

ACCESS TO HEALTHCARE SERVICES UNDER THE NHIA/DHML FOR MILITARY VETERANS

BY

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DHML**

SCOPE

- Introduction
- Insurance
- DHML
- Sources of funding
- Roles of HMO'S
- Operations of the scheme
- Access to care
- Conclusion

INTRODUCTION

A well-structured and resilient healthcare system ensures that personnel remain fit and are supported during and after service





WHAT IS INSURANCE



Risk coverage





What is HEALTH INSURANCE



Health insurance reduces the financial risk of unexpected or high medical bills. Without it, people can face large out-of-pocket costs for serious illness or injury.



DHML

The Defence Health Maintenance Limited

(DHML), one of the foremost accredited Health

Maintenance Organizations (HMOs) in Nigeria, is

statutorily tasked with the administration of

health insurance for both the serving and retired

personnel of the Armed Forces of Nigeria and

their eligible families

DHML SOURCE OF FUNDING

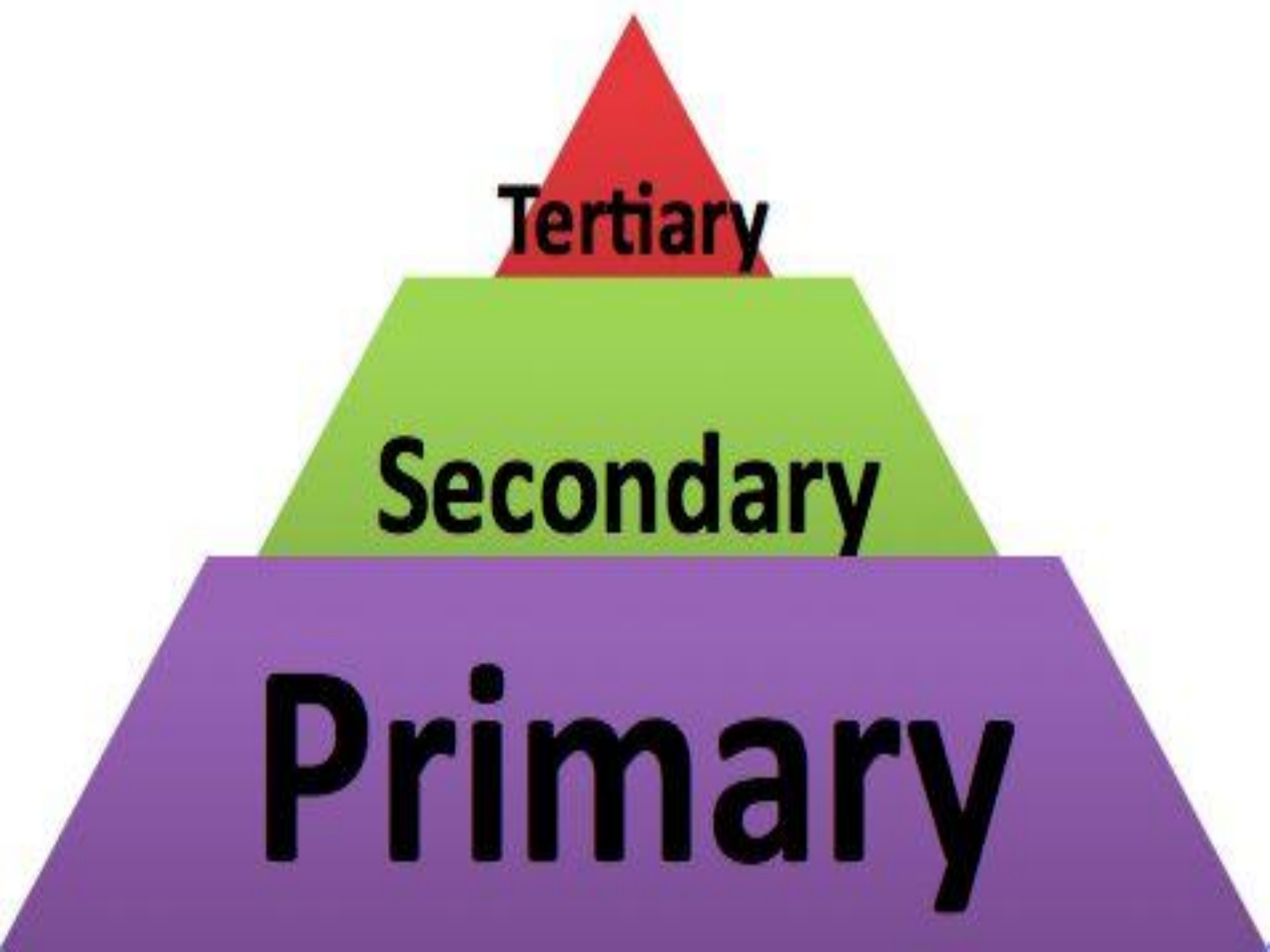
The Federal Government of Nigeria pays the full Premium for all its Uniformed Officers, these include members of the Nigerian Armed Forces (Serving & Retired) and their families,.

