, the Principal Officer and the Fund Administrator.

### 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 for which they would not qualify in terms of the Fund's rules upon applications received).

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

### 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.

## 2021 Ex-Gratia figures

- Total Ex-Gratia allocations by the Ex-Gratia Committee amounts to N\$ 6,102,798.37 for 2021.
- The Board of Trustees allocated a further N\$ 3,456,189.33 in respect of Ex-Gratia requests dealt with by them.
- The total amount allocated for Ex-Gratia assistance during the 2021 financial year amounted to N\$ 9,558,987.70.

### Audit, Investment and Risk Committee (AIRC)

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

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

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

During the 2021 financial year a total of N\$ 980,950.00 was paid to Trustees in sitting and retainer fees. A total of 35 meetings were held during the course of 2021 with the number of Trustees attending these meetings being 180.

### General

All Board of Trustees and Committee meetings are held after normal working hours so as not to interfere with Board of Trustee members' normal working hours.

## NHP Board of Trustees as per August 2021

Breakdown of Committees	Board of Trustees	AIRC Committee members	NRC Committee members	PDC Committee members	Ex-Gratia Committee 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
D Garosas	Chairman		Member		Member
W Duvel	Vice-Chairman	Chairman		Member	
P McCallum	Trustee	Member	Member		
E Botes	Trustee			Chairman	Chairman
J Kambala	Trustee		Chairman	Member	
H Volschenk	Trustee	Member			Vice-Chairman
S Kangowa	Trustee		Vice-Chairman		Member
M van Zyl	Trustee	Member		Member	
R Witbooi	Trustee	Vice-Chairman		Member	
K Yeboah	Trustee			Vice-Chairman	Member
T lileka-Amupanda	Trustee		Member		Member
I Kadhila	Trustee	Member	Member		

Each Trustee serves on at least 1 but not more than 2 Committees (unless as invitee).

# Minutes of the 2021 Annual General Meeting of the NHP Medical Aid Fund

Held in the Medscheme Boardroom, 1st floor, Demushuwa Suites, Kleine Kuppe via Zoom video conference at 11:30 on Friday, 25 June 2021.

## Present:

Mrs. D. Garosas	-	NHP Chairperson
Mrs. S. Chamberlain	-	NHP Trustee
Dr. M. Diekmann	-	NHP Trustee
Ms. E. Botes	-	NHP Trustee
Ms. A. Feris	-	NHP Trustee
Mrs. S. Kangowa	-	NHP Trustee
Mrs. J. Kambala	-	NHP Trustee
Mrs. H. Volschenk	-	NHP Trustee
Mr. W. Duvel	-	NHP Trustee
Mrs. R. Witbooi	-	NHP Trustee
Ms. M. van Zyl	-	NHP Trustee
NHP Members	-	As per attendance register

## Apologies:

Mr. P. McCallum	-	NHP Trustee
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## In Attendance:

Mr. J. Wiedow	-	Principal Officer
Mr. C. Hoffman	-	MHRS Actuary
Mr. R. Saunderson	-	Medscheme Namibia
Mr. R. Skolnic	-	Medscheme Namibia
Mr. W. Bronner	-	Medscheme Namibia
Mr. H. Kaulinge	-	Medscheme Namibia
Mrs. D. Stahn	-	Medscheme Namibia
Ms. M. Harrison	-	Deloitte (Auditors)
Mr. E. Uisso	-	Deloitte (Auditors)
Ms. P. Ndokosho	-	NAMFISA
Ms. R. Jantjies	-	NAMFISA

## 1. Opening and welcome

The Chairperson opened the meeting and welcomed all present, including members of the Fund, the Auditors, the Principal Officer and the Administrator. Due to COVID-19 restrictions, the AGM was held via virtual consultation and the Chairperson requested that those attending via video conference 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 motions are to be placed before the meeting must reach the Principal Officer at po@nhp.com.na by no later than 7 days prior to the date of this meeting.

The Chairperson noted that the agenda was closed since the Principal Officer confirmed that no additional points were received from members prior to the meeting. The agenda was adopted with no amendments being made.

#### 4. Introduction of the NHP Trustees and its sub-committees

The Chairperson noted that the NHP Board of Trustees 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 sub-committees were created to assist the Board of Trustees in the execution of its duties and decision making.

##### The 4 sub-committees are as follows:

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

The NHP Trustees introduced themselves to all present and indicated on which sub-committees they serve on.

