ISO 9001:2015 CERTIFIED

NATIONAL HEALTH INSURANCE FUND

DIRECTORATE OF MEMBERSHIP SERVICES

CLIENTS SERVICE CHARTER

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Background

The National Health Insurance Fund (NHIF) is an autonomous institution established under section 29 of the National Health Insurance Fund Act, CAP 395. The Fund is a body corporate with perpetual succession, has its own common seal and is capable of and being sued; acquiring and holding movable and immovable property, to disposing of property and entering into any contract or other transaction which may be performed by a body corporate lawfully.

The main objectives of the Fund are to administer the scheme; and to formulate and promulgate policies for sound administration of the scheme. The management and administration of the Fund shall vest in the Board.

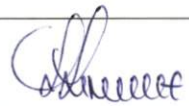
Mission & Vision

Vision
To be the leading health insurance scheme of choice in the Sub – Saharan Region.

Mission
Dedicated to expanding coverage and providing quality health insurance to beneficiaries.

Core Values
NHIF will achieve its vision through a developed corporate culture that has the following core values:

i. **Integrity:** We are dedicated to be fair and honest in all our dealings with stakeholders
ii. **Innovativeness**: We create more effective processes and ideas
iii. **Promptness:** We are dedicated to timely respond to stakeholders' demands
iv. **Accountability:** We count our activities, accept responsibilities and disclose the result in a transparent manner
v. **Courtesy:** We intend to be polite in attitude and behavior in our dealing with stakeholders
vi. **Pro-activeness:** We intend to be ahead of our stakeholder's expectations

Reviewed by:		**Approved by:**	
Name	Dr. Alphonce B. Chandika	**Name:**	Dr. Irene C. Isaka
Designation	Director of Membership Services	**Designation**	Director General
Signature		**Signature**	
Date	5th August, 2025	**Date**	5th August, 2025

DEFINITION AND ACRONYMS

For the purposes of this Charter, the following may apply

i) **Client** – Any individual or organization that contact or deals directly with NHIF to receive one of its services

ii) **Clients Service Charter** – Promises made by the Fund to stakeholders aiming at enhancing their satisfaction

iii) **Complaint** – A verbal or written expression submitted to the Fund by one of its clients expressing his/her dissatisfactions about the intended services or the way it has been provided

iv) **Enquiry** – A verbal or written expression submitted to the Fund by a client expressing his/her desire or need to get or clarify information about the Fund's processes or procedures

v) **Service time delivery standards** – promise on maximum time to deliver a service to a client expressed quantitatively

vi) **Working days** – The days of the week extended from Monday – Friday as per the Government of the United Republic of Tanzania

vii) **Acronyms**

NHIF – National Health Insurance Fund

CSC – Clients Service Charter

ID – Identity

BoD – Board of Directors

NIN - National Identification Number

IT – Information Technology

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1.0 INTRODUCTION

The Charter provides information on services offered, service standards and spells out rights and obligations of the clients in the process of accessing Fund services.

Core Functions of the National Health Insurance Fund are:

a) To register members to the Fund,
b) To collect contributions from registered employers and members,
c) To pay service providers for services rendered to members; and
d) To account for funds vested in the management of the Fund.
e) To invest into profitable investments
f) To undertake public education
g) To undertake actuarial Valuation

Specifically, functions of the Fund upon which the CSC is premised are: -

i. Registration of members and issue identity cards;
ii. Collection of monthly contributions;
iii. Processing providers' claims and pay;
iv. Certification and inspection of health service providers in order to avail a broader network of health facilities hence improving access to health services in the country, particularly in rural areas;
v. Investing the funds collected in order to earn an income to ensure continuity;
vi. Account for the funds collected and invested;
vii. Inspecting employers to check on compliance;
viii. Carrying out actuarial assessments and valuations; and
ix. Providing health insurance education to the public with the aim of bridging the information gap and enhance public relations.

