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Malawi

Medical aid in Malawi: MASM & health cover guide

4 chapters · every source listed



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Medical aid in Malawi: MASM & health cover guide 2026

For families, employees and retirees in Malawi choosing medical aid: MASM's schemes and contributions as MASM publishes them, what public care covers, funeral benefits and your rights.

This guide puts together 4 pages of Tulinde Malawi (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 17 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

Contents

1. **MASM medical aid: schemes, monthly contributions and how to join (2026)** — reviewed 31 October 2026
2. **Health insurance in Malawi: public care, medical aid and private cover** — reviewed 31 October 2026
3. **Funeral cover in Malawi: who may sell it and what to check** — reviewed 31 October 2026
4. **Your rights as a policyholder in Malawi** — reviewed 31 October 2026
5. **Sources**

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Chapter 1

MASM medical aid: schemes, monthly contributions and how to join (2026)

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/masm/

Short answer Checked 31 October 2026

The **Medical Aid Society of Malawi (MASM)** is a medical aid society in operation since **1983**, with offices in Blantyre, Lilongwe and Mzuzu. On its website (seen 31 October 2026) it lists schemes from **Econospecial at MK7,000 a month** (annual benefit limit MK5.6 million) to **VIP Premier at MK144,000 a month** (limit MK100 million), plus senior citizen schemes. An individual joins with application forms, an ID and **3 months' contributions upfront**; cover ends after **90 consecutive days** without payment. Funeral cover is included, provided through a group policy underwritten by **NICO Life**. Call centre: **4277**.

MASM schemes and monthly contributions

As published on MASM's schemes page, seen on 31 October 2026 — MASM's own figures, not a regulator's, and not a recommendation:

Scheme	Principal member, per month	Child, per month	Annual benefit limit
VIP Premier	MK144,000	MK120,000	MK100 million
VIP	MK63,000	MK56,000	MK90 million
Executive	MK30,000	MK29,000	MK32 million
Econoplan	MK9,000	MK9,000	MK8 million
Econospecial	MK7,000	—	MK5.6 million
Senior citizen VIP	MK112,000	—	MK90 million
Senior citizen Executive	MK90,000	—	MK32 million
Senior citizen Econo	MK25,000	—	MK8 million

MASM's page lists ambulance services, gym access, foreign treatment and funeral cover against each scheme. Its FAQ says members on **Executive and VIP** schemes can be treated in the SADC region, Kenya, Egypt and India on referral from a local specialist, after MASM authorises it (FAQ). Its senior citizen cover is for people above 55 (MASM).

Joining, paying and leaving

- **No age limit** to register; anyone with valid ID who can pay monthly contributions can join, including from abroad (diaspora) for relatives (FAQ).
- **Individuals** pay **3 months upfront**; companies and groups pay **one month** (FAQ).
- Contributions are due on the **1st of each month**; a contribution not paid in full suspends the membership automatically, and cover **terminates after 90 consecutive days** of non-payment (schemes page).
- When a member dies, the dependants may continue as private members; they must say in writing within **30 days** if they do not want to (schemes page).
- MASM does **not refund** contributions to a member who did not use any service in the year, and lending your membership to someone else is fraud (FAQ).

Payments and services: mobile app, USSD and call centre **4277**, infodesk@masm.mw (MASM).

MASM funeral cover

Since **1 July 2020** MASM's funeral benefit is provided through the **MASM Group Funeral Policy, underwritten by NICO Life**, as funeral services through registered funeral service providers rather than a cash payment. Limits per scheme: **VIP/VIO MK1,500,000**, **Executive/EXO MK1,000,000**, **Econoplan MK750,000** (MASM funeral cover). NICO Life Insurance Company Limited is on the Registrar's list of licensed life insurers. More: funeral cover in Malawi.

Ambulance, e-claims and offices

MASM's emergency medical service answers on **4277**; members on any scheme use the ambulances without paying, and others get a cost estimate (FAQ, EMS page). Offices: Avalon Office Park, Masauko Chipembere Highway, Blantyre (+265 888 189 074); next to MASM Medi Clinic Lingadzi, Lilongwe; next to MASM Medi Clinic Katoto, Mzuzu. MASM lists the hospitals, clinics and pharmacies that use its e-claims on its website.

> MASM does not appear on the Registrar of Financial Institutions' list of licensed insurers of 30 June 2026, which names general, life, reinsurance and inclusive insurance companies. The Ministry of Health's plan says it intends to create a regulatory body for health insurance (HSSP III).

Frequently asked questions

How much is MASM per month?