#### 5. Approval of the minutes of the AGM held on Thursday, 25 June 2020

The Chairperson asked for confirmation that the minutes as presented were a true reflection of the proceedings at the AGM held on Thursday, 25 June 2020. There were no questions and the minutes were subsequently adopted.

#### 6. Presentation of the Chairman's report

##### The Chairperson presented her report for the year-ended 31 December 2020 and highlighted the following:

- 2020 proved to be a year that was not witnessed before, both from a Namibian context and also from a global perspective. The onslaught of the COVID-19 pandemic had wide-ranging effects on the economy as well as on people's health. This was an illness whose wide-ranging impact has not yet been experienced before and resulted in many people losing their jobs, becoming very ill and passing away. Despite this major challenge associated with 2020, NHP as a Fund managed to have a good financial year.
- NHP reported a surplus in difficult operating conditions which was largely due to the lockdown measures put in place by government and elective procedures being cancelled for a large part of 2020 due to the risk and fear associated with the COVID-19 pandemic. Notwithstanding all the setbacks, the Fund ended the 2020 financial year with a solvency ratio of 39.3%, which is 7.1% higher than the budgeted figure of 32.2%.

Total assets:	N\$713,050,000
Net surplus:	N\$105,281,000
Solvency ratio:	39.3%
Return on investments:	N\$52,798,000

##### Achievements

The following awards were presented to NHP during 2020:

- PMR Africa Diamond Arrow Award in the business sector: 1st Overall for Excellence in the Namibian medical aid industry for the eleventh consecutive year;
- PMR Africa Diamond Arrow Award: 1st Overall for the institution/company doing the most to fight the COVID-19 pandemic in Namibia.

##### Operational Efficiencies

- 97.76% of all claims are being paid within 30 days from receipt;
- NHP remains the only Fund that pays claims on a weekly basis;
- Robust management of Fraud, Waste and Abuse of members' benefits resulted in a gross recovery of N\$1,991,590 up to the end of 2020. Members are urged to help safeguard the Fund against over servicing and to report suspicious healthcare fraud, waste and abuse via the fraud hotline.

The end of 2020 did not see the end of the COVID-19 pandemic in Namibia and also not globally. Members continue to become sick with the illness and vaccines have only recently arrived in Namibia, with the uptake from the community to be vaccinated being slow and therefore the continued risk associated with the disease remains high.

The Fund continues to focus on managing the risk of its high risk and chronically ill members, evident through a higher prevalence of lifestyle diseases such as diabetes and hypertension as well as an increase in hospital admissions for digestive procedures, eye procedures, infectious diseases and also dental procedures, medical specialists and cancer patients which contributes to an increase in healthcare costs.

The Chairperson thanked members, stakeholders and service providers for their support in achieving a sound performance in challenging conditions. Thanks was also extended to the Board of Trustees, Principal Officer and the Administrator, Medscheme Namibia, for their invaluable input throughout the year.

The Chairman's report was duly noted by all present.

## **7. Adoption of the annual financial statements for the year ended 31 December 2020**

The Chairperson of the NHP Audit, Investment and Risk Committee, Mrs Chamberlain, presented the financial results for the 2020 financial year.

### **The following results were highlighted:**

- A net contribution income of N\$ 1,315,785;
- A net healthcare surplus of N\$ 47,158,000 was reported for the period under review;
- A net surplus of N\$ 105,281,000 was recorded for 2020;
- Total funds and liabilities for the period under review amounted to N\$ 713,050,000;
- A solvency ratio of 39.3% was recorded at the end of 2020;
- The Fund had a total of 32,629 Principal members as per 31 December 2020.

Mr. Fabian Tait commended the Fund in maintaining a solvency ratio of 39.3% in the challenging conditions experienced in 2020.

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

## **8. Approval of trustee remuneration fee structure for 2020/2021**

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 sub-committees.

The Principal Officer presented the proposed remuneration fee structure for 2021/2022 which depicted an increase of 3.9% (based on NCPI for April 2021) and which will apply as from 1 July 2021.

With no further questions from the members present, the Trustee remuneration structure for 2021/2022, as presented, was approved by the AGM.

## **9. Announcement of the newly elected trustees to serve for the next 3 years**

Ms. Melanie Harrison from Deloitte introduced herself 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.

