
PREAMBLE - IHMS

- International Health Management System (IHMS) is a **Health Maintenance Organization (HMO)** accredited by the National Health Insurance Scheme (NHIS) to provide social and private health insurance services to individuals as the International 'students of Tertiary institutions as we have here today, and corporate organizations.
- IHMS is owned by **institutional investors and some medical practitioners** and is one of the **most capitalized HMOs** in Nigeria.
- IHMS utilizes a network of over **1,000** health care providers including general practitioners, specialists, clinics, hospitals, and diagnostic centres **spread all over Nigeria**
- **IHMS** operates from **fully** in Lagos, Abuja, Port-Harcourt, Ibadan, Benin, Ilorin, Kaduna, Maiduguri, Onitsha, Owerri and Enugu, and Abakaliki.
- We currently manage **over 120,000 registered members** including private individuals, corporate organizations, schools, and public institutions.
- In 2005, IHMS was rated among the **top ten HMOs in Nigeria** by Agosto & Co (foremost business rating firm).
- IHMS has subsequently been regularly re-accredited, the last one by PriceWaterhouse Coopers-Lybra.
- In view of the above, IHMS is highly beneficial for both International students and our Nigerian students for the fact that all human needs medical service at one time or the other.

OUR PRODUCTS AND SERVICES

IHMS offers a wide value laden health financing, management and delivery services that are designed to meet the needs of the students, groups and individuals.

Our products include:

- Private Pre-paid Managed Health Care Plans (The IHMS Corporate & Individuals Health Plan)
- NHIS Social Health Insurance Plans.
- **Tertiary Institutions Social Health Insurance Programmes (TISHIP) (for both Foreign and local students).**

- Community-Based Social Health Insurance Programme
- Third-party Health Administration Plans
- International Health Insurance etc.

THE IHMS TERTIARY INSTITUTIONS SOCIAL HEALTH INSURANCE PROGRAMME (TISHIP)

BACKGROUND

In 2005, the Federal Government of Nigeria launched the National Health Insurance Scheme (NHIS) with the primary objective of ensuring that all Nigerians have access to quality and affordable health services and this by extension, include foreign students based in Nigeria.

The Tertiary Institution Social Health Insurance Programme (TISHIP) is one of the programmes launched under the NHIS. The objective of this programme is to ensure that students in tertiary institutions have access to quality and affordable health care services.

This laudable initiative is based on the understanding that better and sustainable health care services can be obtained when relatively minimal financial resources are pooled and efficiently managed through the principles of prepayment, risk pooling (insurance) and strategic purchasing in the spirit of solidarity

Presently, students in some tertiary institutions pay tokens often referred to as "medical fees" to enable them receive medical services from their school's health centres. In some other schools, health centres are unavailable or ineffective and students pay out of their pockets to obtain health services. Some students even resort to patronizing unqualified health practitioners or indulge in self-medication. This is to be discouraged, hence the need for an organized health insurance.

Given that Nigerians who are 16 years and above and in tertiary institutions constitute a very large percentage of the country's population, there is an urgent need to establish well organized health care delivery systems that can effectively cater for the health needs of these future leaders.

FEATURES OF THE STANDARD NHIS

MEMBERSHIP

Membership is for contributing students alone.

ADMINISTRATION

Tertiary institutions remit contributions of the students to IHMS and. IHMS shall be responsible for paying the healthcare provider for services rendered to the students. IHMS is also responsible for maintaining quality assurance in the delivery of health care services under the programme. The NHIS is responsible for regulating the scheme. Where students require secondary care services such as specialist consultations and hospitalizations, students are referred to selected registered secondary care centres approved by IHMS

Registration

IHMS registers students and issue identity cards which the student will use to access care.

This registration covers students in-session and for emergencies off- session.

This is to ensure that students can access health care services during holidays.

Standard Benefits of the Health Package:

The standard NHIS benefit is designed to meet the health needs of the average student which include the following:

- ✓ **Outpatient care including consumables**
- ✓ **Prescribed drugs (as contained in the NHIS drug list)**
- ✓ **Diagnostic tests (as contained in the NHIS diagnostic list)**
- ✓ **Hospital care (15 days annually)**
- ✓ **Basic eye and dental care**
- ✓ **Health education and counselling**
- ✓ **Emergency care for accident cases**
- ✓ **Maternity care up to two deliveries**

Note: Institutions can use the services of IHMS to prepare customized benefit Packages

Provider payment mechanism

The Institution's health centre delivers healthcare services to members based on guidelines agreed upon between IHMS and the Institution. Health care centres which paid a fixed amount per student depending on the type of service chosen.