2.0 OBJECTIVES OF THE SERVICE CHARTER

2.1 The objectives of this Client Service Charter are to: -

i. Create public awareness and understanding of the availability and quality of services offered;

ii. To recognize, promote and protect Clients' rights to achieve highest level of service delivery;

iii. To set quality standards to services provided by the Fund compliant to ISO 9001:2015 systems

iv. Make commitment towards our esteemed members, service providers and other stakeholders by providing service standards;

v. Provide stakeholders with knowledge regarding their obligations towards the Fund and what the Fund expects from them; and

vi. Provide information to our stakeholders on how to contact the Fund on an enquiry or complaint and receive feedback.

vii. To promote transparency and accountability on service delivery

viii. To strengthen trust and relationships among stakeholders.

2.2 LIMITATIONS AND EXCLUSIONS

i. This Charter excludes complaints and disputes subject to legal actions

ii. Promises and standards in this charter are limited in case of occurrence of emergencies or unusual circumstances e.g. outbreaks, uncontrolled breakdown of permits issued by other parties, natural calamities etc

3.0 NHIF CLIENTS/STAKEHOLDERS

NHIF operates under the Ministry of Health and is regulated by Tanzania Insurance Regulatory Authority (TIRA).

NHIF's stakeholders include: -

1. MEMBERS

i. Employees of Government and Non-Government Institutions;
ii. Councilors;
iii. Retired employees from Government Institutions;
iv. Students of Universities, Colleges, Secondary, Primary and Nursery Schools;
v. Individual members and their families through health insurance bundles

2. MEMBERS' DEPENDENTS

i. Spouses, parents and biological or adopted children

3. HEALTH SERVICE PROVIDERS

i. Government, private, and faith based health service providers;
ii. Pharmacies, Specialized clinics, Accredited Drug Dispensing Outlets (ADDOs), Polyclinics and diagnostic centers

4. EMPLOYERS

i. Government and Non-Government Institutions;
ii. Trade unions;
iii. International institutions; and
iv. Development Partners.

5. OTHER STAKEHOLDERS

i. Vendors/suppliers of goods and services;
ii. Staff of the Fund;
iii. Other providers of health insurance services;
iv. Citizens of Tanzania;
v. Ministries, Departments and Agencies;

vi. Civil Society Organizations;

vii. Members of Parliament;

viii. Media Houses;

ix. Financial Institutions;

x. Private Sectors; and

xi. Informal Sectors.

4.0 OBLIGATIONS OF STAKEHOLDERS

4.1 EMPLOYERS

i. Remit contributions to the Fund on monthly basis without delay;

ii. Notifying the Fund on changes of employees;

iii. Provide details of employees, spouses and dependents to the Fund;

iv. Distribute registration forms to members and submit to the Fund;

v. Provide appropriate information during employer inspections;

vi. Make use of IT system requirements as set by the Fund; and

vii. Retrieving membership IDs from ceased members;

4.2 MEMBERS

i. Filling in Registration Form (NHIF 1) through Self Service Portal or manually and ensuring that it is submitted respectively;

ii. Making timely contributions to the Fund (for private and group members);

iii. Counter-signing the NHIF claim forms to acknowledge access of the service from service providers after receiving services;

iv. Cooperating with the Fund in her quality assurance inspections when requested to do so;

v. Return membership ID to the Fund after cessation of membership;

vi. Refrain from fraudulent acts;

vii. Identify at the certified facility by using NHIF membership card or National Identification Number (NIN);

viii. Access medical services at certified facilities only;

ix. Adhere to referral protocol set by the Fund while accessing medical services

x. Keep and maintain membership card at all time

xi. Report complaint using the appropriate channel set by the Fund

4.3 HEALTH SERVICE PROVIDERS

i. To timely submit all claims invoices that fall due on monthly basis as the NHIF Law requires;

ii. To capture data accordingly and submit the claim forms physically and through electronic claims systems;

iii. To provide the best services to NHIF members according to the service contract, Law, rules, regulations and according to Fund's operational prescriptions;

iv. To properly fill in NHIF claim forms according to the operational requirements of the Fund;

v. To cooperate in events of conducting any investigation that the Fund require at any time;

vi. To ensure the status of its certification is up to date;

vii. To give correct information to members and beneficiaries of the Fund.