### **Ms. Harrison highlighted the following:**

- Electronic voting was conducted for the fourth year running and voter participation increased by 37% in 2021 compared to 2020;
- 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, mobile numbers and cell phone 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 4736, with 176 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.

### **Ms. Harrison then proceeded to read the results of the voting process, announcing the two candidates who had received the highest amount of votes in the respective categories:**

- In the category of Investment skills – Ms. Ella Kavita with 551 votes and
- In the category of Legal skills – Mrs. Taimi lleka-Amupanda with 957 votes.

Ms. Kavita subsequently informed all present that she had in the meantime resigned from her employment company and would no longer be a member of NHP as from 31 July 2021 due to her new employer belonging to a different medical aid fund. The Chairperson thanked Ms. Kavita and noted that it is a prerequisite of the Fund that a Trustee must be a principal member of NHP. With Ms. Kavita no longer being eligible to stand as a Trustee, the candidate with the next highest amount of votes cast in the category of Investment skills would be elected as the successful Trustee. Mr. Immanuel Kadhila was consequently confirmed as the elected Trustee in the category of Investment skills with 539 votes.

In the category of Medical skills, Dr. Kwasi Yeboah was appointed by the Board of Trustees to the NHP Board, replacing the outgoing Trustee, Dr. Martin Diekmann.

The Chairperson thanked Ms. Harrison and Deloitte for their assistance and congratulated the newly elected and appointed Trustees, welcoming them 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 at 12h05.



# Chairman's report

On behalf of Namibia Health Plan ("the Fund") Board of Trustees, I am pleased to present our Integrated Report for the year-ended 31 December 2021. In doing so, we fully acknowledge our statutory obligations, the importance of continued sustainability of the Fund and access to cost effective healthcare for the well-being of our members.

The Fund's continued ability to discharge its principal mandate of defraying the cost of access to quality healthcare services, while managing external pressures and maintaining a strong solvency, proved challenging but yet achievable. Amidst rising healthcare costs coupled with the challenging economic backdrop, the Board of Trustees focus has remained steadfast on the sustainability of the Fund.

The COVID-19 pandemic continued into 2021 and contrary to expectations that the worst had passed, the worst of the COVID-19 pandemic impacted Namibia very hard with the Delta variant and associated severe illnesses and deaths witnessed in our society. The impact of the pandemic is still being experienced in the form of physical and mental wellness, the impact on tourism and the loss of job opportunity and a general economic downturn. As a result, the Board of Trustees remains focused on securing the financial stability of the Fund in order to ensure continued affordability of contributions whilst at the same time continuing to offer meaningful benefits to its members.

## Financial Performance

NHP reported a deficit of N\$ 30 million during difficult operating conditions which was largely due to the impact of the pandemic, some of which includes the postponement of elective procedures being bundled once the epidemic started to wane towards the end of the year. Nonetheless, the Fund ended the 2021 financial year with a solvency ratio of 36% which is 2% lower than the budgeted figure of 38%.

## Achievements

- PMR.africa Diamond Arrow award for excellence in the business sector – Medical Aid Funds:  
1st Overall for companies and institutions doing most in their sector over the past 12 months to stimulate the economic growth and development of Namibia
- PMR Africa Diamond Arrow in the business sector:  
1st Overall for companies and institutions demonstrating exceptional managerial and corporate governance qualities.

## Operational efficiencies

- 97% 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 of member's benefits. Through a robust process the Fund was able to recover close to N\$ 2,746,429.36 up to the end of 2021.
- The Fund continues to apply managed healthcare programmes used to identify members at risk of chronic diseases and enabled them to manage their healthcare proactively, reducing hospital admissions of diabetes patients and contributing to cost containment in the management of other chronic 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. The Fund continues to maintain a strong emphasis on cost containment plans as well as initiatives to focus on member health and assistance to better manage their chronic risk exposure in a pro-active manner.

In an effort to assist members during these difficult times the Fund provided a focused initiative on mental health hosting a series of online sessions through our "NHP Mindfull Revolution" programme. The programme aims at creating greater mindfulness and awareness. It was initiated to empower members with the skills and tools required to deal with the effects of illness, loss of family members, the effect of isolation, loss of income and jobs and many more.

