

A BILL  
FOR  
AN ACT TO REPEAL THE NATIONAL HEALTH INSURANCE SCHEME ACT, CAP. N42, LFN 2004, AND TO  
ENACT THE NATIONAL HEALTH INSURANCE COMMISSION

*Sponsored by Senator Ibrahim Oloriegbe*

{ } Commencement.

ENACTED by the National Assembly of the Federal Republic of Nigeria:

PART I - ESTABLISHMENT OF THE NATIONAL HEALTH INSURANCE COMMISSION

1. (1) There is established a body to be known as the National Health Insurance Commission (in this Bill referred to as "the Commission"). Establishment of the National Health Insurance Commission.

(2) The Commission-

(a) shall be a body corporate with perpetual succession and an official seal;

(b) may sue and be sued in its corporate name;

(c) may for the performance of its functions under this Bill acquire, hold, or dispose of any moveable and immovable property; and

(d) may enter into contract or any other transaction in pursuance of its powers and functions under this Bill.

2. (1) The principal object of the Commission shall be to promote, regulate and integrate health insurance schemes in order to enhance access to healthcare services to all Nigerians. Object of the Commission.

*Functions of the Commission*

(2) For the purpose of achieving this object, the Commission shall:

(a) promote, integrate and regulate all health insurance schemes that operate in Nigeria;

(b) Ensure that health insurance is mandatory for every resident in Nigeria;

(c) provide for the basic minimum package of health services to all Nigerians and eligible target groups of Nigerians, through accredited public and private primary and secondary health care facilities;

(d) promote, support, collaborate with States through state-supported health insurance schemes to ensure that Nigerians have access to quality health care that meet national health regulatory standards;

(e) ensure the implementation and utilization of the Basic Health Care Provision Fund as required under the National Health Act and any guidelines as approved by the Minister under that Act;

(f) grant accreditation and re-accreditation to Health Maintenance Organisations, Mutual Health Associations, Third Party Administrators and healthcare facilities and monitor their performance;

(g) subject to section 12, approve contributions to be made by members of the various health insurance schemes;

(h) provide or require the establishment of mechanisms for receiving and resolving complaints by members of the schemes and healthcare facilities;

(i) make proposals to the Council for the formulation of policies on health insurance;

(j) provide technical and other relevant support to State health schemes;

- (k) seek and advocate for funds for the Basic Health Care Provision Fund;
- (l) provide and maintain information and communication technology (ICT) infrastructure and capability for the integration of all data on health schemes in Nigeria including but not limited to the State health schemes;
- (m) undertake on its own or in collaboration with other relevant bodies a sustained public education on health insurance;
- (n) devise a mechanism for ensuring that the basic healthcare needs of indigents are adequately provided for;
- (o) maintain a register of licensed health insurance schemes and accredited healthcare facilities;
- (p) evaluate any new proposals related to extending the coverage of a health insurance scheme to any group of Nigerians;
- (q) issue appropriate regulations and guidelines to ensure viability of health insurance schemes;
- (r) in conjunction with the States devise a mechanism for ensuring that the basic healthcare needs of vulnerable persons are adequately provided for, including through the Basic Health Care Provision Fund;
- (s) accredit insurance companies, insurance brokers and banks desirous of participating in health insurance schemes under the Commission;
- (t) maintain a national data bank on health insurance;
- (u) monitor compliance with this Bill, regulate and pursue actions to ensure compliance; and
- (v) regulating all health insurance schemes in Nigeria in accordance with the provisions of this Bill;
- (w) approving formats of contracts for health service purchasing proposed by the health maintenance organizations and the mutual health associations for all health care facilities;
- (x) approving, after negotiation, capitation and other payments due to health care facilities by the Health Maintenance Organizations, Mutual Health Associations, etc.;
- (y) undertake research and producing statistics on matters relating to the Commission;
- (z) ensure the continuous improvement in the quality of services provided by the various schemes through regulations and guidelines issued by the Governing Council;
- (za) exchange information and data with the National Health Management Information System, financial institutions, the Federal Inland Revenue Service, the State Internal Revenue Services, National Bureau of Statistics, professional regulatory bodies and other relevant bodies and individuals for research purposes upon their request;
- (zb) ensure manpower development of the Commission;
- (zc) carry out such other activities as are necessary or expedient for the purpose of achieving the objectives of the Commission under this Bill;
- (zd) provide a complaints mechanism through the establishment of an Ombudsman as required under this Bill; and
- (ze) provide an Information and Communication Technology (ICT) for capturing all relevant data.

3. (1) There is established a Governing Council (in this Bill referred to as “the Council”) which shall consist of:

Establishment of the Governing Council.

- (a) the Chairman;
  - (b) one representative each of:
    - (i) the Federal Ministry of Health not below the rank of a Director;
    - (ii) the Federal Ministry of Finance not below the rank of a Director;
    - (iii) the Nigeria Employers Consultative Association;
    - (iv) Organised Labour;
    - (v) the Armed Forces.
  - (c) one representative of the National Insurance Commission;
  - (d) Director General of the Commission who shall also serve as the Secretary to the Council;
  - (e) a representative of each geo-political zone to represent the States, such representation to be rotated between States every two years within the zone;
  - (f) representative of a Civil Society Organisation whose main activities focus on health.
- (2) Members of the Council, other than the Director General, shall be part- time members.
- (3) All members shall within one month of appointment declare in writing to the Council their personal interests as well as those of their family members or close associates known to them in any Organization under this Bill.
- (4) If upon declaration a member is found to hold personal interests in conflict with the object of this Bill in whatever form, the appointment shall be withdrawn.
- (5) The Chairman and other members of the Council shall be appointed by the President of the Federal Republic of Nigeria on the recommendation of the Minister, and shall be persons of relevant high education, experience and integrity.

4. The Council shall have the powers to :

Functions and powers of the Council.

