

**Necessity of compulsory health insurance coverage: a case of private
sector employees in Dar es salaam**

Bibiana Lui Shio

Master of Business Administration

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This research study focuses on the necessity of compulsory health insurance coverage: a case of private sector employees in Dar es Salaam. Tanzanian law does not mandate private sector employers to provide health insurance to their employees while the NHIF Act requires all public sector employees to be provided with health insurance through the NHIF. The main objectives of this study are to assess the implementation of the universal health coverage as promulgated in the National Health Policy of 2007, to obtain the views of the private sector employees on the introduction of compulsory health insurance and to analyze the benefits and effects of introduction of NHIF, CHF and other health insurance providers to the private sector employees. The researcher used interview and questionnaires in data collection. The researcher interviewed private sector employees, private sector employers, officers from NHIF, Ministry of Health and Social Welfare, Jubilee Health Insurance and AAR. Also the researcher issued questionnaires to private and public sector employees. The research study revealed the universal health coverage as promulgated in the National Health Policy of 2007 has not been fully implemented. Also, the study findings have revealed that, the private sector employees strongly support introduction of compulsory health insurance coverage for all private sector employees and most private sector employers and their employees have not registered with the NHIF, CHF and other health insurance providers. The researcher recommends that the law should be amended to require compulsory health insurance for all private sector employees.