



NATIONAL HEALTH INSURANCE SCHEME



FORMAL SECTOR SOCIAL HEALTH INSURANCE PROGRAMME (FSSHIP)



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October, 2020

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1.0 Introduction

The Formal Sector Social Health Insurance Programme covers employees in formal employment (public and the organized private sectors). It also provides the platform for coverage in organizations with less than ten (10) employees and for Groups, Individuals and families wishing to join the programme and enjoy the NHIS Standard Benefit Package.

2.0 Membership

NHIS Formal Sector members include contributing members from:

1. The Federal Public Service
2. The Organized Private Sector
3. Individuals, families and Groups
4. Those on adoption (contributions made on behalf of individuals by other persons)

3.0 Contributions

1. For employees in the Public or Organized Private sector, contributions are earning-related. It is currently 15% of basic salary or 5% of the consolidated salary. The employer pays 10% of basic salary or 3.5% (consolidated salary) while the employee only contributes 5% of basic or 1.5% (consolidated salary) to enjoy healthcare benefits.

The contributions made by/for an insured person entitles himself or herself, a spouse and four (4) biological children under 18 years of age, to health benefits as contained in NHIS health benefits package. Additional contributions will be required for extra dependants.

2. For Group, family of Individual contributors, the rates of contributions are as follows:
 - i. An individual pays the sum of N45, 000 to participate as a single individual.
 - ii. A family of four contributes the sum of N60, 000 for the contributor and three (3) other members of the family.
 - iii. Group contributors (>10) pay N15, 000 for each participant.
 - iv. These rates are subject to changes as may be determined from time to time by the NHIS.

4.0 *Service delivery under the Scheme.*

There are three (3) levels of service delivery in the NHIS. These are:

- i. Primary level
- ii. Secondary level; and
- iii. Tertiary level

The primary level, is your first level of contact with the NHIS System. It is from this level that you are referred to other levels as the need arises.

5.0 *Classification of Health Care Facilities*

There are three (3) levels of Health Care Facilities in the Scheme. These include:

i. Primary HealthCare Facilities

These are your first contact with the NHIS system and serve as gatekeepers to the Scheme. They include:

- Primary HealthCare Centers
- Comprehensive HealthCare Centers
- Nursing and Maternity Homes
- Private Clinics and hospitals
- Outpatient Departments of General Hospitals, Teaching Hospital and Federal Medical Centers

ii. Secondary Health Care Facilities

These provide services on referral basis. They include the following:

- General Hospitals
- Specialist Hospitals
- Federal Medical Centers
- Private Hospitals
- Pharmacies
- Laboratories
- Radiology Centers
- ENT Clinics
- Others

iii. Tertiary HealthCare Facilities

- Teaching Hospitals
- Specialist Hospitals

- Specialized Hospitals

6.0 *How the Programme Works*

- Upon registration, a contributors/employee and his/her dependant(s) will be issued identity cards with personal identification numbers (PIN).
- In the event of sickness, the contributor/ employee presents his/her identity card to his/her chosen Primary Healthcare Provider for treatment. The contributor will be able to access care after a waiting period of thirty (30) days. This is to enable the Scheme to complete all administrative processes.
- Following access to services, an enrollee is required to pay 10% of the cost of drugs only to the HCF or pharmacy
- For cases that are referred to higher levels of care (Secondary and Tertiary levels), the HMO gives an authorization code and later settles the bill based on NHIS tariffs. The enrollee only pays 10% of the cost of drugs
- For services that are on cost sharing, such as high cost services like CT Scan, MRI and others, the enrollee is required to pay 50% of the cost of such services.
- Any enrollee denied access to health services by the primary healthcare facility should report to the HMO/NHIS. If the denial of access is by the HMO refusing to give authorization code, the enrollee should report to the NHIS.

- An enrollee has the right to change his/her Primary Health Care Facility (PHCF) after a minimum period of six (6) months, if he/she is not satisfied with the services rendered by the PHCF).

7.0 How to enroll in the Programme

1. Employees of Public and Organized Private Sectors

- An employer registers itself and its employees with the Scheme.
- Thereafter, the employer chooses a Health Maintenance Organization (HMO) from the list of NHIS accredited HMOs, who will be responsible for managing the health needs of the enrollees of the MDA or OPS Company.
- The employee registers him/herself and dependants and chooses a Provider of his/her choice from the list of NHIS accredited Health Care Providers (HCPs).