On MASM's schemes page seen on 31 October 2026: Econospecial MK7,000, Econoplan MK9,000, Executive MK30,000, VIP MK63,000 and VIP Premier MK144,000 for a principal member; senior citizen schemes MK25,000 to MK112,000. Confirm with MASM before you join.

How do I join MASM?

Fill in the application form, attach a copy of your ID and pay three months' contributions upfront as an individual (one month for a company or group), according to MASM's FAQ.

What happens if I stop paying MASM?

Membership is suspended from the first day a contribution is unpaid, and cover terminates after 90 consecutive days without payment.

Does MASM include funeral cover?

Yes. Since 1 July 2020 it is a group funeral policy underwritten by NICO Life that provides funeral services up to MK1,500,000 (VIP), MK1,000,000 (Executive) or MK750,000 (Econoplan).

What is the MASM call centre number?

4277, or infodesk@masm.mw. The same number calls MASM's ambulance service.

Chapter 2

Health insurance in Malawi: public care, medical aid and private cover

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/health-insurance/

Short answer Checked 31 October 2026

Malawi has **no national health insurance scheme** to join. Under the Ministry of Health's **Health Sector Strategic Plan III (2023–2030)**, the poor and vulnerable and formal-sector employees without cover access the **health benefit package free of charge at public health facilities**, while people with medical insurance use it to pay for care. Private cover is sold as **medical aid** — the **Medical Aid Society of Malawi (MASM)** has operated since 1983 — and as **medical insurance**, a class of general insurance under the Registrar's 2017 Directive. Non-residents staying less than six months need comprehensive health insurance to use public services, under the plan.

What public care covers, and for whom

From the Health Sector Strategic Plan III 2023–2030 of the Ministry of Health (a plan, not an Act):

Who	Access under the plan
Poor and vulnerable people (national ID, Unified Beneficiary Registry)	The health benefit package free of charge at public health facilities
Formal-sector employees without health insurance	The health benefit package free at public facilities (they contribute through PAYE)
Formal-sector employees with medical insurance	Public services on producing the insurance ID; providers claim from the insurer for insured services
Non-poor people in the informal sector	Contribute through an insurance scheme or pay the full cost at the point of access
Non-nationals resident for 6 months or more	Public or contracted facilities on a residence permit, insurance cover or proof of exemption
Non-residents staying less than 6 months	Comprehensive health insurance required to use public services

The same plan says private health insurance will be encouraged as optional cover and for services outside the benefit package, and that the Ministry intends to strengthen its regulation, with a health insurance regulatory body. It also notes the medical insurance scheme for civil servants introduced in 2021.

Medical aid and medical insurance

- **Medical aid societies**: the Medical Aid Society of Malawi (MASM) says it has operated since 1983 with a network of over 500 service providers. Its monthly contributions are on its website.
- **Medical insurance**: "the business of paying for medical expenses" is a class of general insurance in the Registrar's Classes of Insurance Business Directive, 2017, alongside **personal accident** cover for medical expenses after an accident.
- **Life insurers** may sell critical illness and income protection cover (Second Schedule of the same Directive). See life insurance.

> Before you join any scheme, ask for its benefit limits, waiting periods, excluded conditions and the list of facilities it pays directly. A scheme's own figures are its own statement, not a regulator's.

Frequently asked questions

Does Malawi have national health insurance?

No national health insurance scheme exists to join. Public facilities provide the health benefit package free of charge to the groups listed in the Health Sector Strategic Plan III 2023–2030; private cover is medical aid or medical insurance.

What is the biggest medical aid in Malawi?

Tulinde does not rank schemes. The Medical Aid Society of Malawi (MASM), in operation since 1983, is the medical aid most searched for in Malawi. See MASM.

Do foreigners need health insurance in Malawi?

Under the Ministry of Health's plan, non-residents staying less than six months need comprehensive health insurance to use public health services; residents of six months or more use a residence permit, insurance cover or proof of exemption.

Chapter 3

Funeral cover in Malawi: who may sell it and what to check

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/funeral-cover/

Short answer Checked 31 October 2026

Funeral cover in Malawi is insurance: the Registrar of Financial Institutions says **any entity conducting insurance business, including funeral insurance, must obtain a licence** from the Registrar, under the Financial Services Act and the Insurance Act. Life insurers sell it as **group funeral life assurance**, and a dedicated **funeral insurance provider** needs a licence, a name with the words "Funeral Insurance" and **K300 million of paid-up capital**. Some policies pay **funeral services**, others **cash**: MASM's funeral benefit, for example, is a group policy underwritten by NICO Life that provides services up to a limit.

