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BENEFIT PACKAGE FOR PARTICIPANTS IN THE NATIONAL HEALTH INSURANCE SCHEME

The NHIS has recently been inundated with various complaints from enrollees in the scheme concerning the poor health care services being rendered to them by many Providers. Many of the reasons advanced to these enrollees by these Providers are unacceptable. For the avoidance of doubts and to create awareness amongst the enrollees regarding their entitlement in the Scheme, the NHIS hereby publishes the Benefit Package under the scheme.

PRIMARY HEALTH CARE PROVIDERS IN NHIS

These refer to the entry point and point of first contact of individuals with the NHIS. They serve as the gatekeepers to the scheme. They provide promotive, curative and rehabilitative services. They include:

1. **In the rural areas**

Health centres; Dispensaries; Health Posts; Private Clinics and Nursing homes.

2. **In the urban centres**

Health centres; Private General medical practitioners' clinics; Nursing and maternity homes; Out-patient departments of General hospitals, Specialist hospitals, Teaching hospitals; Federal medical centres, Federal Staff hospitals, Armed Forces and other uniformed services hospitals; University medical centres; Federal staff clinics and Armed Forces and other uniformed Forces' clinics.

BENEFIT PACKAGE BY PRIMARY PROVIDERS IN THE NHIS

The services provided at this level encompass the components of primary health care. It is intended to provide essential but basic health care for all. It functions in collaboration with the secondary and tertiary care levels through an established referral system. Services provided at this level include:

1. **Access to curative services for Common Ailments and Injuries**

(a) Surgical procedures

(i) Drainage of simple abscess (I&D) (ii) Minor wound debridement (iii) Surgical repairs of simple cuts (iv) Circumcision of male Infants (v) Evacuation of impacted faeces (vi) Corrections of cases of simple congenital abnormalities such as polydactyl (multiple toes or fingers) (vii) Drainage of paronychia (infections of the nail bed) (viii) Other procedures as may be listed from time to time by the NHIS.

(b) Internal Medicine

(i) Malaria and other acute uncomplicated febrile illnesses (ii) Diarrhoeal diseases (iii) Acute respiratory tract infections (iv) Uncomplicated pneumonia (v) Simple anaemia (not requiring blood transfusion) (vi) Simple skin infections, e.g. Tinea infections, herpes zoster (shingles) herpes simplex etc (vii) Worm infestation (viii) Other uncomplicated bacteria, fungal, parasitic and viral infections and illnesses (ix) Follow-up treatment of chronic illnesses, e.g. hypertension, diabetes mellitus, sickle cell, asthma, glaucoma (x) Dog bites, snake bites, scorpion stings (xi) Arthritis and other minor musculoskeletal diseases (xii) Other illnesses as may be listed from time to time by the NHIS.

2. **Maternal and Child Health Services**

(a) Maternal Health Services

(i) Routine care for uncomplicated pregnancy (prenatal, ante-natal & Post-natal) i.e., 2nd, 3rd and 4th pregnancies. (ii) Delivery services for up to 4 normal pregnancies (iii) Family planning services including family planning education on: Safe period, Pills, Condoms and other methods (implant and surgical contraception) (iv) Acute pelvic inflammatory diseases (v) Vaginal discharges (vi) Other illnesses as may be listed from time to time by the NHIS.

(b) Childhood health services

(i) Growth Monitoring (ii) Oral rehydration (iii) Feeding problems and nutritional services (iv) routine immunization based on the NPI schedule, which are distributed via HMO Network of Providers (v) Health education (vi) Treatment of common childhood illnesses e.g. (malaria, other febrile illnesses, diarrhea diseases, uncomplicated malnutrition, failure to thrive, measles, upper respiratory tract infections, uncomplicated pneumonia and other childhood exanthemas, simple skin diseases and viral illnesses) (vii) Other illnesses as may be listed from time to time by the NHIS.

