FREE GUIDE



Zambia

# NHIMA guide 2026: registration, contributions, card and benefits

5 chapters · every source listed



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# NHIMA guide 2026: registration, contributions, card and benefits

For employees, the self-employed, employers and families in Zambia: registering with NHIMA, the eNHIMA portal, the 1% + 1% contribution, the card and what the scheme pays.

This guide puts together 5 pages of Tulinde Zambia (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 16 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. **NHIMA registration: who must register and how (2026)** — reviewed 31 October 2026
2. **eNHIMA portal: log in, pay and check your NHIMA status** — reviewed 31 October 2026
3. **NHIMA contribution calculator (Zambia)** — reviewed 31 October 2026
4. **NHIMA benefits: what the scheme pays, your card and complaints** — reviewed 31 October 2026
5. **Health insurance in Zambia: NHIMA and private medical cover** — reviewed 31 October 2026
6. **Sources**


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Chapter 1

# NHIMA registration: who must register and how (2026)

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/nhima-registration/

**Short answer** Checked 31 October 2026

Every **Zambian citizen or established resident over 18** must be registered with the **National Health Insurance Scheme**, run by **NHIMA** under the **National Health Insurance Act No. 2 of 2018** (section 13). An **employer registers its employees within 30 days** of the start of the contract; the **self-employed register themselves** online on **eNHIMA** with a soft copy of their NRC (front and back); pension scheme managers register retirees. A member can add a **spouse and up to 5 children under 18**. Contributions are **1% of basic salary from the employee and 1% from the employer**, or **1% of declared income** for the self-employed (Statutory Instrument No. 63 of 2019).

## Who must register

| You are… | Who registers you | Rule |
|---|---|---|
| A citizen or established resident above 18 | You, or your employer or pension scheme | NHI Act, section 13(1) |
| An employee | Your employer, within 30 days of the start of the contract | Section 13(3) |
| A retiree on a pension scheme | The manager of the pension scheme | Section 13(4); regulation 3(3) |
| Self-employed (marketeer, bus driver, farmer, welder, house help…) | You, directly | Section 13(5) |
| A foreigner | Not a member: you must hold valid health insurance with a health insurer for your stay | Section 14 |

Text: National Health Insurance Act No. 2 of 2018. Failing to register when the Act requires it is an offence (section 53(1)(f)), punishable by a fine of up to 200,000 penalty units, up to two years in prison, or both (section 53(2)).

## How to register

1. Self-employed or informal sector: go to eNHIMA and register. NHIMA says all you need is a soft copy of your NRC, front and back (NHIMA, become a member).
2. Employer (formal sector): register the company on eNHIMA. NHIMA lists the PACRA certificate of incorporation and the TPIN among the documents (same page), then register each employee.
3. Add your beneficiaries: your spouse and up to 5 dependants below 18, through eNHIMA's beneficiary registration (NHIMA).
4. The legal form is Form I of the 2019 Regulations. It lists a certified copy of the NRC, passport-size photos, proof of marriage for a spouse and a birth certificate or proof of adoption for a child (SI 63 of 2019).

Problems on the portal (for example "NPIN already exists") have their own guides on NHIMA's resources page. Toll-free line: **8000** (contact). Logging in and paying: eNHIMA portal and payments.

## What you pay

| Who pays | How | Rate | Deadline |
|---|---|---|---|
| Employee | Deducted from pay by the employer | 1% of basic salary | 10th of the following month |
| Employer | Paid by the employer with the employee's share | 1% of basic salary | 10th of the following month |
| Self-employed | Paid directly to NHIMA | 1% of declared income | 10th of the following month |

Third Schedule of the National Health Insurance (General) Regulations, 2019. Work out your amount with the NHIMA contribution calculator.

The Act lets the Minister exempt from contributions a person with a disability who cannot work, a person above 65, and a person classified as poor and vulnerable by the ministry responsible for social welfare (section 16).

## Your membership card

NHIMA must issue a membership card within **60 days** of receiving your registration, and a replacement within **30 days** of an application for a lost, defaced or destroyed card (regulations 5 and 6). The first card has no fee; a replacement costs **100 fee units** (Second Schedule, SI 63 of 2019). What the card gives access to: NHIMA benefits.