- (a) approve and register for the Commission third party administrators in any form;
- (b) determine the overall policies of the Commission, including the financial and operational procedures of the Commission;
- (c) ensure the effective implementation of the policies and guidelines of the Commission;
- (d) regulate and supervise the various health insurance schemes established under this Bill;
- (e) promote, oversee collaboration with , and guidance to States Health Schemes;
- (f) issue guidelines for the administration of the funds under the Commission;
- (g) approve, license, regulate and supervise Health Maintenance Organisations, Mutual Health Associations and other institutions relating to the Commission as may be determined from time to time;
- (h) establish standards, rules and guidelines for the management of the various schemes under this Bill;
- (i) approve the organisational structure of the Commission as well as the appointments, promotions and discipline of all categories of the Commission's staff and also their remuneration;
- (j) receive and investigate complaints of impropriety levied against any Health Maintenance Organisation, Mutual Health Associations, and other relevant institutions;
- (k) discipline by way of temporary suspension, revocation of license or imposition of fines to

any erring operator (HMOs, HMAs, facilities etc.);

(l) appoint auditors other consultants of the Commission; and

(m) to such other things which are necessary or expected for the performance of its functions under this Bill.

5. (1) A member of the Council other than the Director General:

Tenure of office of  
Council Members.

(a) shall hold office for a term of 4 years in the first instance, and

(b) may be re-appointed for a further term of 4 years and no more.

(2) Where a member of the Council resigns, dies, is removed from office or is, for sufficient reason, unable to act as a member of the Council, the chairperson shall notify the President through the Minister, of the vacancy, and the President shall, on the advice of the nominating authority, where applicable, appoint another person to hold office for the unexpired portion of the member's term of office.

(3) A member of the Council may at any time resign from office in writing addressed to the President through the Minister.

6. (1) The Council shall meet at least once every three months for dispatch of business.

Meetings of Council.

(2) The Chairman shall at the request, in writing, of not less than half of the membership of the Council convene an extraordinary meeting of the Council at the place and time determined by the Chairman.

(3) The quorum at a meeting of the Council shall be one third of members of the Council including the Director General.

(4) The Chairman shall preside at the meeting of the Council and, in the absence of the Chairman, a member of the Council elected by the members present from among their number shall preside.

(5) Matters before the Council shall be decided by a simple majority of the members present and voting, and in the event of a tie of votes, the person presiding shall have the casting vote;

(6) The Council may invite a person acting in an expert capacity, but that person is not entitled to vote on a matter for decision by Council.

(7) Subject to the provisions of this section, the Council shall determine the procedure for its meetings; and

(8) Minutes in proper form of each meeting shall be kept and shall be adopted by the Council at the next meeting and signed by the Chairman and the Secretary of the meeting.

7. A member of the Council who has an interest in a contract, or any other transaction proposed to be entered into with the Commission, or an application before the Council shall disclose in writing the nature of the interest and is disqualified from participating in the deliberations of the Council in respect of the contract, application or that transaction.

Disclosure of interest.

8. The Council may, for the performance of its functions, appoint committees composed of members of the Council or non-members or both and assign to the committees any of its functions but a committee composed entirely of non-members may only advise the Council.

Committees of the  
Council.

9. (1) The members of the Council shall be paid such remunerations and allowances as the Federal Government may, from time to time, determine for the Chairman and members of Governing Council generally.

Remuneration of  
members.

(2) The members of the Council, members of Committee of the Council and persons invited to attend meetings of the Council shall be paid the traveling and any other allowances as approved by the Government.

10. (1) A member of the Council ceases to hold office if he:

Cessation of

membership.

- (a) becomes of unsound mind; or
- (b) becomes bankrupt or makes a compromise with his creditors; or
- (c) is convicted of a felony or of any offence involving dishonesty; or
- (d) is guilty of serious misconduct in relation to his duties; or
- (e) fails to declare his interests to the Council as required by section 7 of this Bill.

(2) A member of the Council may be removed from office by the President, on the recommendation of the Minister if he is satisfied that it is not in the interest of the Commission or the interest of the public that the member should continue in office.

(3) Where a vacancy occurs in the membership of the Council, it shall be filled by the appointment of a successor to hold office for the remainder of the term of office of his predecessor, however, the successor shall represent the same interest and shall be appointed by the President.

(4) The Council may in the public interest be dissolved by the President and all its members, excluding the Director General, shall cease to hold office as Council members.

(5) A member of the Council who is absent from three consecutive meetings of the Council without sufficient cause shall cease to be a member of the Council.

(6) The Chairperson shall, through the Minister, notify the President in writing of a vacancy that occurs on the Council within thirty days of the occurrence of the vacancy.

#### *Dissolution of the Council*

(7) Upon dissolution of the Council and pending its reconstitution, the Minister shall exercise the powers and functions of the Council under this Bill.

11. The Minister of Health may give to the Council directives of a general nature on matters of policy and the Council

Ministerial directives.

#### PART II – TYPES OF HEALTH INSURANCE SCHEMES

12. (1) Every State of the Federation and the Federal Capital Territory shall, for the purposes of providing access to health services to its residents, establish a State health scheme to cover all residents of the State and Federal Capital Territory;

Establishment of State Health Scheme.

(2) The Commission may establish a scheme for the coverage of employees in the Federal Civil Service;

(3) For the purpose of the implementation of a scheme provided for under subsection (2), the Commission shall, with the approval of the Council set out operational guidelines for the scheme;

(4) State health schemes and the Federal Capital Territory Scheme established under subsection (1) shall comply with the requirements under this Bill, to ensure that any health maintenance organisations or mutual health associations or third party administrator employed in State schemes or the Federal Capital Territory Scheme are registered by the Agency in accordance with the provisions of this Bill;

(5) Every State and the Federal Capital Territory Scheme shall establish an Information and Communication Technology (ICT) infrastructure for the management of data and such ICT infrastructure shall be integrated with and provide information in the requisite format to the FCT in the ICT infrastructure which shall be established by the commission;

(6) A State and the Federal Capital Territory shall provide free coverage for vulnerable persons under the State health scheme and not require the payment of premiums for such coverage by vulnerable persons defined by this Bill under its State Health Scheme;

(7) Every State which has established a State health scheme and which complies with the requirements of this section shall be eligible to participate in the Basic Health Care Provision Fund as established under the National Health Act and the guidelines established under the Act.

(8) Every State shall obtain reinsurance for the coverage provided under the State health scheme.

(9) Nothing under this Bill precludes an insurance company registered with the National Insurance Commission (NAICOM) from offering voluntary (private) Health Insurance Plans.