3. **Health Education to Prevent and Control Health Problems**

(i) Voluntary Counselling and Testing (VCT) for HIV/AIDS and other STIs (ii) Health education on control of other communicable diseases e.g. cholera and noncommunicable diseases such as hypertension, diabetes mellitus etc.

4. **Essential Drugs from NHIS Accredited Pharmacy Providers**

This is based on the NHIS essential drugs and price list. Note that the beneficiary is expected to make a co-payment of 10% of the total cost of drugs prescribed.

5. **Accident and emergency Services**

An enrollee requiring emergency treatment shall visit his primary provider or his nearest health facility. He is to be offered First Aid treatment before referral. The procedures include:

(i) Establishing an intravenous (Infusion) line (ii) Simple tracheostomy (establishment of emergency airway through an opening in the throat) (iii) Management of convulsion, coma, etc (iv) Control of bleeding (v) Cardio-pulmonary resuscitation (vi) Assisted respiration (e.g. Ambubag, etc) (vii) Immobilization of fractures (using splints, neck collars, etc) to ease transportation of patients (viii) Aspiration of mucus plug to clear airways.

6. **Primary Eye Care Services**

Treatment of minor eye ailments including:

(i) Eye examination excluding provision of lenses (ii) Conjunctivitis (iii) Parasitic and allergic ailments (iv) Simple contusion, abrasions, etc (v) Other illnesses as may be listed from time to time by the NHIS.

7. **Primary Mental Health Services**

(i) Anxiety neurosis (ii) Psychosomatic illnesses (iii) Insomnia (sleeplessness) (iv) Other illnesses as may be listed from time to time by the NHIS.

8. **Routine Laboratory Investigations**

(i) Malaria parasite (ii) White blood cell count (WBC) (iii) Haemoglobin estimate and packed cell volume (iv) Urinalysis (v) Stool microscopy (vi) MCS of Urine, Wound swab, throat swab, HVS etc (vii) Widal test (viii) ESR (ix) Genotype (x)Clothing time (xi) VDRL.

SECONDARY CARE PROVIDERS

Secondary health care Providers offer specialized services to patients referred from the primary health care levels through the HMOs. Occasionally, particularly in cases of emergencies, direct referrals without recourse to the HMOs can be made. However, the affected HMOs must be notified immediately after. They include

(i) General/Divisional Hospitals (out-patient specialist care and in-patient care for medical, surgical, paediatrics, obstetrics and gynaecology etc) (ii) Specialist Hospitals/Reference Hospitals (iii) Federal Medical Centres (iv) Pharmacies (v) Laboratories (vi) Dental clinics (vii) Physiotherapy clinics (viii) Radiography centres, etc.

ROLE OF SECONDARY HEALTH CARE PROVIDERS

The secondary health care Providers offer specialized care on referral. Such services include:

1. Specialist care for Medical, Surgical, Paediatric and Obstetric and Gynaecology cases. Such cases include:

(a) Surgical Procedures

Procedures that cannot be handled at the primary level of care are undertaken at the Secondary and Tertiary levels, depending on the complexity and the competence of the facility and its personnel, except those conditions listed on the exclusion list.

(b) Internal Medicine

Cases that cannot be treated at the Primary level due to lack of facilities, personnel or skills must be promptly referred to either a Secondary or Tertiary centre, except those conditions on the exclusion list.

(b) HIV/AIDS

(i) Management of cases requiring admission (ii) Treatment of opportunistic infections

(c) Paediatrics

Cases that cannot be handled at the Primary level, except procedures that are on the exclusion list. Simple congenital abnormalities, e.g. cleft palate, and life-threatening congenital abnormalities, e.g. Tracheoesophageal Fistulae, etc, would be handled at the Secondary level.

(d) Obstetrics and Gynaecology

(i) Specialist consultation (ii) Multiple pregnancy/High risk pregnancies (Caesarian sections (iv) Ectopic pregnancies (pregnancies outside the womb) (v) Other obstetrical and gynecological procedures that are not on the exclusion list.