viii. To refrain from fraudulent acts;

ix. To ensure health facility infrastructures are well kept and maintained;

x. To comply with IT system requirements set by the Fund;

xi. To comply with the Standard Treatment Guideline and National Essential Medicines List of Tanzania (NEMLIT) set by the Ministry responsible for health;

5.0 OBLIGATIONS OF THE FUND

The obligations of the NHIF shall be:

i. To provide membership IDs within the specified time;
ii. To pay claims submitted by service providers within the specified time;
iii. To make payment for invoices of goods and services provided by various suppliers within the specified time;
iv. To provide education to stakeholders on their rights, obligations and various developments that occur in the Fund;
v. To handle all enquiries and complaints from stakeholders and timely responding with a view of providing solutions;
vi. To provide a channel of communication between the Fund and stakeholders;
vii. To advise the Government on matters related to social health insurance;
viii. To ensure all necessary information is available to Fund's stakeholders;
ix. To submit required reports to designated authorities and regulators timely; and
x. To undertake periodical customer satisfaction surveys.

6.0 RIGHTS OF STAKEHOLDERS

The Fund's stakeholders have the following rights: -

i. Beneficiaries be provided with membership IDs within the specified time;

ii. Service providers be paid their dues timely;

iii. Give opinion on the quality of services provided to beneficiaries or any other matter related to Fund's operations or health facilities;

iv. Demand explanation on matters related to Fund's operations, employers or certified health facilities;

v. Get the right information on the services provided by the Fund, employers or certified health service providers;

vi. Suppliers of goods and services to be paid timely; and

vii. Deserve privacy and confidentiality of information provided to the Fund.

7.0 THE SERVICE DELIVERY TIME STANDARDS MATRIX	
DESCRIPTION	**TIMELINE**
I. Registration of Employers and Members.	
a) Issuance of employer contract (Upon submission of a signed contract from the applying employer)	Within 3 working days
b) Issuance of physical ID (upon receipt of duly filled registration Forms)	Within 5 working days
II. Claims Processing and Payments to Service Providers	
a) Claims processing and payments to service providers (upon submission of duly filled claim forms)	Within 60 days
III. Payments to Suppliers of Goods and Services	
a) Payments to Suppliers of Goods and Services (upon receipt of all required documents)	Within 10 working days
IV. Accreditation of Service Providers	
a) Response to Applying Entity	Within 2 working days
b) Pre-certification Inspection and feedback whether application Successful or not	Within 48 days
c) Issuance of certification contract for signing (upon approval)	Within 3 days
d) Issuance of certification contract (Upon submission of a signed Contract from the applying service provider)	Within 10 days
e) Issuance of certificates (Upon certification of new facility or upon re-accreditation of formerly certified facility).	
V. Loans to Accredited Service Providers	
a)Response letter to applying facility	Within 2 working days
b)Loan approval/disapproval notification to Service Providers	Within 60 days
c) Preparation of loan agreement with service providers (upon receipt of acceptance letter from service providers)	Within 7 days

DESCRIPTION	TIMELINE
VI. Handling of stakeholders' complaints	
a) Complaints for emergency cases	Within 24 hours
b) Simple complaints (not requiring Management decision)	5 days
c) Complex complaints that require Management decision	20 days
d) Complaints that require Body of Directors (BOD) decision	90 days
VII. Response to stakeholders' enquiries	
a) Acknowledgement of receipt	Within 24 hours
b) Response to simple enquiries	Within 24 hours
c) Response to stakeholders' enquiries that need further references	Within 5 working days
d) Response to calls	Pick up within 3 rings or call back when missed
VIII. Over-the-Counter Services.	
a) Attending to visitors/beneficiaries seeking special approval services	Within minutes 30
b) Attending to members picking up an ID card(s)	
c) Attending to visitors submitting registration forms.	
d) Attending to facility representatives submitting claims	