2. Groups, Individuals and Family Contributors, including those on adoption

- For Group, Individual and Family contributors, the individual registers self, or family with the NHIS following the payment of the required contribution(s)
- The contributor chooses his HMO from the list of NHIS accredited HMOs and HCF from the list of NHIS accredited HCF.

- For persons under adoption, the contributions are made by the benefactors (philanthropist, organizations etc.).
- For specific adoption, the contributor defines the persons being paid for and NHIS will go and enroll them into the programme.
- For non- specific adoption, the contributor allows the NHIS to move into the location of choice and enroll the number being paid for.
- A waiting time of Ninety (90) days before accessing care shall be implemented for contributors.

3. Renewal of Enrolment by Group, Individuals and Family Contributors, including those on adoption

- Enrolment by Group, Individual and Family contributors is valid for a duration of one year.
- The Scheme will notify subscribers within three months to the expiration of current enrollment.
- A subscriber that renews before expiry of current subscription will not observe a waiting time after renewal.
- Renewal of subscription must be done two months before expiry of current payment.
- A subscriber who renews after expiration of previous subscription will follow all the rule of the waiting time. Such subscriber will be required to pay for the period that she/he failed to renew.

8.0 *Rights and Responsibilities of Enrollees*

The following are rights of enrollees in NHIS:

- i. To choose his/her service provider from the list of NHIS accredited primary healthcare facilities
- ii. To change primary healthcare facility after six (6) months if not satisfied with service rendered by healthcare facility
- iii. To access healthcare once the name is on the current register of enrollees and following proper identification
- iv. To access treatment at the nearest NHIS accredited healthcare facility on emergency
- v. To add or remove dependant(s) with approval from the Scheme
- vi. To add extra dependant on the payment of a fee.
- vii. To be heard in case of complaint by HCF or HMO
- viii. To know the total cost of drugs prescribed in order to know the 10% due as copayment

Responsibilities of enrollees include:

- i. Ensuring that he/she enrolls in the programme
- ii. Pays the required fees for updates
- iii. Complaints of ill treatment by HCF and HMO to NHIS

9.0 *Offences*

An enrollee who:

- i. Willfully or intentionally engages in multiple registration;
- ii. Falsifies his or personal/medical records; or

- iii. Wilfully and intentionally allows an unauthorized person to use his/her NHIS ID Card to access service. Commits an offence and liable to prosecution.

10.0 NHIS Offices:

HEADQUARTERS	ADDRESS	PHONE NUMBER
Headquarters	Plot No. 297, Yar'Adua Way Utako District, Abuja.	
Headquarters Annex	No 6, Fria Close, Off Adetokunbo Ademola Crescent, Wuse II, Abuja	

ZONE OFFICE	ADDRESS	PHONE NUMBER
Lagos Zone	443, Herbert Macaulay Street Yaba, Lagos	08039753274
North Central 'A' Zone	No. 29, Bishop Close, GRA, Ilorin	07031616613, 08053668472
North Central 'B' Zone	No. 6, Alfayum Street, Wuse Zone 3, Abuja	08029307077
North West Zone 'B'	No. 2, Tanandu Close, Nasawa G.R.A. Kano, Kano State	08036096824
North-East Zone	No. 13 Danboa Rd., Opp. Hospital Management Board Maiduguri	08036145200
North-West Zone 'A'	No. 1, Waziri Ibrahim Crescent, GRA, Opp. Total Filling Station, Abakpa, Kaduna	08033109014
South-East Zone	No 9, Hon. Sir Mathew Ugwueze Close, Nkpokiti Estate, Independent Layout, Enugu State	08055962715, 08132484064
South-South Zone	14, Omo Osagie, Opp. Goff Course, Benin City, Edo State	08033118192
South-West Zone	No. 10, Osanaiye Crescent, Off Parliament Road, Agodi Ibadan, Oyo State	08035880575

