FREE GUIDE · 2026



Namibia

Medical aid and SSC benefits in Namibia

5 chapters · every source listed

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Medical aid and SSC benefits in Namibia 2026

For employees and families in Namibia: the medical aid funds registered with NAMFISA, the SSC's maternity, sick leave and death benefits, how to check a fund or broker and how to complain.

This guide puts together 5 pages of Tulinde Namibia (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 11 sources are listed at the end. Compiled on 31 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.

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Chapter 1

Medical aid in Namibia: funds, members and your rights

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

Short answer Checked 31 October 2026

Private health cover in Namibia is mostly **medical aid**: funds registered with **NAMFISA** under section 323 of the Financial Institutions and Markets Act. NAMFISA's register lists **7 medical aid funds** (October 2026). They covered **219,790 beneficiaries** at the end of 2024 and spent **N$5.1 billion** on healthcare, **N$23,205 per beneficiary** a year (NAMFISA Annual Report 2025). Brokers who sell medical aid must be registered as medical aid fund brokers.

The registered medical aid funds

In alphabetical order, as on NAMFISA's register (31 October 2026): GEMHEALTH Medical Aid Scheme, Heritage Health Medical Aid Fund, Namibia Health Plan, Namibia Medical Care, Nammed Medical Aid Fund, Napotel Medical Aid Fund, Renaissance Health Medical Aid Fund. Ask each fund whether you can join it.

NAMFISA's Annual Report 2025 counted 8 active funds at 31 December 2024; the register of October 2026 shows 7.

Medical aid in figures (31 December 2024)

Indicator	Figure
Principal members	93,677
Dependants	111,556
Pensioners	14,557
Total beneficiaries	219,790 (+1.9%)
Healthcare expenditure	N$5.1 billion
Per beneficiary per year	N$23,205
Total assets of medical aid funds	N$2,796 million

Source: NAMFISA Annual Report 2025, tables 2 and 27.

The rules

- No one may carry on the business of a medical aid fund in Namibia unless registered (FIMA, section 323(1)), and no one may act as a medical aid fund broker without registration (section 323(2)); the penalty is a fine of up to N$5 million or up to 10 years in prison (FIMA).
- Medical aid funds were registered under the Medical Aid Funds Act 23 of 1995 until it was repealed in 2026 (Legal Assistance Centre).
- A health policy sold by a long-term insurer is a different product: it is a "long-term policy" under section 4 of FIMA.

If illness keeps you off work for 30 days or more, the Social Security Commission's sick leave benefit may pay part of your wage: see SSC benefits.

If your medical aid refuses a claim

Write to the fund first. If you are not satisfied, complain to NAMFISA (061 290 5134, toll-free 0800 290 500, complaintsdept@namfisa.com.na). NAMFISA received 10 complaints about medical aid funds in 2024 (Annual Report 2025). Step by step: complaints.

Frequently asked questions

How many medical aid funds are there in Namibia?

NAMFISA's register retrieved on 31 October 2026 lists 7. The NAMFISA Annual Report 2025 counted 8 active funds at the end of 2024.

How many people have medical aid in Namibia?

219,790 beneficiaries at 31 December 2024: 93,677 principal members, 111,556 dependants and 14,557 pensioners (NAMFISA Annual Report 2025).

Who regulates medical aid in Namibia?

NAMFISA, under the Financial Institutions and Markets Act 2 of 2021 (section 323).

Chapter 2

Social Security Commission (SSC) Namibia: maternity leave, sick leave and death benefits

Reviewed 31 October 2026 · online: https://tulinde.africa/na/social-security-benefits/

Short answer Checked 31 October 2026

The **Maternity Leave, Sick Leave and Death Benefit (MSD) Fund** of the **Social Security Commission (SSC)** is financed by **1.8% of the employee's basic wage**, shared **0.9% employee and 0.9% employer**, on a wage of at most **N$12,500 a month** from 1 September 2026. It pays **maternity leave at 100% of basic wage up to N$20,000** for 12 weeks (16 when extended), **sick leave at 75%** after 30 consecutive days off, and **N$15,000** once on death, retirement or permanent disability.