## Frequently asked questions

**What do I need to register for NHIMA?**

If you are self-employed, a soft copy of your NRC (front and back), on eNHIMA. Employers need their PACRA certificate of incorporation and TPIN. The legal form (Form I) also lists photos, proof of marriage for a spouse and birth certificates for children.

**How many dependants can I register on NHIMA?**

Your spouse and up to 5 dependants below the age of 18 (NHIMA).

**Is NHIMA compulsory?**

Yes for citizens and established residents above 18 (National Health Insurance Act 2018, section 13). Employers must register employees within 30 days of the start of employment.

**How much is the NHIMA contribution?**

1% of basic salary from the employee and 1% from the employer, paid by the 10th of the following month; 1% of declared income for the self-employed (SI 63 of 2019).

**Can a foreigner register with NHIMA?**

Membership is for citizens and established residents. A foreigner must hold valid health insurance for the stay, or buy it from a health insurer on arrival (section 14 of the Act).

Chapter 2

# eNHIMA portal: log in, pay and check your NHIMA status

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/nhima-portal-login/

**Short answer** Checked 31 October 2026

The official NHIMA member portal is **eNHIMA**, at **https://enhima.nhima.co.zm**: the address NHIMA links from its own website. There you register, add beneficiaries and, as an employer, upload the monthly return. Members in the informal sector can also **pay and check their membership status by mobile money**: dial *115# on Airtel, MTN or Zamtel and choose NHIMA; type your NRC in the format XXXXXX/XX/X. Help: toll-free **8000** or info@nhima.co.zm.

## The official address

NHIMA's website links to a single portal, enhima.nhima.co.zm, from its home page and its registration page (NHIMA). Type the address yourself rather than following a link from a message, and never give your password to anyone who calls you.

| You want to… | Where |
|---|---|
| Register yourself, your company or your beneficiaries | eNHIMA (become a member) |
| Upload the monthly return (employers) | eNHIMA; NHIMA publishes an "eNHIMA 2.0 return upload guide" and a guide to dropping a return (resources) |
| Pay | eNHIMA, internet banking, or mobile money; NHIMA publishes payment guides for several banks and for Spenn (resources) |
| Check your membership status | Mobile money menu on *115# (NHIMA leaflet) |

## Pay or check your status by mobile money

1. Dial *115# on Airtel, MTN or Zamtel.
2. Go to the bills, government agencies or insurance menu of your network and choose NHIMA (the menu path differs by network; it is printed on NHIMA's leaflet).
3. Choose "Make payment" to pay, or "Check status" to check your NHIMA membership status.
4. Type your NRC in the format XXXXXX/XX/X.

Source: NHIMA, informal sector leaflet.

## When the portal does not work

NHIMA publishes guides for known errors, such as "NPIN already exists" or the actions tab not appearing on the payment history (resources). Otherwise call the toll-free line **8000**, +260 211 356 498 or +260 211 356 499, write to info@nhima.co.zm, or go to an NHIMA office: the head office is at the Public Service Pensions Fund Building, Alick Nkhata Road, Longacres, Lusaka, and there is an office in every province (contact).

If you are still not satisfied, file a complaint: see NHIMA benefits and complaints.

## Frequently asked questions

**What is the NHIMA portal address?**

https://enhima.nhima.co.zm, the eNHIMA member portal linked from nhima.co.zm.

**How do I check my NHIMA status on my phone?**

Dial *115# on Airtel, MTN or Zamtel, go to the NHIMA option and choose "Check status". Type your NRC as XXXXXX/XX/X.

**What is the NHIMA toll-free number?**

8000. NHIMA also answers on +260 211 356 498, +260 211 356 499 and info@nhima.co.zm.

Chapter 3

# NHIMA contribution calculator (Zambia)

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/nhima-contribution-calculator/

**Short answer** Checked 31 October 2026

The **NHIMA contribution** is **1% of basic salary paid by the employee and 1% paid by the employer**, so **2% in total**, paid monthly through the payroll by the **10th of the following month**. A **self-employed** member pays **1% of declared income** directly. The rates are set in the Third Schedule of the National Health Insurance (General) Regulations, 2019 (Statutory Instrument No. 63 of 2019); the regulations set no ceiling.

## The rates the calculator uses

| Category | Payment | Rate | Deadline |
|---|---|---|---|
| Employee | Payroll | 1% of basic salary | 10th of the following month |
| Employer | Payroll | 1% of basic salary | 10th of the following month |
| Self-employed | Direct payment | 1% of declared income | 10th of the following month |

Third Schedule, National Health Insurance (General) Regulations, 2019. Under section 15 of the National Health Insurance Act 2018 the employer pays both shares to the Scheme. The calculator uses the basic salary you enter; allowances are not part of basic salary.

