FREE GUIDE · 2026



Rwanda

Mutuelle de santé & RSSB medical insurance guide

8 chapters · every source listed

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Mutuelle de santé & RSSB medical insurance guide 2026

For households, employees, employers and pensioners in Rwanda: mutuelle de santé (CBHI) amounts and how to pay on Irembo, the RSSB medical scheme, MMI, private health cover and maternity leave.

This guide puts together 8 pages of Tulinde Rwanda (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 13 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. **Mutuelle de santé (CBHI) in Rwanda: categories, amounts and how to pay on Irembo** — reviewed 31 October 2026
2. **Mutuelle de santé (CBHI) contribution calculator** — reviewed 31 October 2026
3. **RSSB medical insurance (RAMA): cover, contributions and how employers join** — reviewed 31 October 2026
4. **RSSB medical insurance (RAMA) contribution calculator** — reviewed 31 October 2026
5. **Health insurance in Rwanda: mutuelle, RSSB, MMI and private cover** — reviewed 31 October 2026
6. **Military Medical Insurance (MMI) in Rwanda** — reviewed 31 October 2026
7. **Eden Care in Rwanda: the licensed health maintenance organisation (HMO)** — reviewed 31 October 2026
8. **Maternity leave benefits in Rwanda: 14 weeks on full salary, RSSB refund** — reviewed 31 October 2026
9. **Sources**

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Chapter 1

Mutuelle de santé (CBHI) in Rwanda: categories, amounts and how to pay on Irembo

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/mutuelle-de-sante/

Short answer Checked 31 October 2026

Mutuelle de santé, or Community Based Health Insurance (**CBHI**), is the household health insurance run by **RSSB** for Rwandans and residents who have no other medical insurance. Each person pays a yearly contribution set by the household's category: **4,000 Frw** in Categories I and II (Category I fully paid by the Government, Category II 3,000 Frw from the member), **5,000 Frw** in Category III, **8,000 Frw** in Category IV and **20,000 Frw** in Category V. You pay for the whole household on **Irembo**, by dialling *909#, by Mobile Money or at a bank; the mutuelle year runs from **July to June**.

What mutuelle de santé is and who joins

RSSB describes CBHI as "a solidarity health insurance system in which persons (families) come together and pay contributions" for medical care, covering Rwandans from both the formal and informal sectors (RSSB, CBHI scheme).

Who is eligible: "All Rwandan citizens and residents who are not covered by other medical insurance schemes". Cover is **household-based**: all eligible family members are registered under one household, not individually (RSSB).

Treatment starts "from RWF 200" at public health facilities. CBHI "primarily covers public and approved partner facilities"; some private facilities may accept it under specific agreements (RSSB).

How much mutuelle de santé costs in 2026

Category (monthly income)	Contribution per person a year	Who pays
I — no income	4,000 Frw	The Government (100% subsidised)
II — below 30,000 Frw	4,000 Frw	Member 3,000 Frw + Government 1,000 Frw
III — 30,001 to 60,000 Frw	5,000 Frw	Member, no subsidy
IV — 60,001 to 120,000 Frw	8,000 Frw	Member, no subsidy
V — above 120,000 Frw	20,000 Frw	Member, no subsidy

Your category is your Ubudehe (income) category, assigned by the local authorities (RSSB). Work out your household total with the mutuelle calculator.

How to pay mutuelle on Irembo or *909#

1. On irembo.gov.rw, under **Health**, select **Community Based Health Insurance (Mutuelle)** and click Apply. You do not need an IremboGov account.
2. Enter the **head of household's national ID number**. The insurance details, the amount due and the household members appear by themselves; enter the amount you want to pay.
3. Add a phone number or e-mail, tick the verification box and submit. A billing number starting with **88** is generated: click Pay and choose the payment mode.
4. By phone: dial *909#, select Mutuelle, then **Household Contribution & Members**, enter the head of household's ID, check the members and go on to payment.

After payment you receive an SMS or e-mail confirmation (Irembo). RSSB also lists commercial banks, Mobile Money and Irembo agents as payment channels (RSSB).

The rules that trip people up

- **The year runs July to June**: "The fiscal year of paying for mutuelle starts in July of the current year and ends in June of the next year" (Irembo FAQ).

- **Arrears first**: if you did not pay the previous year, you pay it first on IremboGov, then the current year (Irembo FAQ).
- **When cover starts**: "After payment, the head of the household and the family members are eligible for treatment for the year they paid for" (Irembo FAQ).
- **Members with other insurance** (for example RSSB medical): take copies of their insurance to the nearest health centre to update their status, then pay for the others (Irembo FAQ).
- **Wrong category or members**: check your registration level with *195#; to add or remove members or correct the level, see the Socio-Economic Development Officer (SEDO) at your cell office (Irembo).

