FREE GUIDE · 2026



Nigeria

NHIA & HMO health insurance guide

5 chapters · every source listed



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NHIA & HMO health insurance guide 2026

For workers, families and employers in Nigeria: what the NHIA Act 2022 requires, how to register with NHIA, how to choose an HMO and what state schemes such as LASHMA offer.

This guide puts together 5 pages of Tulinde Nigeria (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 8 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.

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Chapter 1

Health insurance in Nigeria: NHIA, HMOs and state schemes

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

Short answer Checked 31 October 2026

Health insurance is **mandatory for every resident of Nigeria** under section 14 of the **National Health Insurance Authority Act 2022**, which replaced the NHIS Act. The **NHIA** runs the federal programmes, each **state** runs its own health insurance or contributory scheme, and care is managed by **Health Maintenance Organisations (HMOs)** accredited by the NHIA — **94 entries** on its list in October 2026. In the formal sector, NHIA says the **employer pays 10%** and the **employee 5%** of basic salary, covering the contributor, a spouse and four children under 18.

Who does what

Body	Role	Read
National Health Insurance Authority (NHIA)	Regulates health insurance, runs federal programmes (federal workers, organised private sector, GIFSHIP)	NHIA
State health insurance agencies	Run each state's scheme (LASHMA in Lagos, FHIS in the FCT…), cover vulnerable people	State schemes
HMOs	Companies accredited by NHIA that manage enrollees and pay providers; also sell private plans	List of HMOs
Insurers	Some NAICOM-licensed insurers sell health and hospital cash covers	Insurance companies

Who pays what

From NHIA's FAQ: in the formal sector, "10% of your basic salary will be paid by your employer while you will contribute 5% monthly, that is, 3.25% for employer and 1.75% for employee in a consolidated salary". The contribution covers the contributor, a spouse and four biological children under 18; further dependants can be added as extra dependants. Self-employed people, families and groups join through GIFSHIP: see NHIA registration.

> NHIA's FAQ also says enrollees can only use NHIA-accredited facilities, that not every illness is covered (there are exclusions and partial exclusions), and that kidney dialysis is limited to six sessions a year.

Private health insurance on top

Section 14(3) of the NHIA Act lets anyone buy private health insurance, provided he or she also takes part in a state-mandated scheme. A private scheme must be a company accredited by the NHIA (section 15) and licensed (section 16). Compare HMO plans from the HMO's own documents: HMOs in Nigeria.

Frequently asked questions

Is health insurance compulsory in Nigeria?

Yes. Section 14 of the National Health Insurance Authority Act 2022 says every person resident in Nigeria shall be required to obtain health insurance, including employers and employees with five staff and above, informal sector workers and all other residents.

How much is NHIA contribution?

In the formal sector, 10% of basic salary from the employer and 5% from the employee (or 3.25% and 1.75% of a consolidated salary), according to NHIA's FAQ.

Is NHIS the same as NHIA?

NHIA replaced NHIS: the National Health Insurance Authority Act 2022 repealed the National Health Insurance Scheme Act (Cap. N42).

What is an HMO in Nigeria?

A Health Maintenance Organisation: a company accredited by the NHIA that manages enrollees' care and pays health providers. NHIA publishes the list. See HMOs.

Chapter 2

NHIA: the National Health Insurance Authority (formerly NHIS)

Reviewed 31 October 2026 · online: https://tulinde.africa/ng/nhia/

Short answer Checked 31 October 2026

The **National Health Insurance Authority (NHIA)** regulates and promotes health insurance in Nigeria under the **NHIA Act 2022** (Act No. 17, gazetted on 24 May 2022), which **repealed the National Health Insurance Scheme (NHIS) Act**. The Act makes health insurance **mandatory for every resident** (section 14), lets each state run its own scheme (section 13), licenses HMOs (sections 15–16) and creates a **Vulnerable Group Fund** for children under five, pregnant women, the aged, people with disabilities and the indigent. Contact: info@nhia.gov.ng, +234 804 231 8888.

What the NHIA Act 2022 says

Section	Rule
13	Each state and the FCT may set up a health insurance or contributory scheme covering all its residents, at least at the Basic Minimum Package of the National Health Act; they must cover vulnerable persons without premiums.
14	Every person resident in Nigeria shall be required to obtain health insurance: employers and employees with five staff and above, informal sector workers and all other residents.
15	A private health insurance scheme must be a company accredited by the Authority (an HMO) and keep a security deposit in an accredited bank.
16	No one may operate a health insurance scheme of any type without registration and a licence from the Authority.
25–27	The Vulnerable Group Fund subsidises health insurance for vulnerable persons and pays premiums for indigents.
58	The National Health Insurance Scheme Act, Cap. N42, is repealed.