13. (1) Subject to the provisions of this Bill, every person resident in Nigeria shall be required to obtain health insurance. Participation in Health Insurance to be mandatory.
- (2) Residents under this Bill shall include all employers and employees into public and private sectors with five staff and above; informal sector employees and all other residents of Nigeria.
- (3) Subject to subsection (3), nothing under the provisions of this Bill shall be construed to preclude a resident in Nigeria from obtaining private health insurance provided such a person participates in any State mandated health scheme.
- (4) A person who obtains private health insurance shall not be eligible to receive free coverage as a vulnerable person as provided under section 12 of this Bill.
14. (1) Without prejudice to the power of a State to establish a health scheme, under section 12 of this Bill, a person shall not qualify to apply to operate any form of health insurance scheme in the country unless it is registered as a company limited by guarantee or a limited liability company and complies with the provisions of all relevant laws in Nigeria, including but not limited to the provisions of the Insurance Act. Qualification application. for
- (2) A private health insurance scheme/plan shall cover interested individuals, employers or employees of organizations in the private sector who may want to buy the plans for supplementary benefits.
- (3) A body corporate registered as a limited liability company under the Company and Allied Matters Act, Cap.C20, LFN, 2004 and accredited by the Commission as a health managed care organisation may operate a private health insurance scheme, subject to compliance with the provisions of law, including but not limited to the Insurance Act.
- (4) A private health insurance scheme/plan shall be required as a condition for registration and licensing by the Commission to deposit with a Bank accredited by the Commission an amount of money in an interest yielding account that the Commission shall prescribe as security for its members
- (5) The security referred to under subsection (4) shall be maintained throughout the period that the business of the private health insurance is carried on
- (6) The Commission may review the level of the security deposit.
- (7) Where a private health insurance scheme/plan suffers a substantial loss, arising from liability to members and the loss cannot reasonably be met from its available resources, the Commission may, after ascertaining the nature of the claim, and on application made to it by the scheme, approve the withdrawal from the security deposit of the scheme of an amount sufficient to meet the liability, and an amount withdrawn shall be replaced by the scheme not later than ninety days after the date of the withdrawal.
- (8) The security deposit is the asset of the private health insurance scheme or plan, but except as provided in subsection (7), it shall be available to the scheme only in the event of the closure or winding up of the health insurance business for the discharge of the liabilities arising out of policies transacted by the insurer and remaining un-discharged at the time of the closure or winding up of the insurance business.
- (9) All Private Health Insurance Schemes or Plans shall be regulated by the Commission.
15. Without prejudice to the right of a State to establish a health scheme, application for accreditation and license to operate a health insurance scheme shall be made to the Application accreditation for and

- Commission in a form to be prescribed by the Commission. license.
16. Without prejudice to the right of a State to establish a health scheme under section 12 of this Bill, a person other than a State shall not operate a health scheme of any type in Nigeria unless it has: Issuance of Licence.
- (a) obtained a licence from relevant statutory bodies;
- (b) been registered with the Commission ; and
- (c) been issued a licence for that purpose.
17. Without prejudice to the provisions of section 15, the Commission, in consultation with the Minister, may by Regulations impose fees for the issuance of a license under this Bill. Fee for issuance of license.
18. (1) A license to operate a health insurance scheme shall expire five years from the date of issuance of the license. Duration and renewal of a license.
- (2) The license may on an application be renewed for further periods of three years at a time.
- (3) An application for renewal of a license shall be made not later than three months before the expiration of the license.
- (4) Where an application for renewal is made and the license expires before the Commission determines the application, the license shall be deemed to be in force until the application for renewal is determined by the Commission.
19. (a) The Commission may refuse to register and issue a license for a scheme, and it shall notify the applicant in writing of its decision, stating the reasons for the refusal. Refusal to register and license a scheme.
- (b) Where the refusal to register and issue a license is as a result of non-material defect in the application, the Commission may in the notice require the applicant to rectify the application within six (6) months.
20. (1) The Commission may suspend or revoke the license of a scheme where the Commission is satisfied that the scheme Suspension or revocation of license of a scheme.
- (a) has in any manner acted fraudulently;
- (b) has lost its financial ability to continue to operate;
- (c) is not operating in accordance with good administrative and accounting practices and procedures; or
- (d) has failed to comply with a provision of this Bill, the Regulations or any other enactment applicable to the scheme.
- (2) The Commission shall before suspending or revoking the licence, give the scheme notice of the default and provide it an opportunity to make representations to the Commission within six months of the notice of such default.
- (3) Where a licence revoked, suspended or expires, the Commission shall take steps to protect and preserve the contribution of members and any other appropriate measures having regard to the best interest of members of the scheme.
21. (1) A Third Party Administrator shall: Third Party Administrator.
- (a) be a company duly incorporated as a limited liability company under the Companies and Allied Matters Act;
- (b) be registered by the Commission to perform such functions as are specified under this Bill; and
- (c) comply with all the requirements for Third Party Administrators under the regulations to be

made by the Minister.

(2) A health maintenance organisation may act as a Third Party Administrator if:

- (a) it meets the requirements for doing so under this Bill; and
- (b) it is contracted to do so.

(3) A Third Party Administrator established under this Bill shall perform the following functions:

- (a) accreditation of healthcare providers;
- (b) management of providers including continuous quality assurance;
- (c) ensuring patient satisfaction through relevant mechanisms, including the operation of call centres; and
- (d) any other administrative functions which they are required to carry out to facilitate implementation of a State health scheme or functions as required by the Commission.

22. A health insurance scheme registered and licensed under this Bill shall not carry on any activity other than activities directly related to the provision of health insurance. Limitation to provision of health insurance.
23. A person shall not operate a health insurance scheme unless the scheme: Prohibition of provision of health insurance service without license.
- (a) is registered with the Commission;
  - (b) is issued with a license for that purpose by the Commission; and
  - (c) complies with other requirements under this Bill.
24. A licensed scheme, institutions or organizations, groups etc. shall display its license in a prominent place at its offices, where the license is visible to the general public. Display of license.
25. (1) Without prejudice to the right of a State to establish a health scheme, a person shall not conduct an activity under a name which includes "health scheme", "medical insurance scheme", "health maintenance organization", "health insurance scheme" or similar name which is calculated or likely to lead people to believe that person operates a health insurance scheme unless the scheme is registered and licensed and complies with other provisions under this Bill. Prohibition on use of name unless licensed.
- (2) A person who acts contrary to subsection (1) commits an offence and is liable on conviction to a fine not less than ₦100,000 (One Hundred Thousand Naira) or to a term of imprisonment of not less than six months or both.
26. (1) Subject to the provisions of section 12 of this Bill, a health scheme licensed under this Bill shall not transfer its activities or operate its activities jointly with another scheme unless it has the prior written approval of the Commission. Transfer and Joint Operations.
- (2) An application for approval under subsection (1) shall be made jointly to the Commission by the schemes involved and shall contain the information prescribed by regulation made by the Commission under this Bill.
- (3) Before determining an application for approval under subsection (1), the Commission shall cause to be conducted an investigation into the desirability of the change having regard to the best interest of the members of the scheme.
- (4) The Commission may conduct a hearing before determining an application under this section and may hear the representatives of the scheme, members of the scheme and any person the Commission considers is sufficiently concerned in the matter to entitle that person to a hearing by the Commission.
- (5) The Commission after the hearing shall make a determination which shall be binding on the parties and their members.
- (6) A person dissatisfied with the decision of the Commission may apply to the Minister for a



review of the decision.