Not paying or not remitting a contribution is an offence (regulation 10(2); section 53 of the Act), and an unpaid employer contribution is a civil debt NHIMA can recover (regulation 10(3)).

## Frequently asked questions

**What is the NHIMA contribution rate?**

1% of basic salary from the employee and 1% from the employer; 1% of declared income for the self-employed (SI 63 of 2019, Third Schedule).

**When must NHIMA contributions be paid?**

Monthly, by the 10th of the following month.

**Is there a maximum NHIMA contribution?**

The 2019 Regulations set the rate as a percentage of basic salary and set no ceiling.

Chapter 4

# NHIMA benefits: what the scheme pays, your card and complaints

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/nhima-benefits/

**Short answer** Checked 31 October 2026

The **NHIMA benefit package** covers members and their registered family at **accredited healthcare providers**: consultations and diagnostics, admission (including ICU), minor and major surgery, **maternity and newborn care** (normal and caesarean deliveries), **generic medicines** on the essential medicines list, physiotherapy, dental care and **spectacles once every three years**. It does **not** cover treatment abroad, cosmetic surgery, weight-loss treatment, inpatient nursing beyond 90 days, or **injuries from road and work accidents that motor insurance or the Workers' Compensation Fund cover** (Fourth Schedule, SI 63 of 2019). You do not pay at the facility for NHIMA services; you show your NHIMA ID or NRC and your fingerprint.

## What the benefit package covers

| Benefit | What NHIMA says it includes |
|---|---|
| Medical care | Consultations and examinations, laboratory and radiology (X-ray, CT scan, MRI, ultrasound, mammogram), nursing care, admission in an ordinary or private ward, ICU and high-dependency unit |
| Surgery | Minor, major, orthopaedic, ENT and diagnostic surgery, with anaesthesia, medicines, dressings and orthopaedic implants |
| Maternity and newborn | Antenatal care, normal and caesarean deliveries, postnatal, newborn and paediatric services |
| Medicines | Generic medicines on the National Essential Medicines List, medical supplies, blood products |
| Dental | Fillings, gum disease, extractions, braces, dentures and root canal treatment |
| Eye care | Spectacles once every three years; cataract, glaucoma and trauma care |
| Other | Physiotherapy and rehabilitation, medical and orthopaedic appliances and prostheses, cancer and oncology services |

From NHIMA's benefit package page and the Fourth Schedule of SI 63 of 2019. NHIMA adds that the scheme is a family cover but benefits are per insured individual.

## What it does not cover

- Treatment abroad.
- Cosmetic surgery and aesthetic treatment, except medically required reconstructive surgery.
- Weight-loss procedures and treatment.
- Long-term inpatient nursing care over 90 days.
- Treatment of road accident injuries covered by motor vehicle insurance or a similar fund: see claiming from the driver's insurer.
- Treatment of occupational accidents and diseases covered by the Workers' Compensation Fund: see workers' compensation.
- Injuries from declared national disasters; fertility treatment according to set criteria.

Fourth Schedule, National Health Insurance (General) Regulations, 2019.

## Using NHIMA at a hospital or clinic

1. Go to an accredited provider: NHIMA lists them on its accredited providers page and its leaflet speaks of over 380 healthcare providers countrywide (customer journey). An accredited provider must display its certificate of accreditation (regulation 13).
2. Carry your NHIMA ID or NRC. The provider checks your identity with your fingerprint, and takes your fingerprints if they are not yet in the system.
3. After treatment, confirm the services received with your fingerprint and sign off electronically.
4. NHIMA says you will not be asked to pay for NHIMA services; report any request to the member services assistant, on 8000, or at an NHIMA office (customer journey).

If a member dies, the registered family keeps the benefits for **four months** (National Health Insurance Act, section 21(2)). Benefits of a member who pays directly may be suspended while a contribution is unpaid (section 22).