Frequently asked questions

How much is mutuelle de santé in 2026?

Per person and per year: 4,000 Frw in Category I (paid by the Government) and Category II (3,000 Frw from the member), 5,000 Frw in Category III, 8,000 Frw in Category IV and 20,000 Frw in Category V (RSSB).

How do I pay mutuelle on Irembo?

On irembo.gov.rw, choose Health, then Community Based Health Insurance (Mutuelle), enter the head of household's ID, check the amount and members, submit and pay the bill number starting with 88. Or dial *909# and choose Mutuelle.

When does the mutuelle year start?

In July. The mutuelle year runs from July to June of the following year (Irembo).

How do I check my mutuelle status and members?

Dial *909#, select Mutuelle, then Household Contribution & Members (Irembo).

Can I use mutuelle in a private hospital?

CBHI mainly covers public and approved partner facilities; some private facilities accept it under specific agreements (RSSB). Ask the facility before treatment.

Chapter 2

Mutuelle de santé (CBHI) contribution calculator

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/mutuelle-calculator/

Short answer Checked 31 October 2026

The **mutuelle de santé (CBHI)** contribution is set **per person and per year** by the household's category: **Category I** (no income) 4,000 Frw paid **entirely by the Government**; **Category II** (income below 30,000 Frw a month) 4,000 Frw, of which the member pays **3,000 Frw**; **Category III** 5,000 Frw; **Category IV** 8,000 Frw; **Category V** (income above 120,000 Frw a month) **20,000 Frw**, without subsidy. Source: RSSB, CBHI scheme. The household pays for every member registered under it.

The amounts the calculator uses

Category (monthly income)	Contribution per person a year	Paid by the member	Paid by the Government
I — no income	4,000 Frw	0 Frw	4,000 Frw (100%)
II — below 30,000 Frw	4,000 Frw	3,000 Frw	1,000 Frw
III — 30,001 to 60,000 Frw	5,000 Frw	5,000 Frw	0 Frw
IV — 60,001 to 120,000 Frw	8,000 Frw	8,000 Frw	0 Frw
V — above 120,000 Frw	20,000 Frw	20,000 Frw	0 Frw

All amounts from the RSSB CBHI scheme page. The total is the member's share multiplied by the number of people registered in the household (a Tulinde calculation). The exact amount due for

your household is shown when you enter the head of household's ID on Irembo or dial *909# (Irembo).

Frequently asked questions

How much is mutuelle de santé per person?

From 4,000 Frw to 20,000 Frw a year depending on the household's category: 4,000 Frw in Categories I and II (the member pays 3,000 Frw in Category II, nothing in Category I), 5,000 Frw in Category III, 8,000 Frw in Category IV and 20,000 Frw in Category V (RSSB).

How do I know my category?

Dial *195# to check your registration level, or ask the Socio-Economic Development Officer of your cell office (Irembo support).

Chapter 3

RSSB medical insurance (RAMA): cover, contributions and how employers join

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/rssb-medical-insurance/

Short answer Checked 31 October 2026

The **RSSB medical scheme**, still widely called **RAMA**, is the public medical insurance for employees whose employer has joined it. It costs **15% of the employee's basic salary**, paid **7.5% by the employer and 7.5% by the employee**. RSSB pays **85%** of the cost of eligible medical services and prescribed medicines; the member pays the other **15%**. An employer must have **at least seven employees** to enrol. Pensioners can keep the cover for **7.5% of their monthly pension**. RSSB toll-free line: **4044**.

What the RSSB medical scheme covers

RSSB lists: medical consultations, medical imaging and CT scans, dental care and prostheses, drugs and chemotherapy, surgical procedures, eye care (lenses and frames), laboratory tests, physiotherapy, dialysis, hospitalisation, comprehensive medical check-ups and prostheses (RSSB, medical scheme).

Care is given at accredited facilities contracted with RSSB: public health centres and district, provincial, referral and specialised hospitals, pharmacies, and private polyclinics, clinics and hospitals (RSSB).

Contributions

Who	Contribution
Employee	7.5% of basic salary
Employer	7.5% of basic salary
Pensioner keeping the cover (with eligible dependants)	7.5% of the monthly pension
At the facility	RSSB pays 85%, the member pays 15% of eligible costs

Sources: RSSB, medical scheme and RSSB, pension scheme. Try the RSSB medical contribution calculator.

How an employer joins

1. Apply on RSSB's employer platform (Ishema) with the company's details and contacts.
2. Provide the documents asked, such as the registration certificate and tax identification.
3. Declare the employees and their eligible dependants.
4. Meet the national labour and social security requirements and keep at least seven employees; then pay contributions on time and keep staff data up to date.