27. On the licensing, suspension or revocation of the license of a scheme, the Commission shall publish the name and particulars of the scheme in the Gazette and/or newspapers of national circulation that the Commission shall determine. Gazette Notification.

**PART III – ESTABLISHMENT OF HEALTH INSURANCE SCHEMES: SPECIFIC PROVISIONS AND REGULATIONS**

28. (1) The Commission shall work in conjunction with the States to provide a basic minimum package of care to all residents of Nigeria. Implementation of the Basic Health Care Provision Fund.
- (2) For the purpose of subsection (1), the Commission shall implement the Basic Health Care Provision Fund as set out in the guidelines developed in that regard.
- (3) The Commission shall work in conjunction with the States to achieve the objectives of the Fund and to provide a basic minimum package of care as defined in the guidelines developed for the implementation of the Fund.
- (4) The Commission shall provide general guidance for the operation of the Fund. For this purpose, the Commission shall:
- (a) make regulations covering accreditation, quality of care and complaints handling;
- (b) collaborate with the State Health Schemes and including through State-owned institutions, to accredit and empanel primary and secondary health care facilities using criteria as may be contained in relevant guidelines; and
- (c) provide for the administration of an Ombudsman to handle complaints of enrolees under section 54.
- (5) States health schemes shall be responsible for disbursements, management of the Fund, and monitoring and evaluation of the implementation of the Fund in the State in line with the relevant guidelines issued by the Commission.
- (6) Where a State has not yet established a State Health Scheme, it may contact a Third Party Administrator, as defined in this Bill for a temporary period, prior to establishing a State Health Scheme.
29. (1)The object of this fund is to provide finance to subsidize the cost of provision of health care services to vulnerable persons in Nigeria Object of the Fund.
- (2) For the purpose of implementing the object, the moneys from the Fund shall be expended to provide for the payment of health insurance premium for indigents.
30. (1) The Sources of money for the Fund are as follows: Sources of money for the Fund.
- (a) Health insurance levy;
- (b) Telecommunications tax;
- (c) the money that may be allocated to the Fund by the Government(s);
- (d) money that accrues to the fund from investments made by the council; and
- (e) grants, donations, gifts and any other voluntary contributions made to the fund.
- (2) The Council may by regulations review the sources of funding to keep pace with development in the health insurance industry.
32. (1) The Council shall from time to time determine and submit to the Minister for approval, the criteria for disbursement of subsidies to be paid for the health care of the vulnerable in Nigeria. Formula for disbursement from the Fund.
- (2) The Council shall in disbursement of moneys from the Fund make specific provisions towards the health needs of indigents and prescribe the methods for determining who is

indigent in Nigeria.

33. (1) The Council shall give directives of a general nature to the Commission for the management of the Fund. Management of the Fund.
- (2) The Council in the Management of the Fund shall have the following functions;
- (a) formulate and implement policies towards achieving the objects of the Fund;
- (b) approve methods for the collection of monies lawfully due to the Fund;
- (c) account for the money in the Fund;
- (d) provide formula for the disbursement of moneys from the Fund;
- (e) approve any other expenditure charge on the fund under this Bill or any other enactment;
- (f) perform any other function ancillary to the object of the Fund.
34. The Commission may invest a part of the Fund that it considers appropriate in the securities and deposits approved by the Council. Investment of the Fund.
35. The expenses attendant to the management of the Fund shall be charged to the Fund. Expenses of the Fund.

#### PART IV – CONTRIBUTIONS AND FUNDS OF THE HEALTH INSURANCE SCHEMES

36. (1) Contributions shall be made by individuals, employers, and employees as required under State health schemes and any other schemes approved by the Council. Payment contributions. of
- (2) The contributions for the vulnerable person, as defined from time under guidelines made by the Council (including but not limited to the permanently disabled, the aged, prisoners, and those (children under 3 and pregnant women) not otherwise covered by other schemes, shall be made on their behalf by one or a combination of the three levels of government, development partners and/or non- governmental organisations.
- (3) Contributions from the Federal Government for vulnerable persons shall be made from the Basic Health Care Provision Fund defined in section 32 of the Bill.
- (4) State shall be eligible to access these funds upon establishing their State Health Schemes as required under sections 12, 32 and other relevant provisions of this bill and in compliance with guidelines drawn up by the Commission.
- (5) Individuals and or employers may pay additional premiums for voluntary supplementary or complementary private health insurance plans.
37. (1) Subject to such guidelines and regulations as may be made under this Bill, an employer shall register itself and its employees and pay into the account of States health scheme funds its contributions and the contributions in respect of its employees, at such time and in such manner as may be specified, from time to time, in the State health Scheme Laws and guidelines issued thereunder. Registration of employers, employees, etc.
- (2) Subject to such guidelines and regulations as may be made under this Bill, an individual and/or employer may register himself or herself, and the people under him/her with a private health insurer pay into designated accounts of such insurer the necessary premium in respect of himself and others under supplementary or complementary private health private health insurance schemes.

#### PART V – HEALTH MAINTENANCE ORGANISATIONS AND HEALTH CARE PROVIDERS

38. (1) The Commission shall accredit Health Maintenance Organisations, Mutual Health Associations and other prepaid health insurance organisations (in this Bill herein after referred to as "Organisations") Accreditation Organisations. of
- (2)The accreditation of an Organisation shall be in such form and manner as may be determined

by the Operational Guidelines of the Commission;

(3) When the accreditation of an Organisation (purchasing organisation or health care provider) is withdrawn, the Commission shall decide on the best way to keep its activities going either temporarily or permanently to safeguard the interest of the enrollees.