## How to complain to NHIMA

1. Submit the complaint: on nhima.co.zm, on the toll-free line 8000, or at an NHIMA office (customer journey). The complaint form is on the resources page.
2. NHIMA logs the complaint, gives you a reference number and investigates within 48 hours; if it is resolved you hear from Customer Care within 24 hours.
3. If it is not resolved within 30 business days, NHIMA gives you a status update and a final timeframe.
4. Not satisfied with the outcome: appeal within 30 days to the Health Complaints Committee of the Board, then within 30 days to the Board, then to the High Court (complaints procedure).

## Frequently asked questions

**What does NHIMA cover?**

Consultations, diagnostics, admission and ICU, surgery, maternity and newborn care, generic medicines on the essential medicines list, physiotherapy, dental care and spectacles once every three years, at accredited providers.

**Does NHIMA cover road accident injuries?**

Not when motor insurance or a similar fund covers them (Fourth Schedule, SI 63 of 2019). The victim claims from the driver's insurer under the Road Traffic Act.

**Do I pay at the hospital with NHIMA?**

NHIMA says you will not be required to pay for NHIMA services at an accredited provider. Show your NHIMA ID or NRC and confirm with your fingerprint.

**How long does NHIMA take to answer a complaint?**

It acknowledges and investigates within 48 hours and updates you if the complaint is not resolved within 30 business days. You can appeal within 30 days to the Health Complaints Committee, then the Board, then the High Court.

Chapter 5

# Health insurance in Zambia: NHIMA and private medical cover

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

**Short answer** Checked 31 October 2026

Zambia has a **compulsory National Health Insurance Scheme**, run by **NHIMA** under the National Health Insurance Act 2018: citizens and established residents over 18 must be registered, and contributions are **1% of basic salary from the employee and 1% from the employer**. On top of it, **licensed insurers sell private health policies**; the PIA reports that health insurance made up **54% of long-term insurance premiums** in 2025. Foreigners must hold valid health insurance during their stay (section 14 of the Act). Check any private insurer on the PIA's list of licensed entities before you pay.

## Two layers of health cover

| | NHIMA (national scheme) | Private health policy |
|---|---|---|
| Who | Citizens and established residents above 18, with spouse and up to 5 children under 18 | Anyone the insurer accepts |
| Compulsory? | Yes (NHI Act, section 13) | No |
| Cost | 1% + 1% of basic salary, or 1% of declared income | The premium the insurer sets |
| Where it pays | NHIMA-accredited providers, Zambia only | As the policy says |
| Regulator | NHIMA, Ministry of Health | Pensions and Insurance Authority |

NHIMA: registration · benefits · contribution calculator.

## Private health insurance

The PIA's Q4 2025 industry report says motor insurance and health insurance accounted for **66%** and **54%** of short-term and long-term business respectively, and names high claims costs "on health and motor insurance" among the industry's challenges (PIA, Q4 2025).

The PIA describes health insurance as a contract in which the insurer commits to pay part of your medical costs, up to a pre-determined amount, when you get sick or are involved in an accident (key life events). The Insurance Act separately defines "medical scheme fund management business": taking contributions from members to pay their health expenses (Insurance Act 2021, section 2).

Among the long-term insurers on the 2026 list, **Specialty Emergency Services Limited** (SES) is one of the five largest by premiums (11% in 2025) (PIA list, Q4 2025).

## Before you buy a private health policy

1. Check the insurer, and the agent or broker, on the PIA's list of licensed insurance entities for 2026. It is an offence to insure with an unlicensed insurer (Insurance Act, section 166).
2. Ask which hospitals the policy pays and whether it duplicates what NHIMA already pays at accredited providers.
3. Get the terms in writing. Every licensed insurer must lodge its policy forms with the Registrar 30 days before use (section 23) and print terms in a legible font (section 24).

## Frequently asked questions

**Is health insurance compulsory in Zambia?**
The National Health Insurance Scheme is compulsory for citizens and established residents above 18 (NHI Act 2018, section 13). Private health insurance is voluntary.

**How much is NHIMA a month?**
1% of basic salary from the employee and 1% from the employer; 1% of declared income for the self-employed.

**Who regulates private health insurance in Zambia?**
The Pensions and Insurance Authority, under the Insurance Act No. 38 of 2021. NHIMA runs the national scheme.

**Which health insurer is the best in Zambia?**
Tulinde does not rank insurers. Check that the insurer is on the PIA list, compare the hospitals each policy pays and the limits, and keep NHIMA in mind.

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### Chapter 5: Health insurance in Zambia: NHIMA and private medical cover

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## About this guide

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