STATE	ADDRESS	PHONE NUMBER
ABIA	No.5 Adelagu Street, off Azikiwe Road Umuahia	08036261968
ADAMAWA	No. 6 Ahmadu Bello Way, Jimeta - Yola	08060679717
AKWA - IBOM	No.5 Utang Street, Office Governor's Office road, Uyo Akwa Ibom State	09029691474
ANAMBRA	No. 37 Zik Avenue, Old CBN building Awka	08038946377
BAUCHI	N0. 20 Airport Road G.R.A Bauchi, Bauchi State	08023222661
BAYELSA	No. 66 INEC Road, Kpanshia Yenegua, Bayelsa State	08097545111
BENUE	No. 16, Jonah Jang Road, Hudco Quarters, High Level, Markurdi, Benue State	08035358376
BORNO	NHIS Zonal Office Complex	08037157988 08094403878
CROSS - RIVER	No. 289d, Effanaga Mkpa Lane, Off Duke Town Drive by Cytaro Hotel, State Housing Estate Calabar.	08037563581
DELTA	No.6A Paul Ojei Street, Off NTA Road , Asaba, Delta State	08037876434
EBONYI	No. 3 Udude Street off Ezza Abakaliki G.R.A Ebonyi State	08061172310
EDO	No. 4 Adun Close, Off Liberty Avenue, Off Boundary Road, GRA Benin-City	07061927373 08056166795
EKITI	No. 41 Bisi Egbeyemi Crescent G.R.A Ado-Ekiti, Ekiti State	
ENUGU	No. 9, Honourable Sir Mathew Ugwueze Close, Nkpokiti Estate, Independent Layout, Enugu	08034521348
FCT	No. 6, Alfayum Street, Wuse Zone 3, Abuja	08055262307

GOMBE	Behind Deputy Governor's Office, Goodluck Ebele Jonathan Road Gombe, Gombe State	08065968898
IKEJA	112 Awolowo Way Ikeja, Lagos	08023151446
IMO	No.21 Area B, Opposite Sun City Hotel, Imo State	08060880649
JIGAWA	Along Government house road Dutse	08030967401
KADUNA	Bureau for Local Government pensions Marafa Estate, Kaduna Town	08036011707
KANO	No 2 Tanandu Close, Nasawa G.R.A Kano, Kano State	08067138253
KATSINA	National Agricultural Insurance Commission (NAIC) Building along Hassan Usman way, Katsina	08033045540
KEBBI	Gesse phase 2, Birnin Kebbi Town, Kebbi State	08037879961
KOGI	No. 6, Shugaba Close Behind Zawangi Resturant by Aliyu Attah Way Lokoja	08035985042
KWARA	No 29, Bishop Close, GRA, Ilorin	08033609128
NASARAWA	Plot BP 873, Baba Ajuji house opposite Zenith Bank, Lafia/Jos Express Way, Lafia, Nasarawa State	08037868148
NIGER	14 Bala Shamaki Road, Beside Lebo Kutigi International Conference Centre, GRA Minna, Niger State	08061671258
OGUN	Ibara Housing Estate G.R.A, Abeokuta, Ogun State	08094599805
ONDO	No.12, Aule Road Akure, Ondo State	08060490994
OSUN	Ogo Oluwa Villa, Opposite Old NITEL Building, Okefia, Osogbo, Osun State	08032767681
OYO	10 Osanaiye Crescent, Off Parliament Road, Agodi, Ibadan	07061137982
PLATEAU	No. 4, Mangu Road, GRA, Jos, Plateau State	08037138424

RIVERS	No. 4, David Nna Estate, Off 1st Artillery Junction, Port-Harcourt Rivers State	08035931244
SOKOTO	Plot 1721, Mabera Sokoto, Sokoto Town, Sokoto State	08034535620
TARABA	No. 29, Donga Road Jalingo	08036733068
YABA	443, Herbert Macaulay Street, Yaba, Lagos	08026264895
YOBE	Sabon Pegi, Opposite Federal Polytechnic Damaturu	08096532232
ZAMFARA STATE	UBA Building Gusau, Gusau Town	08036397751

For additional Information

NHIS website: www.nhis.gov.ng

NHIS Call Centre Numbers: 08039796126; 08059282008; 08059015854; 08065744100; and 08083280131