39. (1) An HMO Organisation referred to in subsection (1) of Section 41 of this Bill shall have responsibility for:

Functions of Health Maintenance Organisations, Mutual Health Associations, etc.

(a) perform such roles as may be assigned to it by the State health schemes (SHS) including but not limited to the role of third party administrator;

(b) where employed to collect contributions, ensure prompt remittance of contributions to State pools;

(c) perform other administrative actions as required under this Bill;

(d) pay administrative charges to the Commission for purposes of regulation and related issues.

(e) for services rendered by healthcare providers accredited under the Commission in accordance with the Operational Guidelines.

(f) establish a Quality Assurance system to ensure that qualitative care is given by the healthcare providers to enrollees, and

(g) render to the Commission returns on its activities as may be required by the Council.

(2) Notwithstanding any provisions contained in this Bill, a Health Maintenance Organisation shall not be involved in the direct delivery of health care services.

(3) The Mutual Health Associations shall have the following responsibilities:

(a) continuous community mobilization and sensitisation;

(b) be responsible for the day to day administration of their mutual health insurance funds.

(c) registration of members and collection of contributions;

(d) negotiation with providers and purchasing of services from for its members and their families in consultation with the Commission.

(e) ensuring prompt payment for provider services;

(f) gate keeping that is ensuring that services rendered are in compliance with the benefit package of the Commission; and

(g) defining benefit package or premium in consultation with the community members and the Commission.

(4) Any prepaid private health insurance plans marketed by health maintenance organisations, shall be subject to approval by the Commission.

40. (1) The accreditation of health care providers shall be in such form and manner as may be determined by the Commission, from time to time, under this Bill.

Accreditation of healthcare providers.

(2) A health care provider including telemedicine outlets (linked to a provider) accredited under the Commission shall, in consideration for a capitation payment in respect of each insured person registered with it, or for payment of approved fees for services rendered and to that extent and in the manner prescribed by this Bill, provide in accordance with:

(a) the approved benefit packages as shall be determined from time to time by the Commission; and

(b) the provisions of the Operational Guidelines.

41. The Commission shall endeavour through the means determined by the Commission, including accreditation, that healthcare providers put in place programmes that secure quality assurance, utilization review and technology assessment to ensure that: Quality assurance.
- (a) the quality of healthcare services delivered are of reasonably good quality and high standard;
- (b) the basic healthcare services are of standards that are uniform, throughout the country;
- (c) the use of medical technology and equipments are consistent with actual need and standards of medical practice;
- (d) medical procedures and the administration of drugs are appropriate, necessary and comply with accepted medical practice and ethics; and
- (e) drugs and medication used for the provision of healthcare in the country are those included in the Essential Drug List of the Federal Ministry of Health.
42. The Council: Appointment of Actuary.
- (a) shall appoint an actuary to determine from time to time the successful implementation of the Bill or where it has reasonable grounds to believe that a licensed health insurance scheme or a manager of the scheme has contravened a provision of this Bill or of the Regulations and the contravention adversely affects the interest of the members, appoint an actuary; or
- (b) may at the request of a health scheme, appoint an actuary to investigate and report to the Council the activities and affairs of the scheme.
43. (1) The Commission may for the purposes of supervision of health insurance schemes carry out inspections as may be prescribed. Inspection of schemes.
- (2) The Commission may employ suitably qualified and experienced persons to assist it or carry out an inspection on its behalf.
- (3) The Commission shall ensure that inspection of licensed health insurance schemes is carried out at intervals to be determined by the Council.
- (4) The Commission shall after an inspection compile a report stating the status of the scheme and shall submit a copy of the report including its recommendations to the scheme for compliance where applicable.
44. The Commission may direct a scheme or an officer of a scheme to comply with the directives of the Commission specified in writing and where there is failure to comply, the Commission may apply sanctions as provided for in its Operational Guidelines. Directives of the Commission.
- PART VI – STAFF OF THE COMMISSION**
45. (1) The President shall appoint a Director – General for the Commission, subject to confirmation by the Senate. Director-General and other staff of the Commission.
- (2) The Director General shall -
- (a) be a person of integrity with relevant professional qualifications and expertise..
- (b) be the accounting officer of the Commission.
- (c) hold office:
- (i) for a period of 5 years in the first instance and may be re-appointed for a further term of 5 years and no more; and
- (ii) on such terms and conditions as may be specified in the letter of appointment.
- (3) The Director General shall:

- (a) organize and direct the day-to-day operation of the Commission in accordance with the Bill;
- (b) be responsible for the general direction and control of all other employees of the Commission;
- (c) be responsible for the administration of the Secretariat of the Council; and
- (d) be responsible for keeping of the books and proper records of the Commission.

(4) The Director-General shall be a voting member of the Council as well as its Secretary

(5) The Council shall:

(a) appoint, for the Commission, such number of directors and other employees as may, in the opinion of the Council, be required to assist the Council in the discharge of any of its functions under this Bill; and

(b) pay to persons so appointed such remuneration (including allowances) as the Council may, after consultation with the Federal Salaries and Wages Commission, determine.

46. (1) Employment in the Commission shall be in line with approved service for purposes of the Pension Reform Act.

Employment in the Commission is pensionable.

(2) Employees of the Commission shall be entitled to retirement benefits as provided under the Pension Act.

(3) Nothing in subsections (1) and (2) of this section or in this Bill shall prevent the appointment of a person to any office on terms which preclude the grant of pension and gratuity in respect of that office.

(4) For the purposes of the application of the provisions of the Pension Reform Act, any power exercisable there under by a Minister or other authority of the Government of the Federation, other than the power to make regulations under the existing Pension Act, is hereby vested in and shall be exercisable by the Council and not by any other person or authority.

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48. (1) The Commission shall with the approval of the Council, establish in each geopolitical zone, a Zonal Office of the Commission.

Establishment of zones and zonal offices of the Commission.

(2) The Administration, finances and other functions of the Zonal offices shall be determined by the Commission.

**PART VII: FINANCIAL PROVISIONS**

49. (1) The Commission shall establish and maintain a fund from which all its expenses shall be defrayed.

Establishment of fund for the Commission.