Contributions

Period	Monthly basic wage taken into account	Maximum contribution (each side, calculated)
Until 28 February 2025	N$300 to N$9,000	N$81.00
1 March 2025	N$500 to N$11,000	N$99.00
1 September 2026 (current)	N$500 to N$12,500	N$112.50
1 March 2027	N$500 to N$14,000	N$126.00
1 March 2028	N$500 to N$15,000	N$135.00
1 March 2029	N$500 to N$16,000	N$144.00

Wage band and the 0.9% + 0.9% rate as published by the SSC; the last column is 0.9% of the ceiling, calculated by Tulinde. Self-employed people may register voluntarily and pay the full 1.8%. New members wait six months before they can claim. Work out your own figure with the MSD calculator.

What the MSD Fund pays

Benefit	Amount	When to claim
Maternity leave	100% of basic wage up to N$20,000 a month, for 12 weeks (16 weeks for extended maternity leave)	No later than 7 days before the expected date of birth (forms 13, 14, 15, 13B)
Sick leave (after 30 or more consecutive days off, once paid sick leave is used up)	First 12 months: 75% (N$375 to N$15,000 a month); next 12 months: 65% (N$325 to N$13,000)	Within 30 days after paid sick leave ends
Death, retirement (from 60) or permanent disability	N$15,000, paid once	Within 30 days

Source: SSC, MSD Fund. A late claim needs a sworn police declaration and is paid at the Commission's discretion. The Fund was set up by the Social Security Act 34 of 1994.

The SSC funeral benefit for grant recipients

Separately, the SSC's Funeral Benefit Scheme pays **N$4,500** per funeral, directly to the funeral undertaker, for senior citizens and people with disabilities who receive the Basic State Grant; members pay no contribution (SSC Funeral Benefit Scheme). More: funeral cover.

Frequently asked questions

How much is SSC maternity leave pay in Namibia?

100% of basic wage, up to N$20,000 a month, for 12 weeks (16 weeks for extended maternity leave). Claim no later than 7 days before the expected date of birth.

How much do I pay to the SSC?

0.9% of your basic wage, matched by 0.9% from your employer, on a wage of at most N$12,500 a month from 1 September 2026: at most N$112.50 each.

What does the SSC pay when a member dies?

A single payment of N$15,000 on the death of a fully paid-up member; the same amount is paid on retirement or permanent disability.

Chapter 3

SSC contribution and maternity benefit calculator (Namibia)

Reviewed 31 October 2026 · online: https://tulinde.africa/na/msd-calculator/

Short answer Checked 31 October 2026

The **MSD contribution** is **0.9% of the basic wage from the employee and 0.9% from the employer**, on a wage of **N$500 to N$12,500 a month** from 1 September 2026: at most **N$112.50 each**. The SSC pays **maternity leave at 100% of basic wage up to N$20,000 a month** for 12 weeks (16 weeks when extended).
Source: Social Security Commission, MSD Fund.

The figures the calculator uses

Rule	Figure
Contribution rate	1.8% of basic wage: 0.9% employee, 0.9% employer
Wage taken into account from 1 September 2026	N$500 to N$12,500 a month (N$14,000 from 1 March 2027)
Maternity leave pay	100% of basic wage, up to N$20,000 a month
Maternity leave length	12 weeks; 16 weeks for extended maternity leave
Waiting period for new members	6 months

All from the Social Security Commission, MSD Fund. The tool converts weeks to months as weeks × 12 ÷ 52 (a Tulinde calculation); the SSC computes the exact payment on your claim.

Frequently asked questions

What is the maximum SSC contribution in Namibia?

From 1 September 2026, N$112.50 a month from the employee and N$112.50 from the employer (0.9% each of a wage capped at N$12,500).

Is maternity pay capped?

Yes: the SSC pays 100% of basic wage up to N$20,000 a month.

Chapter 4

How to check an insurer, agent or broker in Namibia

Reviewed 31 October 2026 · online: https://tulinde.africa/na/check-insurer/

Short answer Checked 31 October 2026

Check the **insurer** and the **agent or broker** on NAMFISA's **register of registered institutions and intermediaries** before you pay, or call NAMFISA toll-free on **0800 290 500**. Since **1 May 2026**, carrying on the activities of an insurance agent or broker for payment without registration is an offence punishable by a fine of up to **N$5 million** or up to **10 years** in prison (Financial Institutions and Markets Act, section 54).