8.0 GIVING FEEDBACK AND HANDLING COMPLAINTS

i. The Fund encourages stakeholders to identify themselves by their names and address when they lodge a complaint or give us feedback. Your comments and feedback will be treated with the utmost confidentiality.

ii. The Fund pledges to deal with any complaints from members, service providers or any stakeholder promptly and within the time set.

9.0 WORKING HOURS

NHIF offices are open: -
Monday to Friday

From 7:30 am to 04:00 pm

The call center operates 24 hours, 7 days a week through a toll free number 199

NHIF offices are closed during weekends and public holidays.

10.0 CONTACTS FOR FEEDBACK

Clients are advised to give opinion that is vital in improving Fund services. In that respect, the Fund would like to receive your comments, advice or complaints about our services through the following channels: -

i. **Call center**: 199
ii. **Letters:** Refer to address list at this charter
iii. **Electronic mail:** info@nhif.or.tz OR Refer to the address list at this charter
iv. **Website:** www.nhif.or.tz
v. **Instagram:** @nhiftz
vi. **Facebook:** @nhiftz

vii. **X:** @nhiftz

viii. **Questionnaires and suggestion boxes**: At NHIF Offices

ix. **e- Mrejesho portal**

x. **NHIF Offices:** Refer locations to the address list at this charter

xi. **WhatsApp Number:** 0738 812 121

All letters should be addressed to the Fund's Director General. The Fund's addresses are:-

Director General,
National Health Insurance Fund (NHIF),
Head Office Dodoma,
2 Ukaguzi Road,
P. O. Box 1437,
41104 Tambukareli,
DODOMA.

Phone: +255 26 2 963 887/8

NATIONAL HEALTH INSURANCE FUND (NHIF) CONTACTS AND ADDRESSES

HEAD OFFICE

National Health Insurance Fund (NHIF)
Head Office,
NHIF Building,
2 Ukaguzi Road,
P. O. Box 1437,
41104 Tambukareli,
DODOMA.
Phone: +255 26 2963887/8
Email: info@nhif.or.tz

ILALA
National Health Insurance Fund (NHIF)
Ilala Regional Office,
NSSF Building,
Mafao House, Ilala Boma
P.O.Box 7195,
DAR ES SALAAM.
Phone: +255 22 2183797
Email: infoilala@nhif.or.tz

GONGO LA MBOTO
National Health Insurance Fund (NHIF)
Gongo la Mboto Office,
Ukonga, Regional Prisons Office,
P.O.Box 7195,
DAR ES SALAAM.
Phone: +255 737 221935
Email: infoilala@nhif.or.tz

TEMEKE
National Health Insurance Fund (NHIF)
Temeke Regional Office,
Kurasini Bendera Tatu,
P.O.Box 45777,
DAR ES SALAAM.
Phone: +255 734 203163
Email: infotemeke@nhif.or.tz

KIGAMBONI
National Health Insurance Fund (NHIF)
Kigamboni Office,
Kibada Gardens Building,
Mjimwema Kongowe Road,
Kifurukwe Street,
P. O. Box 45777,
DAR ES SALAAM
Phone: +255 734 203164
Email: infotemeke@nhif.or.tz

KINONDONI
National Health Insurance Fund (NHIF)
Kinondoni Regional Office,
PSSSF Commercial Complex,
Sam Nujoma Road,
P.O. Box 32668,
DAR ES SALAAM.
Phone: +255 733 242199
Email: infokinondoni@nhif.or.tz