(2) The fund established under subsection (1) of this section shall consist of:-

- (a) annual subvention from the Federal Government;

(b) such monies as may be due to the Commission as administrative charge from private health insurance plans;

(c) fees, fines and commissions charged by the Commission;

(d) income from any investments of the Commission.

(e) such money as may be received from time to time or be from international or donor organisations and Non-Governmental organisations; and

(f) all other monies which may, from time to time, accrue to the Commission.

(3) The Commission shall, from time to time, apply the funds at its disposal -

(a) to the cost of administration of the Commission;

(b) to the payment of allowances and benefits of members of the Council.

(c) to the payment of salaries, allowances and benefits of officers and employees of the Commission.

(d) for the maintenance of any property vested in the Commission or under its administration; and

(e) for and in connection with the objectives of the Commission under this Bill.

(4) The Commission shall invest any money not immediately required by it in the Federal Government securities or in such other securities and deposit as the Council may determine.

50. (1) The Commission may accept gifts of land, money or other property on such terms and conditions, if any, as may be specified by the person or organisation making the gift. Power to accept Gifts.

(2) The Commission shall not accept any gift if the conditions attached by the person or organization offering the gift are inconsistent with the objectives and functions of the Commission under this Bill.

51. (1) The Council shall cause to be prepared, not later than 30th September in each year, an estimate of the expenditure and income of the Commission during the next succeeding year and when prepared, they shall be submitted to the Minister of Health for approval. Annual Accounts.

(2) The Council shall cause to be kept proper accounts of the Commission and proper records in relation thereto and such accounts shall be audited by auditors appointed by the Council from the list and in accordance with the guidelines supplied by the Auditor-General of the Federation.

(3) Any member, agent or employee of the Commission who fails, without reasonable cause, to comply with a requirement of an auditor under subsection (2) of this section, commits an offence and is liable on conviction to a fine not exceeding N500,000 or imprisonment for a term not exceeding one year or to both such fine and imprisonment.

52. The Council shall not later than 6 months immediately following the end of a year - Annual Reports.

(a) submit to the Minister a report on the activities and the administration of the Commission during the immediately preceding year and shall include in the report the audited accounts of the Commission and the auditor's report on the accounts; and

(b) present and publish the audited annual accounts, auditor's report on the accounts and reports on the activities of the Commission to Annual General Meeting comprising all stakeholders.

53. (1) The Commission shall be exempted from the payment of tax on any income accruing from investments made by the Council for the Commission or otherwise. Exemption from Tax.

(2) The provisions of any enactment relating to the taxation of companies or trust funds shall

however not apply to the Commission or the Council.

#### PART VIII – ARBITRATION

54. (1) Whenever there is dispute amongst parties under this Bill, the dispute shall first be referred to arbitration, mediation or conciliation before resorting to litigation. Establishment and functions of Arbitration Panel.
- (2) The parties referred to in subsection (1) include, the Organisations, the Health Care Providers, the contributors or the Commission or its agents.
- (3) The parties shall by mutual consent appoint a three person panel of arbitrators.
- (4) The applicable arbitral procedure shall be as provided in the Arbitration and Conciliation Act.
- (5) No action shall lie against the Commission without prior notice in writing given one month before the institution of a legal action against the Commission and the adoption of Arbitration as contained in the Bill.
55. (1) An Ombudsman is established to consider complaints and disputes by enrolees in health schemes under this Bill. Ombudsman.
- (2) The Ombudsman shall be composed of three persons, one of whom shall be a legal practitioner.
- (3) An enrolee, an employer whose staff are covered by a health scheme as established under this Bill or similar person who has a grievance against an insurance scheme established or recognised under this Bill may by himself or through his legal heirs, nominee or assignee or employer as the case may be, seek redress from the Ombudsman in regard to any grievance arising out of coverage under that scheme by making a complaint in writing to the Ombudsman.
- (4) Matters that shall be brought before the Ombudsman shall include:
- (a) Complaints regarding failure to provide service after premiums have been paid;
- (b) Complaints about the quality and timing of service;
- (c) Issues relating to accessibility of service; and
- (d) Issues relating to failure to obtain services in sufficient time.
- (5) No complaint to the Ombudsman shall be valid unless—
- (a) the complainant makes a written representation to the health scheme and the scheme had rejected the complaint; or
- (b) the complainant had not received any reply within a period of one month after the health scheme received his representation; or
- (c) the complainant is not satisfied with the reply given to him by the health scheme or third party administrator.
- (6) The Ombudsman shall provide a determination to any health insurance scheme established pursuant to section 12 of this Bill after due consideration of complaints brought before it and the health scheme shall comply.
- (7) No complaint before the Ombudsman can be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or arbitrator or the Consumer Protection Council.
- (8) The Minister shall, by regulations, provide the procedure for the handling of complaints by the Ombudsman.

#### PART IX: OFFENCES, PENALTIES AND LEGAL PROCEEDINGS

56. (1) Any person who: Offences and penalties.
- (a) fails to pay into the account of the Commission and/or a State Health Scheme, or any health insurance fund under this Bill, or HMO and within the specified period any contribution liable to be paid under this Bill; or
- (b) deducts the contribution from the employee's wages and withholds the contribution or refuses or neglects to remit the contribution to the appropriate fund concerned within the specified time; or
- (c) fails to remit capitation to Healthcare Providers within the specified period indicated in the Operational Guidelines; or
- (d) fails to settle fee-for-service or other claims from the Healthcare Providers within the stipulated time allowed in the Operational Guidelines;
- (e) deliberately manipulates the enrollee register for the benefit of other parties before or after the release of the register by the Health Insurance Schemes;
- (f) deliberately refuses to provide care to a duly registered enrollee; or
- (g) deliberately issues dud cheque(s),
- commits an offence.
- (2) A person commits an offence under subsection (1) under paragraph (g) is liable on conviction:
- (a) in the case of first offence, to a fine of not less than N1,000,000 or imprisonment for a term not exceeding two years or to both such fine and imprisonment; and
- (b) in the case of a second or subsequent offence, to a fine of not less than N2,000,000 or for a term not exceeding five years or to both such fine and imprisonment.
- (3) A person who commits any offence in subsection 60 (g) is liable to prosecution under the relevant laws guiding financial transactions.
57. (1) Where an offence under this Bill has been committed by a body corporate or firm or other association of individuals, a person who at the time of the offence – Offences by Corporate Bodies.
- (a) was an officer of the body corporate, firm or other associations; or
- (b) was purporting to act in the capacity of an officer of the body corporate, firm or other association, is deemed to have committed the offence and shall be liable to be prosecuted and punished for the offence in like manner as if he had himself committed the offence, unless he proves that the commission or omission constituting the offence took place without his knowledge, consent or connivance.
- (2) 'Officers' of Government Ministries or Agencies or Parastatals in this section, includes:
- (a) in the case of Government, Ministry, Agency or Parastatals, the accounting officer;
- (b) in the case of a body corporate, a director, chief executive by whatever name called, manager and secretary of the body corporate;
- (c) in the case of a firm, a partner, manager and secretary of the firm; and
- (d) in the case of any other association of individuals, a person concerned in the management of the affairs of the association.
58. Any person who contravenes any of the provisions of this Bill shall be prosecuted by the Attorney General of the Federation. Prosecution offenders. of
59. (1) The Federal High Court and the High Court of a State and Federal Capital Territory High Jurisdiction.