STAKEHOLDERS IN THE HEALTH INSURANCE

Stakeholder	Role
Government (NHIS)	Regulatory body that sets standards and guidelines that regulates and protects the rights of all stakeholders by

	ensuring that the laid down guidelines are strictly adhered to. The NHIS ensures that monitoring and quality assurance mechanisms are not only put in place but followed by HMOs and Healthcare providers
Students of Tertiary Institutions	These include students of institutions of higher learning whether federal, state, or private. Students are expected to pay an agreed amount at the beginning of each session on registration. Contribution guarantees them good quality health care whenever they fall ill in the course of their study and during holidays
Tertiary institutions	Tertiary institutions include universities, colleges of education, polytechnics, monotechnics, schools of nursing and midwifery and other specialized schools. They ensure that students participate in the programme. They enter into agreement with their chosen HMO and remit contributions of students to such an HMO
Health Maintenance Organizations (HMOs)	These are registered private companies that carry out a coordinated delivery system that combines both the financing and delivery of healthcare services to its enrolled population. HMOs are also responsible for the sensitization of the student union governments who will in turn sensitize other students
Healthcare providers	Providers of healthcare services are mainly the health centres of the Institution and any health care facility accredited by the NHIS (to be used by students during holidays or for referrals). In the absence of a healthcare facility within the institution, one could be engaged by the institution to offer healthcare services to the students.

SUMMARY OF THE IHMS EXPANDED TISHIP BENEFIT PACKAGE

- Outpatient consultations
- Prescribed drugs and medicaments, pharmaceutical care and diagnostic tests as contained in the NHIS scheme.
- Basic Laboratory tests as in the NHIS Laboratory tests list.
- Hospitalization in a general ward fifteen(15) consecutive days in a year
- Minor surgeries
- Preventive dental care and pain relief (including consultation and dental health education)
- Primary care: Eye examination excluding provision of spectacles and contact lenses
- Maternity care and delivery

- Emergency care
- Intermediate surgical procedures etc.

TABULATED BENEFITS OF TWO PACKAGES OUR IHMS OFFERS:

COVERED SERVICES	STANDARD PLAN	IHMS EXPANDED PLAN
• Out-patients care, including necessary consumables.	✓	✓
• Basic Laboratory tests as in the NHIS Laboratory tests list.	✓	✓
• Blood transfusion	✓	✓
• Specialist Consultations	✓	✓
• Prescribed drugs,	✓	✓
• Health Education and counseling	✓	✓
• X-rays of chest and limbs	✓	✓
• Minor surgeries	✓	✓
• Maternity care up to 2 deliveries	✓	✓
• Hospital Admission in Standard ward up to a cumulative of 15 days per year.	✓	✓
• Feeding on admission	✓	✓
• Basic dental care - pain relief, consultation, amalgam filling, simple extraction and dental health education.	✓	✓
<input type="checkbox"/> Basic Eye examination and care.	✓	✓
<input type="checkbox"/> Emergency Care	✓	✓
<input type="checkbox"/> Road Traffic accident	✓	✓
<input type="checkbox"/> Ambulance service	✓	✓

- Road side to hospital - Hospital to hospital		
<input type="checkbox"/> Intermediate surgical procedures	•	✓
<input type="checkbox"/> Chronic disease management	•	✓
<input type="checkbox"/> Behavioral modification programs smoking/alcohol/drug cessation, STD preventions programme	•	✓
<input type="checkbox"/> IHMS Pro-Life - HIV/AIDS policy development; Lifestyle/	•	✓

IN CONCLUSION: Health Insurance is very essential for the International students in Nigeria based on the aforesaid area.

Thank you.

SUMMARY OF THE BENEFITS OF HEALTH INSURANCE FOR INTERNATIONAL

- **Outpatient consultations.**
- **Prescribed drugs and medications, pharmaceutical care and diagnostic tests as contained in the NHIS scheme.**
- **Basic Laboratory tests as in the NHIS Laboratory tests list.**
- **Hospitalization in a general ward for fifteen(15) consecutive days in a year**
- **Minor surgeries**
- **Preventive dental care and pain relief (including consultation and dental health education)**
- **Primary care: Eye examination excluding provision of spectacles and contact lenses**
- **Maternity care and two deliveries**
- **Emergency care**
- **Intermediate surgical procedures etc**

**BY MANAGER, IGI PLC
ABAKALIKI
EBONYI STATE
08100070045**