UBUNGO
National Health Insurance Fund (NHIF)
Ubungo Office,
Administration Block, 2nd Floor
Magufuli Bus Stand– Mbezi,
Morogoro Road,
P.O.Box 34562,
DAR ES SALAAM.
Phone: +255 733 242199
Email: infokinondoni@nhif.or.tz

MOROGORO
National Health Insurance Fund (NHIF)
Morogoro Regional Office,
Kenya Commercial Bank (KCB) Building, 2nd Floor,
Boma Road,
P.O.Box 955,
MOROGORO.
Phone: +255 734 116860
Email: infomorogoro@nhif.or.tz

DODOMA
National Health Insurance Fund (NHIF)
Dodoma Regional Office,
NHIF Building, Ground Floor,
2 Ukaguzi Road,
P.O.Box 2221,
41104 Tambukareli,
DODOMA.
Phone: +255 26 2963887/8, +255 737 708749
Email : infododoma@nhif.or.tz

KIBAHA
National Health Insurance Fund (NHIF)
Pwani Regional Office,
Town Council Building, Maili Moja,
P.O.Box 30438,
KIBAHA – COAST.
Phone: +255 735 445509, +255 734 130295, +255 734 130296
Email: infokibaha@nhif.or.tz

TANGA
National Health Insurance Fund (NHIF)
Tanga Regional Office,
Old Revenue Building, Ground Floor,
Swahili Street,
P.O.Box 5486,
TANGA.
Phone: +255 27 2645415
Email: infotanga@nhif.or.tz

RUKWA
National Health Insurance Fund (NHIF)
Rukwa Regional Office,
NHIF Building,
National Housing Street – Jangwani,
P.O.Box 225,
SUMBAWANGA.
Phone: +255 25 2800358
Email: inforukwa@nhif.or.tz

TABORA
National Health Insurance Fund (NHIF)
Tabora Regional Office,
COHAS Building, Ground Floor,
Kazehili Road,
P.O.Box 1654,
TABORA.
Phone: +255 734 198580, +255 734 198582, +255 734 198583
Email: infotabora@nhif.or.tz

KILIMANJARO
National Health Insurance Fund (NHIF)
Kilimanjaro Regional Office,
NSSF Building,
Old Moshi and Bath/Upinde Roads Junction,
P.O.Box 8998,
MOSHI – KILIMANJARO.
Phone: +255 27 2755143, +255 27 2754264
Email: infomoshi@nhif.or.tz

ARUSHA
National Health Insurance Fund (NHIF)
Arusha Regional Office,
NSSF Building, Kaloleni Plaza,
2nd Floor,
P.O.Box 16110,
ARUSHA.
Phone: +255 27 2520026, +255 27 2520027
Email: infoarusha@nhif.or.tz

RUVUMA
National Health Insurance Fund (NHIF)
Ruvuma Regional Office,
CWT Building, 2nd Floor,
Zanzibar Street,
P.O.Box 160,
SONGEA.
Phone: +255 25 2602908, +255 737 917889
Email: inforuvuma@nhif.or.tz

KAGERA
National Health Insurance Fund (NHIF)
Kagera Regional Office,
NSSF Building, Mafao House,
Jamhuri Road,
P.O.Box 1950,
BUKOBA.
Phone: +255 28 2221193, +255 736 120740
Email: infokagera@nhif.or.tz

SINGIDA
National Health Insurance Fund (NHIF),
Singida Regional Office,
NHC Singidani Complex,
Arusha Road,
P.O.Box 762,
SINGIDA.
Phone: +255 26 2502236
Email: infosingida@nhif.or.tz

KIGOMA
National Health Insurance Fund (NHIF)
Kigoma Regional Office,
NHC Biashara House, 2nd Floor,
Lumumba Road,
P.O.Box 1165,
KIGOMA.
Phone: +255 28 2802650
Email: infokigoma@nhif.or.tz