Three checks

1. Find the company named on your policy schedule on NAMFISA's register: tabs per sector show the licence number, the entity name and its status.
2. Find the agent or broker on the same register. Brokers registered under the old Acts are deemed registered but must apply again within 12 months of 1 May 2026, or their registration is cancelled (NAMFISA broker guideline).
3. Look at the deregistered list, and call 0800 290 500 if anything is unclear (NAMFISA public notice).

Our copy of the register: insurance companies in Namibia.

What the law says

- No one may carry on insurance or reinsurance business in Namibia unless registered (FIMA, section 5(1)).
- No one may, for compensation, commission or anything of value, carry on the activities of an insurance agent or broker without registration (section 54(1)–(2)); agents and brokers may charge only the commission set in NAMFISA's standards (section 54(5)).
- Medical aid fund brokers need their own registration (section 323(2)).

Text: Financial Institutions and Markets Act 2 of 2021.

Frequently asked questions

How do I know if a broker is registered in Namibia?

Search NAMFISA's register of registered institutions and intermediaries, or call NAMFISA toll-free on 0800 290 500.

What happens to an unregistered insurance agent in Namibia?

Acting as an agent or broker for payment without registration is an offence under section 54 of the Financial Institutions and Markets Act: a fine of up to N$5 million, up to 10 years in prison, or both.

Chapter 5

How to complain about an insurer in Namibia (NAMFISA)

Reviewed 31 October 2026 · online: https://tulinde.africa/na/complaints/

Short answer Checked 31 October 2026

Complain to the **insurer in writing first**. If you are not satisfied with its answer, contact **NAMFISA's Complaints Department**: **061 290 5134**, toll-free **0800 290 500**, **complaintsdept@namfisa.com.na**, or in person at 51–55 Werner List Street, Gutenberg Plaza, Windhoek. You can complain in English or in any local language. Namibia has **no insurance ombud**: the Financial Services Adjudicator foreseen in the Financial Institutions and Markets Act has not been set up.

Step by step

1. Write to the insurer, medical aid fund or broker. Keep copies; never send originals (NAMFISA).
2. If the answer does not satisfy you, check that your complaint is valid with NAMFISA's Complaints Department: 061 290 5134 or complaintsdept@namfisa.com.na.
3. Lodge it: in person (51–55 Werner List Street, Gutenberg Plaza, upper ground floor, Windhoek), by phone (061 290 5134 or 061 290 5000), toll-free on 0800 290 500, by letter (P O Box 21250, Windhoek), by fax (061 290 5161), by e-mail or through the form on NAMFISA's website.
4. Follow up a phone call with a letter, and keep a copy of everything.

NAMFISA does not publish a deadline for lodging a complaint on its complaints page: complain as soon as you can.

Complaints received by NAMFISA

Industry	2020	2021	2022	2023	2024
Long-term insurance	315	321	220	247	138
Short-term insurance	180	151	144	122	89
Medical aid funds	15	15	35	39	10
All industries supervised by NAMFISA	1,059	782	730	691	373
Resolution rate, all industries	86%	95%	93%	91%	96%

Source: NAMFISA Annual Report 2025, table 22. Frequent complaint types include rejected motor claims, policies lapsing because premiums were not paid and delays in funeral benefit payments.

Is there an insurance ombud in Namibia?

No. The Financial Institutions and Markets Act refers to an "Adjudicator" under a Financial Services Adjudicator Act, but that definition was left out when the Act came into force on 1 May 2026, and the Legal Assistance Centre notes that no such Act exists in Namibia (FIMA, annotated). For now NAMFISA is the place to complain; a court is the last resort.

Frequently asked questions

How do I lay a complaint with NAMFISA?

Write to the insurer first. Then call 061 290 5134 or toll-free 0800 290 500, e-mail complaintsdept@namfisa.com.na, use the form on namfisa.com.na or go to 51–55 Werner List Street, Gutenberg Plaza, Windhoek.

Is there an insurance ombudsman in Namibia?

No. The Financial Services Adjudicator foreseen in the Financial Institutions and Markets Act has not been set up; complaints go to NAMFISA.

How many complaints does NAMFISA receive?

373 across all industries in 2024, of which 138 about long-term insurance, 89 about short-term insurance and 10 about medical aid funds; 96% were resolved (NAMFISA Annual Report 2025).

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