(e) Dental Health

Dental services under the auspices of the NHIS are paid for on a Fee-for-Service basis and shall be referred appropriately to the dental surgeon. Simple tooth extraction and amalgam filling will be provided.

(f) Ophthalmology

(i) Specialist consultation (ii) Eye problems, e.g. major trauma, pterygium, glaucoma, cataract extraction and other simple ophthalmologic surgical procedures (iii) Removal of foreign bodies (iv) Refraction, excluding provision of spectacles and contact lenses.

(g) Ear, Nose and Throat (ENT)

(i) Specialist consultation (ii) Antral wash-out (iii) Minor treatment, e.g. removal of foreign body (iv) Surgical operations, e.g. Tonsillectomy, Polypectomy, Tracheostomy, Adenoidectomy, Myringotomy, etc (v) Other ENT procedures except those on the exclusion list.

2. Specialized Mental health services for treatments such as

(i) Schizophrenia (ii) Bipolar affective disorders (e.g. Depression) (iii) Organic psychiatric disorders (iv) Childhood behavioural disorder (v) Other specialized mental illnesses not on the exclusion list.

3. Restorative and Rehabilitative health services (Physiotherapy)

(i) Post-surgical procedure within the prescribed 15 days (ii) Post-traumatic rehabilitation (iii) Simple chest drainages (iv) Palsies within 15 days after initial treatment (v) Post-CVA therapy within 15 days (for treatment of people with stroke).

4. Pharmacy services

(i) Prescribed drugs as contained in the National Essential drug list (ii) Payment of 10% Co-payment by beneficiaries at the point of collecting prescribed drugs (iii) Pharmaceutical care to be provided by NHIS accredited Pharmacists.

5. Radiological/Medical Imaging Services

Radiological/Medical imaging services are paid for on fee-for-service basis. Services include radiological and imaging services except those on the exclusion list.

6. Diagnostic Laboratory Services

(a) Pathology

Medical investigations, excluding post-mortem, should be referred to accredited facilities at Secondary or Tertiary level of care.

(b) Medical laboratory Services

Medical laboratory tests not covered by primary care and based on referral from the secondary care medical professional. It includes every test not on the exclusion list.

TERTIARY HEALTH CARE SERVICES

These consist of highly specialized services based on referral from the secondary care level through the HMOs. Tertiary care Providers include:

(i) Teaching Hospitals (ii) Specialist Hospitals (iii) Specialty/specialized hospitals (orthopaedic, psychiatric, etc) (iv) Federal Medical Centres (v) Military Reference Hospitals.

ROLE OF TERTIARY CARE

Services at this level include all services provided at the secondary level of care, and other highly specialized services referred from the secondary levels.

EXCLUSIONS

- Occupational Industrial injuries
- Injuries resulting from
 - (i) Natural disasters e.g. earthquakes, landslides, etc
 - (ii) Conflicts, social unrest, riots, wars, etc
 - (iii) Extreme sports e.g. car racing, horse racing, polo, boxing, wrestling and mountaineering.
 - Epidemics,
 - Family Planning commodities
 - Drug abuse and addiction
 - Terminal illnesses, including cancers
 - Domiciliary visits
 - Periodic Medical check-ups unrelated to illness
 - Transplant and cosmetic surgeries
 - Open heart surgery
 - Neurosurgery
 - Provision of Contact lenses and Spectacles
 - Provision of Hearing aids and Associated appliances
 - Management of cerebro-vascular accident (Stroke) beyond the initial treatment
 - Treatment of Tuberculosis and leprosy
 - Chronic renal failure
 - Congenital abnormalities involving major/extensive surgical repairs e.g. Separation of Siamese twins
 - Chronic congenital defects e.g. Hirschsprung disease
 - Infertility Management
 - Dentures, Crowns, bridges, Implants
 - Scaling and Polishing
 - Maxillo-facial surgeries
 - Root canal treatment

All staff members who have not chosen the UHS UI as their primary care provider will no longer be seen at our Health Facility as their Capitations are being forwarded to their respective chosen Primary Care Providers.

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Registrar

