

**The role of National Health Insurance Fund (NHIF) in enhancing public secondary school
Teachers' health in Moshi district.**

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This study conducted in Moshi District in Kilimanjaro region in Tanzania. A sample of the study was 106 respondents. The clarification of respondents was as follows; one (1) administrator from NHIF and 105 respondents from five (5) public secondary schools. 21 participants selected from each public secondary school. Among them, (1) one was the head of the school, 20 were subject teachers. The study aimed at assessing the achievement of the role of the National Health Insurance Fund in enhancing teachers' health efficiently. Purpose of the study was to examine how the role of NHIF has achieved to maintain teachers' health and the access to health services of public secondary school teachers in Moshi District Council (MDC). The objectives of the study were to assess the achievement of the role of the National Health Insurance Fund in enhancing teachers' health efficiently. Identified how public secondary school teachers benefit from NHIF services. Finally explored the differences of health services those are funded by NHIF to its members. The study governed by the following research questions; how National Health Insurance Fund achieved to meet their roles of enhancing teachers' health efficiently? What are benefits to public secondary school teachers from health services financed by NHIF? How many teachers receive National Health Insurance Fund services in the visited public secondary school in Moshi district? Then what are differences in provision of health services that are financed by NHIF to its members? The study applied mixed research methods whereby concurrent triangulation research design was applied to notify the study. Different data collection instruments used were questionnaires guide, face to face interviews guide, focus group discussions (FGD) and documentary review. The data obtained through questionnaires were analyzed by using SPSS software version 20 through frequencies and percentages. Qualitative data from semi-structured interviews were analyzed through content analysis and were presented. The study revealed that, there were less achievements of NHIF in harnessing teachers' health in order to improve teachers' working performance. The study recommended that NHIF should provide education on NHIF Services and importance of the services provided to teachers so that they should know the deference of services provided according to the membership cards. Thereafter the government should provide enough support to the fund for the aim of ensuring proper quality services to teachers. Also there should be

commitment for hospital and NHIF personnel. Recommendations for further studies are needed to extend understanding in contribution of NHIF to other employees in other sectors than teachers. Furthermore studies needed to be conducted on the other health funds in rural and urban, private and public hospitals so as to compare the factors influencing the beneficiary's choice of the fund. This study dealt with contribution of NHIF to teachers only in public schools.