



National Social Health Insurance



Nepal Government

Ministry of Health and Population

National Social Health Insurance Coordination Unit



Geography of Nepal



MAP OF NEPAL
ADMINISTRATIVE DIVISION
75 Districts, 14 Zones, 5 Regions

International Boundry	
Regional Boundry	
Zonal Boundry	
District Boundry	

KTM - Kathmandu
B - Bhaktapur

©ncthakur.itgo.com



Outline

- Progress To date
- Future action



Progress To date

- **National Health Insurance Policy formulated and got approval from cabinet in April, 2014(Milestone Achieved)**
- Central Coordinating Unit formed and worked with 5 core staff including coordinator
- Office established in 3 district(Kailali, Baglung, Ilam)) in July, 2014
- Insurance Management Information System Software procured, tested and customized



Progress to date(1)



- Training of IMIS to district staffs completed.
- Interaction program on proposed health Insurance with District Health office, government officials, politicians , NGOs and other community leader in 3 district completed
- Interaction program with Hospital Management Committee chair and hospital chief completed.
- Baseline survey report done by World Bank
- Benefit package developed
- Communication Strategy and guidelines prepared. Finalized soon after field test



Progress to date (2)



- **Social Health Security Development Board formed (Milestone Achieved)**
- Appointment of Executive and board members are forwarded to ministry
- ***Principle approval received from cabinet to draft National Social Health Insurance Act in January, 2015***
- Standard Operating Procedure draft finalized. Doing field test to check whether it works at field level.
- Selection of Enrollment assistant is started. Collecting possible names from local level before short listing candidates.
- Appointment of two technical staff completed

Major features in Service

Features	Arrangement
Family size	Five person. Additional person can be member
ID for each	Yes. Based on family Identity
Premium	NPR 2500 per family. For additional member Rs, 425 each
Discount on Premium	Yes for poor
Definition of Poor	As defined by Poverty Alleviation Ministry else Rs. 50 thousand annual income
Premium payment mode	Annual for now. Renewal every year
Registration	Door to Door registration of Enrollment assistance as well as institutional registration
Cycle	Four cycle registration
Gate Keeping	Yes. Need to get refer from nearest health facility
Mandatory or Volunteers for registration	Proposed for mandatory

Major features.....

Features	Arrangement
Benefits	OPD visit
	Free health facility up to now is free
	Fifty Thousand per family not exceeding 100, 000.
Co payment	Yes in Medicine but not applicable in free medicine and poor
Payment for service	Rs. 140 for OPD and Emergency visit for hospital and Rs 80 for primary center
	Fee for service for the time being as per agreement with hospital for inpatient
Referral service	Available in all central level as well as zonal and regional hospital
Private sector inclusion	Preparing service cost to bring them especially medical colleges and private hospital having more than 50 bedded capacity. Included later
Incentives	Yes. Small amount but need to align with non practice allowance if approved.



Future Action



- Completion of appointment of ED and other board member to function Social Health Security Dev. Com.
- Nomination of Enrollment assistant and training
- Approval of operational rules for starting enrollment by SHSDC
- Launch of enrollment this fiscal year.
- Interaction of proposed Health Insurance act to finalize the contents and forward it for cabinet approval as a bill
- Strong network of purchaser institutions



Future action(1)

- Establishment of system of accreditation
- Membership categories defining
- Health facility strengthening (Quality, Infrastructure, HR and Networking)
- Financing and scaling up to more district in coming year to increase coverage
- Inbuilt continuous research and monitoring system
- Setting up of grievance handling mechanism in NSHI



Thank you