Text: NHIA Act 2022, gazetted copy. "Vulnerable group" includes "children under five, pregnant women, the aged, physically and mentally challenged and the indigent" (section 61).

NHIA programmes

- **Formal sector**: federal public servants and the **Organised Private Sector** (OPSSHIP), paid by employer and employee (NHIA).
- **GIFSHIP**: the Group, Individual and Family Social Health Insurance Programme, for anyone who joins and pays themselves (NHIA).
- **TISHIP**: students in tertiary institutions, according to NHIA's FAQ.
- **State schemes** and the Basic Health Care Provision Fund: see state health insurance.

How to join: NHIA registration.

Contact NHIA and complaints

Head office: 297 Shehu Yar'adua Way, Utako District, Abuja; annex: 6 Fria Close, Wuse II, Abuja. Phone +234 804 231 8888, +234 805 901 5854, +234 808 328 0131; info@nhia.gov.ng. The

contact form on the NHIA website has a "Complaint" category (NHIA contact). NHIA's FAQ says complaints can be lodged with NHIA offices, HMOs or the NHIA call centre.

Frequently asked questions

What is the difference between NHIS and NHIA?

NHIS was the National Health Insurance Scheme under the NHIS Act (Cap. N42). The National Health Insurance Authority Act 2022 repealed it and created the NHIA, with health insurance made mandatory for every resident.

How do I contact NHIA?

info@nhia.gov.ng or +234 804 231 8888, +234 805 901 5854, +234 808 328 0131; head office at Shehu Yar'adua Way, Utako, Abuja.

Who is covered free under NHIA?

The Act asks states and the FCT to cover vulnerable persons without premiums, financed by the Basic Health Care Provision Fund and the Vulnerable Group Fund. Vulnerable groups include children under five, pregnant women, the aged, people with disabilities and the indigent.

Chapter 3

NHIA registration: how to enrol (individual, family, group, employer)

Reviewed 31 October 2026 · online: https://tulinde.africa/ng/nhia-registration/

Short answer Checked 31 October 2026

To join NHIA as an **individual, family or group**, register for **GIFSHIP** at an NHIA office or with its enrolment forms, pay through **Remita** — NHIA quotes **₦22,000 per person a year** (groups: **₦220,000** for 10 people) — pay **₦1,500** for the **NHIA ID card**, give each enrollee's **NIN**, and choose your HMO and hospital. **Employers** join the **Organised Private Sector** programme (OPSSHIP) with a letter of interest, the nominal roll and salary schedules, and pay at least 12 months up front.

Individuals and families (GIFSHIP)

1. Go to an NHIA office in person, or submit the filled NHIA GIFSHIP enrolment forms with all requirements.
2. Pay through the **Remita** platform. NHIA's wording: "Individuals pay sixty six thousand naira, which is twenty two thousand (22,000) naira for 3 people annually, and families pay Sixty Six Thousand (66,000) naira to a maximum of One Hundred and ninety eight-Thousand (198,000) naira annually". A family can enrol four to nine people, related by blood or living in the same household.
3. Pay **₦1,500** for each NHIA ID card.
4. Give the **National Identification Number (NIN)** of each enrollee.
5. Choose your HMO and your health care provider.

Source: NHIA, GIFSHIP registration requirements.

Groups of 10 or more

A group of ten or more people, related or not, pays at least **₦220,000 a year for 10 people**, then **₦22,000 per additional person**. Online: collect the forms at an NHIA office, enrol and pay on Remita (or at the bank within 24 hours with the Remita Retrieval Reference). Offline: apply to NHIA with the group's name and list, pay on Remita and send the evidence of payment. Each enrollee

gives a NIN and pays ₦1,500 for the ID card; the group chooses the HMO, each person the provider (NHIA).

Employers (Organised Private Sector)

1. Write a letter of interest to NHIA.
2. Send the current nominal roll and three months of verifiable salary schedules stamped by the bank.
3. Pay into the NHIA Fund Account through Remita: at least **12 months** of initial contribution as computed by NHIA. NHIA's page states the contribution as a ₦160,000 flat rate, or 10% (employer) and 5% (employee) where a staff member's salary is above ₦250,000, for the principal, a spouse and up to four children under 18.
4. NHIA visits and enrols the employees, each with a NIN and a ₦1,500 ID card. The employer chooses the HMO; each employee chooses the provider.
5. Expect up to **3 months** before access to care; **renew 3 months before expiry** to avoid a new waiting period.