MARA
National Health Insurance Fund (NHIF)
Mara Regional Office,
NHC Building, 1st Floor,
Ghandhi and Kusaga Streets Junction,
P.O.Box 1348,
MUSOMA.
Phone: +255 28 2620554
Email: infomara@nhif.or.tz

IRINGA
National Health Insurance Fund (NHIF)
Iringa Regional Office,
Mapinduzi Road - Gangilonga,
P.O.Box 2486,
IRINGA.
Phone: +255 26 2701276
Email: infoiringa@nhif.or.tz

MBEYA
National Health Insurance Fund (NHIF)
Mbeya Regional Office,
NHIF Tower, Karume Road,
1st Floor,
P.O.Box 6137,
MBEYA.
Phone: +255 25 2500656
Email: infombeya@nhif.or.tz

ZANZIBAR
National Health Insurance Fund (NHIF)
Zanzibar Office,
ZIC HQ Building,
4th Floor,
Ali Hassan Mwinyi Road,
P.O.Box 4888,
ZANZIBAR.
Phone: +255 24 22372247,
Fax: +255 24 22372242,
Email: infozanzibar@nhif.or.tz

MANYARA
National Health Insurance Fund (NHIF)
Manyara Regional Office,
BAWASA Building, Adjacent to TRA,
1st Floor,
P.O.Box 430,
BABATI - MANYARA.
Phone: +255 27 2510022
Email: infomanyara@nhif.or.tz

LINDI
National Health Insurance Fund (NHIF)
Lindi Regional Office,
CWT Building, 1st Floor,
Msonobalini Street,
P.O.Box 51,
LINDI.
Phone: +255 23 2202901
Email: infolindi@nhif.or.tz

SIMIYU
National Health Insurance Fund (NHIF)
Simiyu Regional Office,
Nsagali Building,
Salunda Street,
P.O.Box 471,
BARIADI – SIMIYU.
Phone: +255 738 160182
Email: infosimiyu@nhif.or.tz

KATAVI
National Health Insurance Fund (NHIF)
Katavi Regional Office,
NHC Building,
P.O.Box 223,
MPANDA - KATAVI.
Phone: +255 25 2820147
Email: infokatavi@nhif.or.tz

NJOMBE
National Health Insurance Fund (NHIF)
Njombe Regional Office,
NSSF Building - Mafao House,
Nazareth Street, Songea Road,
P.O.Box 1085,
NJOMBE.
Phone: +255 26 2782199
Email: infonjombe@nhif.or.tz

GEITA
National Health Insurance Fund (NHIF)
Geita Regional Office,
Geita Council Building (W),
Bomani Street,
P.O.Box 482,
GEITA.
Phone: +255 28 2520170
Email: infogeita@nhif.or.tz

MWANZA
National Health Insurance Fund (NHIF)
Mwanza regional Office,
TMDA Building, 2nd Floor,
Nyakato Buzuruga,
P.O.Box 1187,
MWANZA.
Phone: +255 28 2981299
Email: infomwanza@nhif.or.tz

SHINYANGA
National Health Insurance Fund (NHIF)
Shinyanga Regional Office,
NSSF Building,
Mwanza Road,
P.O.Box 230,
SHINYANGA.
Phone: +255 28 2763708
Email: infoshinyanga@nhif.or.tz

MTWARA
National Health Insurance Fund (NHIF)
Mtwara Regional Office,
Raha Leo Complex, 3rd Floor,
Chikongola Road,
P.O.Box 484,
MTWARA.
Phone: +255 657 249342, +255 752 524255, +255 685 272878
Email: infomtwara@nhif.or.tz

SONGWE
National Health Insurance Fund (NHIF)
Songwe Regional Office,
CWT Building, Old Vwawa,
P.O.Box 186,
SONGWE.
Phone: +255 25 2580157
Email: infosongwe@nhif.or.tz