Court, Abuja shall have :

(a) jurisdiction to try offenders under this Bill: and

(b) power, notwithstanding anything to the contrary in any other enactment, to impose the penalties provided for the offence under this Bill.

60. (1) The High Court before which a person is convicted of an offence under this Bill may, without prejudice to any civil remedy, order a person to pay to the Commission the amount of any contributions together with interest and penalty thereon, certified by the Commission to be due and payable at the date of the conviction and such amount shall be paid into the account of the Commission for its credit, where applicable or of the employee concerned. Court to order Payment of Contributions.
- (2) Any contribution paid into the Fund of the Commission under subsection (1) of this section shall be refunded to the Organisation entitled to receive the contribution.
61. Proceedings for an offence under this Bill may be commenced at any time after the commission of the offence. Commencement of Proceedings.
62. Notwithstanding anything contained in any other provisions of the sections under Part VII of this Bill, the Commission shall at all times retain the power to sanction erring Health Maintenance Organizations, Health Care Providers, Mutual Health Associations, Insurance Brokers, Insurance Companies, Banks, or any other operator or Manager licensed or accredited person in line with the Operational Guidelines as may from time to time be issued by the Commission. Powers to Sanction.
63. (1) Subject to the provisions of this Bill, the provisions of the Public Officers Protection Act shall apply in relation to any suit instituted against any officer or employee of the Commission. Limitation of suit against the Commission.
- (2) No suit shall be commenced against the Commission, a member of the Council, the Director General, officer or employee of the Commission before the expiration of a period of one month after written notice of intention to commence the suit shall have been served upon the Commission by the intending plaintiff or his agent(s).
- (3) The notice referred to in subsection (2) shall clearly and explicitly state the cause of action, the particulars of the claims, the name and place of abode of the intended plaintiff and the relief which he claims.
64. A notice, summon or other document required or authorised to be served on the Commission under the provisions of this Bill or any other enactment of law may be served by delivering it to the Director General or by sending it by registered post and addressed to the Director General at the Head Office of the Commission. Service of Documents.
65. (1) In any action or suit against the Commission no execution or attachment of process in the nature thereof shall be issued against the Commission unless not less than 3months notice of intention to execute or attach has been given to the Commission. Restriction on execution against property of the Commission.
- (2) Any sums of monies which may by the judgment of any court be awarded against the Commission shall, subject to any directions given by the court where notice of appeal of the said judgment has been given, be paid from the Fund of the Commission.
66. A member of the Council, the Director General, any officer or employee of the Commission shall be indemnified out of the assets of the Commission against any liability incurred by him in defending any proceeding, whether civil or criminal, if the person such proceeding is brought against the person in his capacity as a member, Director General, officer or other employee of the Commission. Indemnity of officers.
67. (1) A member of the Council, the Director General, officer or other employee of the Commission shall: Oath of Secrecy.
- (a) not, for his personal gain, make use of any information which has come to his knowledge in the exercise of his powers or is obtained by him in the ordinary course of his duty under this Bill;
- (b) treat as confidential any information which has come to his knowledge in the exercise of his

powers or obtained by him in the performance of his functions under this Bill;

(c) not disclose any information referred to under paragraph (b) of this subsection except when required to do so by an Arbitration or similar panel or the court or in such other circumstances as may be prescribed by the Council, from time to time.

(2) Any person who contravenes the provisions of subsection (1) of this section commits an offence and is liable on conviction to a fine of not less than N20,000 or imprisonment for a term not exceeding two years or to both such fine and imprisonment.

#### PART X – MISCELLANEOUS PROVISIONS

- |     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                         |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| 68. | Contributions payable to the Commission shall be inalienable and shall not be assets for the benefit of creditors in the event of the bankruptcy or insolvency of a contributor or an organisation.                                                                                                                                                                                                                                                                                                                                                                                                                                         | Contributions to be inalienable.                                        |
| 69. | Notwithstanding anything in any law or enactment, contributions whether by an employer or an employee under this Bill shall form part of tax deductible expenses in the computation of tax payable by an employer or, as the case may be, by an employee, under any other relevant law applicable to Income Tax.                                                                                                                                                                                                                                                                                                                            | Contributions to form part of tax deductible expense.                   |
| 70. | Where, under section 591 of the Companies and Allied Matters Act 1990, an order is made by a court under subsection (3) of that section which includes the transfer to the company of the whole or any part of the undertaking and of the property and liabilities of a transfer or company, the order shall include provisions for the taking over, as from such date as may be specified in the order, of any liability for any contribution which has become due and payable under this Bill (together with any accrued interest thereon) in respect of the employees concerned in the undertaking, property or liability transferred.   | Transfer of liability.                                                  |
| 71. | The provisions of the Trustee Investment Act shall not apply to any investment made by the Commission under this Bill.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Exclusion from the Trustee Investment Act.                              |
| 72. | The Federal Government may enter into a reciprocal agreement with the government of any other country in which a Commission similar to that establishment by this Bill has been established, and the provisions of the agreement shall be read in conformity with the provisions of this Bill.                                                                                                                                                                                                                                                                                                                                              | Reciprocal agreement with other countries.                              |
| 73. | The Federal Government shall be responsible for payment of the full contributions in respect of members of the Armed Forces, the Nigeria police Force, Nigerian Customs Service, Nigeria Immigration Service, Nigeria Prisons Service and such other Federal uniformed services as the Minister may by order in the Federal Government Gazette specify.                                                                                                                                                                                                                                                                                     | Payment of Contributions of Members of the Armed Forces and the Police. |
| 74. | A Health Care Provider shall be required to take a professional indemnity cover from an insurance company approved by the Council.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Insurance indemnity of Health Care Providers.                           |
| 75. | The Minister may, give to the Council directives of a general nature with respect to any of the functions of the Council and it shall be the duty of the Council to comply with such directives or cause them to be complied with.                                                                                                                                                                                                                                                                                                                                                                                                          | Powers of the Minister to give directives.                              |
| 76. | (1) The Commission shall make regulations and issue guidelines for the:<br><br>(a) contributions by individuals, employers and employees, the rates of those contributions and the deductions under the mandatory State health schemes;<br><br>(b) voluntary payment of premiums by individuals, groups and employers for supplementary or complementary coverage for private health insurance and rates of such premiums<br><br>(c) maintenance of the records to be kept for the Commission and the records to be kept by employers in respect of premiums payable under the public and organized private sector health insurance scheme. | Commission to issue Guidelines.                                         |