Source: NHIA, OPSSHIP registration requirements. Ask NHIA to confirm the amount it computes for your company before paying.

Frequently asked questions

How much is NHIA registration for an individual?
NHIA's GIFSHIP page quotes ₦22,000 per person a year (₦66,000 for three people), paid through Remita, plus ₦1,500 for each NHIA ID card.

What are the requirements for NHIA registration?
The GIFSHIP enrolment form, payment through Remita, ₦1,500 for the ID card and the NIN of each enrollee; then you choose your HMO and hospital.

How long before I can use NHIA after registering?
For the organised private sector programme, NHIA states a maximum waiting period of 3 months before access to care, and asks employers to renew 3 months before expiry to avoid a new waiting period.

Can my child above 18 use my NHIA cover?
No. NHIA's FAQ says children above 18 are not covered by a parent's contribution; tertiary students can join TISHIP or GIFSHIP.

Chapter 4

HMOs in Nigeria: the NHIA list (Reliance, Hygeia, Leadway Health, AXA Mansard Health, Avon...)

Reviewed 31 October 2026 · online: https://tulinde.africa/ng/hmo-list/

Short answer Checked 31 October 2026

An HMO (Health Maintenance Organisation) must be **accredited and licensed by the NHIA** to run a health insurance scheme in Nigeria (NHIA Act 2022, sections 15–16). NHIA's list of accredited HMOs had **94 entries** on 31 October 2026, from A&M Healthcare Trust to Zuma Health Trust, including **Reliance HMO**, **Hygeia HMO**, **Leadway Health**, **AXA Mansard Health**, **Avon Healthcare**, **Clearline** and **Redcare**. Tulinde does not rank HMOs: compare the plan documents, the hospital list near you and the exclusions.

The HMOs people search for most

As NHIA lists them (alphabetical; not a ranking):

HMO (as NHIA lists it)	NHIA HMO ID	Address on NHIA's list	E-mail and call centre on NHIA's list
AIICO Multishield Nigeria Limited	6	322 Ikorodu Road, Anthony, Lagos	info@aiicomultishield.com · 0702 674 4353, 0805 674 4353
Avon Healthcare Limited	63	22B Glover Road, Lagos	info@avonhealthcare.com · 0810 265 9972, 0700 277 9800
AXA Mansard Health Limited	59	177 Ikorodu Road, Onipanu, Lagos	healthcare@axamansard.com · 0700 AXAMANSARD
Clearline International Limited	3	290 Ikorodu Road, Anthony, Lagos	info@clearlinehmo.net · 0807 649 0111, 0807 649 0101
Hygeia HMO Limited	1	2nd floor, Bank of Industry Building, 21/22 Marina, Lagos	hycare@hygeiahmo.com · 0700 4943 4266
Leadway Health Limited	90	121/123 Funsho Williams Avenue, Iponri, Surulere, Lagos	healthcare@leadway.com · 0813 986 2271
Redcare Health Services Limited	65	22 Coker Road, Lagos	info@redcarehmo.com · 0700 REDCARE
Reliance HMO Limited	92	32 Lanre Awolokun Street, Gbagada Phase 2, Kosofe, Lagos	hello@reliancehmo.com · 0700 7354 2623

Source: NHIA, accredited HMOs, retrieved 31 October 2026. Some phone numbers on NHIA's page are written with the letter O for zero; they are shown here with 0.

Reliance HMO

Reliance HMO Limited (NHIA HMO ID 92) now presents itself as **Reliance Health**: its Nigerian website offers enterprise, small business and personal and family plans, the **Reliance Care** app with telemedicine, a provider directory it says lists over 2,600 providers, and the line **0700-RELIANCE**. It publishes its exclusions and pre-existing conditions rules on separate pages; it shows no prices on the home page (Reliance Health, seen 31 October 2026).