Who may sell funeral cover

From the Registrar's Guidelines on licensing of a funeral insurance provider:

- Funeral insurance business = providing funeral, burial or cremation services, or paying money on a death to meet funeral expenses, and no other benefits except incidental ones.
- The provider is a company under the Companies Act, its name includes the words "Funeral Insurance", its minimum paid-up capital is **K300,000,000** and its core capital **K240,000,000**.
- Its licence expires on **31 March** each year.

Life insurers sell **group funeral life assurance** as a class of life business (Classes Directive, 2017). Check any seller on the Registrar's list.

What to check before you pay

1. Is the provider on the Registrar's list of licensed insurers, and is the person selling it a licensed agent or broker?
2. Does the policy pay **cash** to the family, or **services** through approved funeral service providers, and up to what amount?

3. Who is covered (spouse, children, parents), from what age, and after what waiting period?
4. Ask for the **key facts statement**: a funeral policy sold by a life insurer is a life policy, with a 10-working-day cooling-off period (Disclosure Directive 2018).

Funeral benefits you may already have

- **Medical aid**: MASM's funeral benefit is a group policy underwritten by NICO Life since 1 July 2020: funeral services up to MK1,500,000 (VIP), MK1,000,000 (Executive) or MK750,000 (Econoplan) (MASM). See MASM.
- **Death at work**: when a worker dies of a work injury and leaves no dependants, the employer pays the reasonable medical and burial expenses, recoverable from the Workers' Compensation Fund (Workers' Compensation Act, section 7(1)(b) and (2)).

Frequently asked questions

Does a funeral cover provider need a licence in Malawi?

Yes. The Registrar of Financial Institutions says any entity conducting insurance business, including funeral insurance, must hold a licence under the Financial Services Act and the Insurance Act.

Can I cancel a funeral policy?

A funeral policy written by a life insurer is a life policy: you have 10 working days from the start of cover to withdraw without penalty and get the premiums back (Disclosure Directive, 2018).

Does MASM pay for funerals?

Its members are covered by the MASM Group Funeral Policy, underwritten by NICO Life, which provides funeral services up to a limit that depends on the scheme.

Chapter 4

Your rights as a policyholder in Malawi

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/policyholder-rights/

Short answer Checked 31 October 2026

In Malawi the Registrar's directives give insurance buyers these rights: a **key facts statement** before you buy (Disclosure Directive, 2018); a **10-working-day cooling-off period** on life policies, with premiums refunded; contracts and notices **in English or Chichewa**, in a legible font of at least 12 points, with unfair standard terms void (Fair Treatment of Consumers Directive, 2024); free statements of a life policy account at least twice a year; claim deadlines (Claims Management Directive, 2014); and a free complaint, then an appeal to the Registrar (Complaints Handling Directive, 2024).

When you buy

- **Key facts statement**: premium, benefits and riders, exclusions, excess, claim settlement period after the discharge, cooling-off, guaranteed or discretionary benefits, rights of beneficiaries, complaints procedure (Disclosure Directive 2018). Information is free of charge.
- **Cooling-off**: 10 working days from the cover commencement date to withdraw from a life insurance contract without penalty, with premiums refunded (same Directive).
- **Plain contracts**: information, contracts and notices in English or Chichewa, simple and clear, at least 12-point font; an unfair term of a standard form contract is void (Fair Treatment of Consumers Directive 2024).
- **Credit insurance**: you choose the insurer from the lender's list of approved insurers; it is shown separately from the loan, with a key facts statement (paragraph 15).

A "financial consumer" under the Disclosure Directive includes individuals and businesses with an annual turnover of MK250 million or less.

During the policy and when you claim

- A statement of your **life insurance account**, free, at least twice a year on request (Fair Treatment Directive, paragraph 24).

- Claim deadlines: acknowledgement in 5 working days, discharge presented 7 working days after the documents, reasons for any rejection (Claims Management Directive 2014). See insurance claims.
- Your insurer must be licensed, and so must the broker or agent who sells you the policy (Insurance Act). See check an insurer.
- A free complaint, answered in 2, 10 or 30 working days, then an appeal to the Registrar (Complaints Handling Directive 2024). See how to complain.

Frequently asked questions

Can I cancel an insurance policy in Malawi?

A life policy can be cancelled within 10 working days of the cover commencement date without penalty, with premiums refunded (Disclosure Directive 2018). Other policies end according to their cancellation clause, which the key facts statement must show.

Must my insurance contract be in Chichewa?

Contracts and notices must be in English or Chichewa, simple and clear (Fair Treatment of Consumers Directive 2024).

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About this guide

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