Steps as listed by RSSB. If a facility cannot confirm a member's eligibility, contact RSSB (4044) or an RSSB office.

Frequently asked questions

How much is RSSB medical insurance?

15% of the basic salary: 7.5% from the employee and 7.5% from the employer (RSSB).

How much does RSSB pay for treatment?

85% of the cost of eligible medical services and prescribed medicines; the member pays the remaining 15% (RSSB).

Is RAMA the same as RSSB medical insurance?

Yes. RSSB's own website names the scheme "Medical (RAMA)".

Can a small business join the RSSB medical scheme?

RSSB says employers must meet a minimum of seven employees.

Chapter 4

RSSB medical insurance (RAMA) contribution calculator

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/rssb-medical-contribution-calculator/

Short answer Checked 31 October 2026

The **RSSB medical scheme (RAMA)** costs **15% of the employee's basic salary**, paid **7.5% by the employer and 7.5% by the employee**. A pensioner who keeps the cover pays **7.5% of the monthly pension**, which covers the pensioner and eligible dependants. RSSB then pays **85%** of the cost of eligible care and medicines; the member pays the remaining **15%**. Source: RSSB, medical and pension scheme pages.

The rates the calculator uses

Rule	Rate
Employee's share	7.5% of basic salary
Employer's share	7.5% of basic salary
Pensioner who keeps RAMA	7.5% of the monthly pension
RSSB pays / the member pays at the facility	85% / 15% of eligible costs

Rates from RSSB, medical scheme and RSSB, pension scheme. The calculator applies them to the amount you enter; RSSB and your employer's payroll declaration are the reference.

Frequently asked questions

What percentage is RSSB medical insurance?

15% of the basic salary: 7.5% paid by the employer and 7.5% by the employee (RSSB).

Can a pensioner keep RSSB medical insurance?

Yes. RSSB says a contribution equal to 7.5% of the monthly pension keeps the pensioner and eligible dependants covered under RAMA.

Chapter 5

Health insurance in Rwanda: mutuelle, RSSB, MMI and private cover

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

Short answer Checked 31 October 2026

Most Rwandans are covered by **mutuelle de santé (CBHI)**, run by **RSSB**, which RSSB says reaches **89.06% of the population**. Employees whose employer has joined are covered by the **RSSB medical scheme (RAMA)** at 15% of basic salary, Defence Force members by **Military Medical Insurance (MMI)**, and many employers add **private health cover** from an insurer or the licensed HMO on the **BNR list**. Someone who has other medical insurance does not join CBHI.

Which scheme applies to you

Your situation	Health cover	Who runs it
Most households, formal or informal sector, without other medical insurance	Mutuelle de santé (CBHI)	RSSB
Employees whose employer has joined the RSSB medical scheme; pensioners who keep it	RSSB medical insurance (RAMA)	RSSB
Rwanda Defence Force members and their dependants	Military Medical Insurance (MMI)	MMI
Staff of employers that buy group cover	Private health insurance from a licensed insurer or the licensed HMO (Eden Care)	Private insurers on the BNR list

Sources: RSSB, CBHI, RSSB, medical scheme, Law n° 036/2022 on MMI, BNR list of licensed insurers.

The schemes in figures

Scheme	Figure published by RSSB
CBHI (mutuelle)	11 million beneficiaries, 89.06% population coverage, 9,000 healthcare providers
RSSB medical scheme	785+ partner health facilities

From RSSB, CBHI scheme and RSSB, medical scheme, read on 31 October 2026.

Private health insurance

The BNR describes health insurance as a short-term (non-life) class covering "consultations, hospitalization, and medication" (BNR FAQ). Buy it only from a company on the BNR list — the licensed HMO is Eden Care — or through a licensed broker.

Before signing, the insurer must disclose the policy terms, the scope of cover, the exclusions, all costs and the claims procedure (BNR FAQ).

Frequently asked questions

Is health insurance compulsory in Rwanda?
Mutuelle de santé (CBHI) is open to every citizen and resident who has no other medical insurance and is paid per household each year (RSSB). Employees of employers that joined the RSSB medical scheme contribute 7.5% of basic salary.

What is the difference between mutuelle and RSSB medical insurance?
Mutuelle (CBHI) is household cover paid per person per year by category (4,000 to 20,000 Frw). The RSSB medical scheme (RAMA) is employee cover paid as 15% of basic salary, with RSSB paying 85% of eligible costs.

Which insurer is the best for health insurance in Rwanda?
Tulinde does not rank insurers. Compare the wording, exclusions and facility list of at least two licensed insurers.