How to choose an HMO

- Check that the HMO is on NHIA's list: operating a health insurance scheme without NHIA's licence is not allowed (NHIA Act, section 16).
- Ask for the plan's **hospital list** and check the hospitals near your home and work: NHIA enrollees can use only accredited facilities (NHIA FAQ).
- Read the **exclusions**, the waiting periods and the limits (NHIA's own programmes, for example, limit dialysis to six sessions a year).
- Under NHIA programmes, you choose the HMO as an individual or family; in a company scheme the **employer chooses the HMO** and you choose your provider (NHIA).
- Some HMOs belong to insurance groups (AIICO, AXA Mansard, Leadway, NEM, Sunu…); the HMO is still a separate company on NHIA's list.

Frequently asked questions

How many HMOs are there in Nigeria?

NHIA's list of accredited HMOs had 94 entries on 31 October 2026 (one company, Health Assur, appears twice).

Which is the best HMO in Nigeria?

Tulinde does not rank HMOs. Check that the HMO is on NHIA's list, that its hospital list covers where you live and work, and compare the exclusions and limits of each plan.

Is Reliance HMO accredited by NHIA?

Yes: Reliance HMO Limited is on NHIA's list of accredited HMOs with HMO ID 92, at 32 Lanre Awolokun Street, Gbagada Phase 2, Lagos.

Is Hygeia an HMO?

Yes: Hygeia HMO Limited is on NHIA's list with HMO ID 1.

Chapter 5

State health insurance schemes in Nigeria (LASHMA, FHIS, KSCHMA...)

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

Short answer Checked 31 October 2026

Under **section 13 of the NHIA Act 2022**, every state and the FCT may set up a **health insurance or contributory scheme** for all its residents, at least at the Basic Minimum Package of the National Health Act, and must cover **vulnerable persons without premiums**, through the Basic Health Care Provision Fund and other sources. NHIA lists the state agencies: for example the **Lagos State Health Management Agency (LASHMA)**, the **FCT Health Insurance Scheme (FHIS)** and Kano's **KSCHMA**. Joining a state scheme does not stop you buying private cover (section 14(3)).

What the Act asks of states

- A state scheme covers all residents, at least at the Basic Minimum Package of the National Health Act (section 13(1)–(2)).
- HMOs, facilities and third-party administrators working in state schemes must be registered by NHIA (section 13(5)).
- States cover vulnerable persons without premiums (section 13(7)); a person who buys private health insurance cannot receive that free cover (section 14(4)).

Text: NHIA Act 2022.

Some state agencies on NHIA's list

State	Agency	Address on NHIA's list
Lagos	LASHMA (Lagos State Health Management Agency)	17 Kafi Street, Oregun, Alausa, Ikeja
FCT	FCT Health Insurance Scheme (FHIS)	Capital Street, Block A, Area 11, Garki, Abuja
Kano	Kano State Contributory Healthcare Management Agency (KSCHMA)	27a Sokoto Road, Kano
Delta	Delta State Contributory Health Commission (DSCHC)	State Secretariat Complex, Asaba
Anambra	Anambra State Health Insurance Agency (ASHIA)	Road 1, Abuja Estate, opposite Government House

The full list, with every state's agency, director and phone number: NHIA, State Social Health Insurance Agencies.

Frequently asked questions

What is LASHMA?

The Lagos State Health Management Agency, which runs the Lagos State health insurance scheme. NHIA lists it at 17 Kafi Street, Oregun, Alausa, Ikeja.

Do I have to join my state's health insurance scheme?

The NHIA Act requires every resident to obtain health insurance and allows private cover provided you take part in a state-mandated scheme (section 14(3)). Each state sets its own rules: ask your state agency.

Sources

Chapter 1: Health insurance in Nigeria: NHIA, HMOs and state schemes

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Chapter 2: NHIA: the National Health Insurance Authority (formerly NHIS)

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4. NHIA — Registration requirements for the Organized Private Sector Social Health Insurance Programme (OPSSHIP) — https://www.nhia.gov.ng/requirement-for-organized-private-sector/
5. NHIA — Contact us (head office, phone numbers, e-mail) — https://www.nhia.gov.ng/contact-us/

Chapter 3: NHIA registration: how to enrol (individual, family, group, employer)

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Chapter 4: HMOs in Nigeria: the NHIA list (Reliance, Hygeia, Leadway Health, AXA Mansard Health, Avon...)

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5. Reliance Health (Reliance HMO) — Nigeria website: plans, Reliance Care app, providers (seen 31 October 2026) — https://getreliancehealth.com/nigeria/

Chapter 5: State health insurance schemes in Nigeria (LASHMA, FHIS, KSCHMA...)

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