“No deduction is made from the salaries of the above mentioned or from the pension of the retired military personnel”.

DHML is funded like any other HMO in the formal sector, which is by NHIA only. It does not receive subvention from the Ministry of Defence or from the Services.

LEVELS OF CARE





Tertiary

Secondary

Primary



ROLE OF DHML(HMO)

**Health Maintenance Organizations (HMO's)
have certain basic roles under the scheme.
These include:**



ROLE OF HMO'S (CONTD.)

❑ Registration of enrolees



ROLE OF HMO'S (CONTD.)

Networking with HCP's

-primary HCP's

-secondary HCP's

-tertiary HCP's



ROLE OF HMO'S (CONTD.)

❑ Authorization of referrals

In emergency, **TREAT** immediately and seek approval within 48 hours

ROLE OF HMO'S (CONTD.)

❑ Enrolee Education/Enlightenment on

- benefit package

- rights

- responsibilities

Avoid over-use of facilities (consumer moral hazard)

Avoid abuse of the system (care for non enrolees)

WHO CAN ACCESS CARE



ELIGIBILITY FOR COVERAGE AS A DHML ENROLLEE

Eligible DHML enrollees include;

1. The principal (the personnel).
2. The spouse.
3. Four biological children below the age of 18 years.

ELIGIBILITY FOR COVERAGE AS A DHML ENROLLEE

Additional DHML Enrollees include;

- 1. Dependents, such as, additional wife, a child that is still in school, not married and not employed from 18 years and above.**
- 2. Additional children after the 4th child.**

Note: Coverage of Additional DHML Enrollees attracts an annual token per additional dependent



REQUIREMENTS FOR REGISTRATION OF MILITARY RETIREES

- 1. Passport photographs: One each for the principal, spouse and 4 biological children (below 18 years).**
- 2. Birth Certificate of biological children issued by the National Population Commission.**
- 3. Photocopy of Discharge Certificate and Military Pension Identification Card.**
- 4. National Identity Number (NIN).**
- 5. Other information required include, Blood Group, telephone number and residential address.**

OPERATIONS OF THE SCHEME

- ❖ **Each person wishing to participate in the scheme registers with the NHIA through DHML and is assigned with a registration number.**
- ❖ **The person selects an accredited HCP and supplies all the necessary personal details.**
- ❖ **An ID card is issued to the enrollee and their eligible dependants.**

ACCESS TO HEALTHCARE (CONT.)

Normal Circumstances

- Enrollee visits the PHCP first.
- The PHCP takes care of enrollees health needs.
- The PHCP refers specialized cases to 2^o or 3^o HCP's.
- Approval has to be obtained for the referral.

Transit

- Report sick at the nearest military healthcare provider
- NHIA accredited facility.
- Contact DHML office

Emergency

- The medical facility is advised to **immediately treat** the enrollee. However the HCP must contact DHML within 48hours.