Chapter 6

Military Medical Insurance (MMI) in Rwanda

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/military-medical-insurance/

Short answer Checked 31 October 2026

Military Medical Insurance (MMI) is one of Rwanda's two **public insurers** on the National Bank of Rwanda's list. Under **Law n° 036/2022 of 09/12/2022**, MMI "provides medical coverage for Rwanda Defence Force members and their dependants"; an Order of the Prime Minister determines the other persons it insures (article 6). MMI's toll-free number is **1535**.

What the law says

- Article 6: MMI provides medical coverage for Rwanda Defence Force members and their dependants; other insured persons are set by an Order of the Prime Minister.
- Article 8: its mission is to manage and provide medical insurance to improve the health of insured parties.
- Article 35: contributions for insurance provided by MMI are exempted from taxes and duties.
- Article 36: the property, contracts and staff of the former MMI set up by Law n° 08/2012 passed to the new organ.

Text: Law n° 036/2022. The BNR list of licensed insurers places MMI with RSSB's medical scheme under "Public insurers".

Contacts

P.O. Box 6219, Kigali; toll-free 1535; info@mmi.gov.rw; members' portal (IMIS) linked from the MMI website.

Not a member of the Defence Force or a dependant? See mutuelle de santé or the RSSB medical scheme.

Frequently asked questions

Who is covered by MMI in Rwanda?

Rwanda Defence Force members and their dependants, plus any other persons an Order of the Prime Minister names (Law n° 036/2022, article 6).

What is the MMI toll-free number?

1535 (MMI website).

Chapter 7

Eden Care in Rwanda: the licensed health maintenance organisation (HMO)

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/eden-care/

Short answer Checked 31 October 2026

Eden Care Healthcare (Rwanda) Limited is the only **health maintenance organisation (HMO)** on the National Bank of Rwanda's list of licensed insurers, **licensed in 2022** (Kigali, KN 78 St). Under **Law n° 030/2021, article 154**, no HMO may operate unless the BNR licenses it. On its own website Eden Care presents **group health insurance** for employers with digital sign-up, and wellness programmes; Tulinde does not rate it.

Licence and the law

BNR list (updated January 2025): "Health Medical Organizations (HMOs) — 1. EDEN CARE HEALTHCARE (RWANDA) Limited — Licensed in 2022 — Kigali City-Nyarugenge, KN 78 St — Telephone: 0791 446 610 — Email: info@edencaremedical.com" (BNR).

The insurance law applies to health maintenance organisations (article 2) and article 154 says they need a BNR licence; the regulations set how they work with health facilities and insurers (Law n° 030/2021).

What Eden Care says it offers (seen 31 October 2026)

- **Health insurance** for employer groups — the site's health insurance page.
- **ProActiv** health and wellness programmes for employees, and a product named Ucare.
- Digital sign-up and online quotes, and support "24/7" (Eden Care).

These are the company's own statements. Ask for the policy wording, the list of facilities and the exclusions in writing before you sign, and compare with at least one other licensed insurer.

Frequently asked questions

Is Eden Care licensed in Rwanda?

Yes. The BNR list of licensed insurers (updated January 2025) shows Eden Care Healthcare (Rwanda) Limited as a health maintenance organisation licensed in 2022.

What is an HMO in Rwanda?

A health maintenance organisation, an entity covered by the insurance law that needs a BNR licence to operate (Law n° 030/2021, article 154).

Chapter 8

Maternity leave benefits in Rwanda: 14 weeks on full salary, RSSB refund

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/maternity-leave-benefits/

Short answer Checked 31 October 2026

In Rwanda the employer keeps paying the employee's **full salary during the 14-week maternity leave**, then may claim back the **last eight weeks** from **RSSB** under the Maternity Leave Benefits scheme. An extra fully paid month may be granted for delivery-related complications. Requests are filed on RSSB's **Ishema** platform and paid **within 30 days** of receipt.

How the scheme works

"The employer continues paying the employee's salary during the 14-week maternity leave period and may subsequently apply to RSSB for reimbursement of the final eight weeks" (RSSB).

Amount refunded: the salary of the month before the month in which the leave ends, divided by 30 days, multiplied by the reimbursable days (RSSB).

How the employer claims

1. Submit the maternity leave application on Ishema with the employee's details and expected leave period.
2. Attach the payslip, the child's birth certificate, the leave form signed by employer and employee, a medical certificate if needed, and any document the delivery category requires.
3. Keep paying contributions during the leave: the employee must be covered by the scheme during the leave period.
4. Track the request on Ishema; RSSB sends e-mail and SMS notices. Payment within 30 days of receipt.

Steps from RSSB, Maternity Leave Benefits scheme.

Frequently asked questions

How long is maternity leave in Rwanda?

14 weeks on full salary, with an additional fully paid month possible for delivery-related complications (RSSB).

Does RSSB pay maternity leave?

The employer pays the full salary, then claims back the final eight weeks from RSSB, which pays within 30 days of receiving the request.

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About this guide

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