## Challenges

Amidst the challenges imposed not only on the medical aid fund industry, but indeed the entire Namibian economy, it remains difficult to grow the membership let alone trying our utmost to support our members to retain their medical aid fund membership. We realize that the value of belonging to a medical aid fund has never been more visible than during this time of illness and a global pandemic with the mood changing away from a medical aid fund being a grudge purchase.



The COVID-19 pandemic has had a major impact on the market and can largely be seen as a major disruptive event changing the way in which we perform a lot of tasks and processes. If one thing is certain then it is that COVID-19 enforced change at various levels in our society which otherwise would not have seemed possible. One of the most critical impacting factors most certainly is the way in which we interact with each other and the way we interact and communicate with our members. In order to adapt to these changing circumstances we saw greater use of remote technology, less face-to-face meetings, and increased virtual connectivity, people working more from home.

The Fund continues to support and promote the fact that our members should get vaccinated in order to combat the spread of the disease. We also support the fact that we need to take all precautionary measures relating to the promotion of personal hygiene and sanitation in order to prevent the spread of other diseases which are regularly reported in the media.

## Conclusion

In closing, on behalf of the Board of Trustees, I would like to take this opportunity to thank the Board of Trustees for their dedication and professional commitment during the past year, in providing the needed guidance and strategic leadership on key matters pertinent to the Fund.

To the Administrator, Medscheme Namibia, as the backbone to the Fund, we value your commitment and appreciate all the hard work you have put in over the past year.

To the members of NHP, we the Board of Trustees, as always, remain humbled and appreciative of your continued confidence in our stewardship of your Fund.

Wishing you all good health!

Ms. Dantago Garosas  
Chairman, Board of Trustees

# Financial performance:

## Year ended 31 December 2021

### Statement of comprehensive income for the year ended 31 December 2021

	2021 N\$'000	2020 N\$'000
Net contribution income	1,370,584	1,315,785
Net claims incurred	(1,312,812)	(1,127,865)
Gross healthcare result (surplus/loss)	57,772	187,920
Non-healthcare expenses	(144,759)	(140,762)
Net healthcare result (surplus/loss)	(86,987)	47,158
Investment income	52,781	52,798
Other income	3,769	5,325
Net surplus for the year	(30,437)	105,281

### Statement of financial position as at 31 December 2021

	2021 N\$'000	2020 N\$'000
<b>Assets</b>		
Non-current assets	89,024	70,749
Current assets	630,099	642,301
Total assets	719,123	713,050
<b>Funds and liabilities</b>		
Members' funds	540,894	571,331
Current liabilities	178,229	141,719
Total funds and liabilities	719,123	713,050
<b>Key ratios</b>		
Reserve level (Members' funds/gross contributions)	35.7%	39.3%
Efficiency (Non-healthcare costs/premium income)	10.6%	10.7%
Principal members	32,988	32,629

# Emergency numbers

## Evacuation/ambulance providers Namibia

Main area of coverage	Emergency evacuation provider	Contact number/s
All major centres & air ambulance evacuation countrywide	Lifelink Emergency Services	999 (from any landline) / 064 500 346
All major centres countrywide	E-Med Rescue 24	081 924 / 083 924 061 411 600 / Toll Free 924
Coast (Arandis, Walvis Bay, Swakopund & Henties Bay)	St. Gabriel Community Ambulance Trust Code Red Medical Services	085 955 / 081 124 5999 085 9900 / 085 705 8940 (from cell)
Eenhana	Intensive Therapy Unit Ambulance Services	081 444 7807
Grootfontein	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091
International travel only	International SOS Namibia	081 129 3137
Katima Mulilo	Ohangwena Private Ambulance Services Enkehaus Private Hospital - Ambulance Service	081 9797 / 081 571 2695 / 067 241 091 061 302 931 / 085 718 3525
Long distance countrywide	Intensive Therapy Unit Ambulance Services Crisis Response	081 444 7807 081 881 8181 / 061 303 395 / 083 3912
Mercy flights countrywide	MR 24/7 Crisis Response	085 956 / 061 255 676 / 081 257 1810 081 881 8181 / 061 303 395 / 083 3912
Okahandja	Emergency Assist 991 Lifeline Medical Rescue Cc	Toll Free 987 081 222 9810
Okahandja and surrounding areas	Okahandja Paramedical Services	987
Ondangwa & countrywide	Ondangwa Ambulance Services	081 902 00 / 081 237 5437
Otjiwarongo	MR 24/7	085 956 / 061 255 676 / 081 257 1810
Outapi, Oshakati & surrounding areas	Outapi Ambulance	065 251 022 / 061 251 800
Outapi, Ongwediva, Ondangwa	Namibia Private Ambulance Services	081 9696
Rehoboth	Elite Emergency Rescue Services	081 450 9333
Rosh Pinah	Roshcare Clinic Ambulance Services Life Employee Health Solution Namibia / Sidadi Clinic	063 274 911 / 063 274 918 / 081 161 8734
Rundu	Namibia Private Ambulance Services	081 9696
Tsumeb	MR 24/7 Ohangwena Private Ambulance Services	085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091
Windhoek & surrounding areas	AEMS Ambulance Services City of Windhoek Emergency Services Crisis Response MR 24/7 Ohangwena Private Ambulance Services	081 963 / 061 300 118 061 211 111 081 881 8181 / 061 303 395 / 083 3912 085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091