A cartoon illustration of a balding man with a large, round head, sitting behind a large wooden desk. He has a very angry expression, with furrowed brows and a small, open mouth. He is wearing a dark suit jacket over a white shirt and a red tie with white polka dots. His hands are raised in front of him, palms facing forward, in a gesture of refusal or protest. On the desk to his left is a black laptop. To his right are two pens in a holder and a yellow folder. A large, grey speech bubble with a black outline is positioned to the right of the man's head, containing text.

**No to Refund
BECAUSE THERE'S:**

- **No FG Subvention**
- **No NGO Donation**
- **Depleted Reserve**

DHML STATE OFFICES

S/N	STATE	COVERAGE	ADDRESS
(a)	(b)	(c)	(d)
1	ADAMAWA	ADAMAWA/TARABA	Sainana Plaza, No. 80 Mohd Mustapha, Jimeta, Yola 07063420702
2	BAUCHI	BAUCHI/GOMBE	33 Artillery Bde MC, Shadawanka Barracks, Bauchi 07034836028
3	BENUE	BENUE	NAF Base Makurdi, Benue State. 07038833681
4	BORNO	BORNO/YOBE	No B5 Bolori Shopping Complex, Lagos Street, Old GRA Maiduguri 09027832538
5	CROSS RIVER	CROSS RIVER/AKWA IBOM	B Wing,Ground Floor, Rooms 1&2. Federal Secretariat, Calabar, Cross River State 07051585881 / 08062325556
6	DELTA	DELTA/BAYELSA	Nigerian Navy Hospital, Warri 08147809400
7	EBONYI	EBONYI/ABIA	# 79 A Afikpo Road, Abakaliki,Ebonyi 08143881381
8	EDO	EDO/ONDO	No 5 Edobor Avenue, off Godwin Abbe Way, opp. CAC Benin Office, New Etete GRA, off Sapele Road, Benin-city 07018119856
9	ENUGU	ENUGU/ANAMBRA	82 Division Medical services & Hospital, Enugu 08068467671

STATE OFFICE CONTACT ACDDRESS

S/N	STATE	COVERAGE	ADDRESS
(a)	(b)	(c)	(d)
11	KADUNA	KADUNA/KATSINA	1 Division Hospital, Dalet Barracks,Kawo, kaduna 07067210029
12	KANO	KANO/JIGAWA	Beside Kabo Air, Ashton Road, Kano 08100889051
13	KWARA	KWARA	Mercy Seat Plaza, Old Jebba Road, Opposite Total Filling Station, Ilorin 08037679798
14	KOGI	KOGI	Chari-Maigumari Army Barracks, Lokoja 07013757747
15a.	LAGOS	LAGOS ISLAND & ENVIRONS	1-3 Moloney Street, Lagos Island, Lagos. 08167040580
15b.	LAGOS	FESTAC & ENVIRONS	21 Road X close house 8 Festac town Lagos 08145249596 / 09045264198
16	NIGER	NIGER/KEBBI	V65 Opposite Musa Ilori Plaza, After Peugeot Company, Bosso, Minna, Niger State. 08036128270
17	OGUN	OGUN	Sweet Plaza, No. 94 Asero-adatan road carwash Abeokuta 08143788654
18	OSUN	OSUN/EKITI	Ofa-tedo Junction, opposite Alafin Boluwaduro Alapata Palace, Old Ede road, Osogbo 09076064747
19	OYO	OYO	Ground floor, larfest office complex, off omolayo Bus stop, Akoko, Ibadan 08060859099
20	PLATEAU	PLATEAU/NASARAWA	#2 Dr Yakubu Daniel Street, behind summary hotel, New Abuja Phase 2 Dadinkowa, Jos 08061630917
21	RIVERS	RIVERS/IMO	Federal Secretariat, 8th floor (right wing) Aba road, Port Harcourt. 07063662813
22	SOKOTO	SOKOTO	NAF BASE SOKOTO 07066818981
24	ZAMFARA	ZAMFARA	Plot 279/270 prison Low Density Layout Karana Hotel close, Gusau 07066818981

**THANK YOU FOR
LISTENING...**