- (d) methods of payment of contributions into the health insurance fund
- (e) imposition of surcharges in respect of late payment of contributions by employers or employees;
- (f) manner and circumstances in which contributions may be refunded;
- (g) fees which may be charged for medical and dental examinations and services provided and other things done for the purpose of the Scheme;
- (h) nature and amount of benefits to be provided under a Scheme, the circumstances and the manner in which the benefits shall be provided;
- (i) nature and amount of capitation payment under a Scheme, the circumstances and the manner in which health care providers shall receive the capitation payment made under a Scheme;
- (j) reduction, suspension or withdrawal of any payment under a Scheme;
- (k) submission of returns by employers regarding the employers and their employees;
- (l) the procedure for assessment of contributions made under a Scheme; and
- (m) any other matter whatsoever for which, in the opinion of the Commission, it is necessary or desirable to make regulation and issue guidelines for giving effect to a Scheme.

(2) The guidelines issued under subsection (1) (c) of this section may provide for different levels of contributions to be payable by different classes of persons.

(3) The guidelines issued under this section may not be published in the Federal Government Gazette but the Commission shall ensure that they are brought to the notice of the persons affected by the regulations and guidelines.

77. In this Bill unless the context otherwise requires :

Interpretation.

“Administrative Charge” means the deduction from contributions or premiums for the purpose of regulating by the Commission.

“Benefit” means a benefit or advantage of any kind whatsoever derived from a Scheme;

“Council” means the Governing Council established under section 3 of this Bill for the Commission;

“Commission” means the National Health Insurance Commission established under section 1 of this Bill;

“Premium” means a contribution payable for health coverage under this Bill;

“Employee” means any person who is ordinarily resident in Nigeria and is employed in the public service or private service or an apprenticeship with an employer whether the contract is express or implied, oral or in writing;

“Employer” means an employer with five or more employees which includes the Federal, State and Local Government or any Extra-Ministerial Department or a person with whom an employee has entered into a contract of service or apprenticeship and who is responsible for the payment of the wages or salaries of the employee including the lawful representative, successor or assignee of that persons;

“Fee-For-Service” means payment made directly for completed health care services, not included in the capitation fees and paid to health care facility or prescription following appropriate referrals or professionals following appropriate referrals or prescriptions sent to them by health care providers under this Bill.

“Functions” includes powers:

“Health Care Facility” means any government or private health care facility, hospital, maternity centre, pharmacy, physiotherapy, etc. and includes all primary healthcare facility, secondary healthcare facility and tertiary healthcare facility accredited by the Commission for the provision of prescribed health services for insured persons and their dependants under this Bill;

“HMO” means any Health Maintenance Organization accredited under section 41 of this Bill to purchase health care services through health care providers approved by the Commission;

“Informal Sector Programme” means health insurance plans designed to cover people not on regular income;

“Insured Person” means any person and eligible dependant who pays the required contribution or for whom contribution is made under this Bill;

“Mandatory Social Health Insurance Scheme” means social health insurance schemes designed to cover residents in a State;

“Minister” means the Minister charged with responsibility for matters relating to health;

“Ministry” shall be construed accordingly;

“Mutual Health Association” means a group accredited by the Commission to perform such roles as may be assigned to it by State health schemes, such as collection of contributions from the informal sector;

“Persons” means persons, organisations, institutions, groups etc.

“Public Service of the Federation” and “Public Service of State” have the meaning respectively assigned to them in the Constitution of the Federal Republic of Nigeria 1999;

“Scheme” means any scheme approved by the Commission;

“Third Party Administrators” means any organization with expertise and capability to administer all or a portion of the insurance claims process, including administration of claims, collection of premiums, enrolment and other administrative activities, and which is registered by the Commission;

“Voluntary Contributors” means any individual(s), employer or persons who wish to buy private health insurance;

“Vulnerable Group” include children under 5, pregnant women, the aged, the physical and mentally challenged and the indigent; etc.

“Wage” means remuneration in money paid to an employee under his contract of service or apprenticeship, as the case may be and whether agreed to be paid at fixed or determined intervals of time;

“Zonal Office” means a Zonal National Health Insurance Commission Office established under section 48 of this Bill.

78. (1) The National Health Insurance Scheme Act Cap N42, Laws of the Federation of Nigeria, 2004 is repealed. Repeal of NHIS Act.

(2) The repeal shall not:

(a) affect the previous operation of the enactment or anything duly done or suffered under the enactment;

(b) affect any right, privilege, obligation or liability accrued or incurred under enactment;

(c) affect any penalty, forfeiture or punishment incurred in respect of any offence committed under the enactment; or

(d) affect any investigation, legal proceeding or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture or punishment, and any such investigation, legal

proceeding or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture or punishment.

79. This Bill may be cited as the National Health Insurance Commission Bill, 2019.

Citation.

#### EXPLANATORY MEMORANDUM

This Bill seeks to repeal the existing National Health Insurance Scheme Act, Cap. N42, LFN Laws of the Federation of Nigeria 2004 and to enact the National Health Insurance Commission Bill to ensure a more effective implementation of a national health insurance policy that enhances access to healthcare services to all Nigerians, as well as promote and effectively regulate health insurance schemes in Nigeria.