## NHP contact details

### Get in touch

#### Head office: Windhoek

Tel 061 285 5400  
Fax 061 223 904  
Website [www.nhp.com.na](http://www.nhp.com.na)  
Walk-in assistance Unit 2, Demushuwa Suites,  
C/o Grove and Ombika Streets,  
Kleine Kuppe  
Postal address 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](mailto:fraud@medscheme.com.na)

#### NHP emergency numbers

(Monday to Sunday until 22:00)  
After hours 081 372 9910  
In-hospital 081 145 8580

#### Windhoek: Sanlam walk-in centre

Tel 084 000 9300  
Email [customerservice@nhp.com.na](mailto:customerservice@nhp.com.na)  
Walk-in assistance Ground floor, Sanlam Centre  
145 Independence Avenue

#### Swakopmund

Tel 064 405 714  
Fax 064 403 715  
Email [swakop@nhp.com.na](mailto: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  
Fax 064 209 959  
Email [walvis@nhp.com.na](mailto:walvis@nhp.com.na)  
Walk-in assistance Office No. 7, Welwitschia Hospital Centre  
Postal PO Box 653, Walvis Bay

#### Oshakati

Tel 065 221 721  
Fax to email 061 277 412  
Email [oshakati@nhp.com.na](mailto:oshakati@nhp.com.na)  
Walk-in assistance Medical Complex, Main Street  
Postal PO Box 23064, Windhoek

#### Keetmanshoop

Tel 063 225 141  
Fax to email 061 277 419  
Email [keetmans@nhp.com.na](mailto: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  
Fax 061 271 674  
Email [info@afa.com.na](mailto:info@afa.com.na)

#### Oncology Disease Management Programme

Tel 061 285 5422  
Fax 061 277 408  
Email [oncology@nhp.com.na](mailto:oncology@nhp.com.na)

#### Wellness

Tel 061 285 5437  
Fax 061 231 282  
Email [wellness@nhp.com.na](mailto:wellness@nhp.com.na)

### Clinical risk

#### Chronic Medicine Management

Tel 061 285 5417  
Fax 061 277 408  
Email [chronicapp@nhp.com.na](mailto:chronicapp@nhp.com.na)

#### Beneficiary Risk Management

Tel 061 285 5478  
Fax 061 277 408  
Email [nhpbm@nhp.com.na](mailto:nhpbm@nhp.com.na)

#### Membership

(Applications, contributions and amendments)  
Tel 061 285 5400  
Fax 061 230 465  
Email [members@nhp.com.na](mailto:members@nhp.com.na)

#### Ex-Gratia

[exgratia@nhp.com.na](mailto:exgratia@nhp.com.na)

#### Optical

[optics@nhp.com.na](mailto:optics@nhp.com.na)

#### Claims

Tel 061 285 5400  
Fax 061 223 904  
Email [claims@nhp.com.na](mailto:claims@nhp.com.na)

#### Hospital pre-authorisation

Tel 061 285 5400  
Fax 061 277 408  
Email [cases@nhp.com.na](mailto:cases@nhp.com.na)

#### International Travel Insurance

Tel 061 285 5400  
Fax 061 223 904  
Email [nhptravel@nhp.com.na](mailto:nhptravel@nhp.com.na)

#### New business

Tel 061 285 5407  
Fax 061 231 282  
Email [newbusiness@nhp.com.na](mailto:newbusiness@nhp.com.na)

#### Healthcare providers

Tel 061 285 5444  
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