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15 March 2024

Dear Healthcare Provider/Facility

Re: **Namaf 2024 BENCHMARK TARIFF INCREASE**

1. During the Webinar held on the 12<sup>th</sup> day of July 2023, the unprecedented financial pressures that the medical aid funding industry is experiencing have been communicated before and details were shared with all healthcare providers.
2. To allow for obtaining greater visibility on the 2023 claims experience, our notice dated 28 November 2023, postpone a decision on the increases or otherwise in the Namaf Benchmark Tariffs to 1<sup>st</sup> quarter of 2024. The optimism was that the trends observed in the early parts of 2023 will reverse themselves with lower utilisation trends in the latter part of 2023 to allow for a more favourable increase.
3. On obtaining greater visibility on the 2023 claims experience, contributions are approximately 10% lower than total expenditure and the shortfall is being funded from reserves (see figure 1 below).



Sourced from NAMFISA quarterly reports

4. Based on the above unfavourable experience, the Management Committee resolved as I hereby convey that, a zero increase will be applied to the Namaf Benchmark Tariffs for the remainder of 2024, across all disciplines and healthcare facilities. This decision was announced during the Namaf Tariff Announcement meeting on the 7<sup>th</sup> day of March 2024.
5. Emboldened by our strive to find common solutions to the above pressing problem, Namaf has put in place a robust stakeholder strategy that is aimed at bringing all parties to the table for mutually beneficial solutions. Against this background, Namaf is inviting healthcare providers to serve on the Healthcare Provider Forum.
6. The Healthcare Provider Forum will ensure that a range of functional expertise from a healthcare provider and create an opportunity for a broad range of ideas, considerations, and compromises to be worked out as early as possible to avoid costly errors, rework, and miscommunication to address wastage and abuse within the healthcare funding system.
7. The Terms of Reference of the Healthcare Provider Forum are available on [www.namaf.org.na](http://www.namaf.org.na) for download.
8. Indicate your interest in being a member of the Healthcare Provider Forum by sending email to [corporatecomm@namaf.org.na](mailto:corporatecomm@namaf.org.na) no later than Tuesday, 2<sup>nd</sup> day of April 2024 before the close of business.

I thank you.



**Stephen Tjiuoro**

**Chief Executive Officer**

**Namibian Association of Medical Aid Funds**