

**Challenges of National Health Insurance Fund in
delivering quality services in Dar es Salaam**

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The major aim for this study was whether or not the National Health Insurance Fund is providing quality service in the city of Dar es Salaam. The objective of this study was to assess quality of service offered by National Health Insurance Fund. The government has developed comprehensive health policies to guide its activities in meeting the health needs for the population. The specific objective of the research was to establish the challenges faced by NHIF in delivering service quality to members. Results show that there are inadequate benefits, which are not indexed due to poor involvement of members in decision- making and low level of compliance to service providers. On the other hand, customer satisfaction is unpredictable because of poor service quality. Hence, benefits offered by NHIF in Dar es Salaam do not meet expectations of members. The implication from this study, points to challenges, of national health insurance fund delivering quality service in Dar es Salaam. Delivery of quality service would have been justified through administration procedures in terms of coverage, adequacy, equity, informed participation, compliance and premium costs. Also that can be realized through customer satisfaction and quality of service offered. This will ensure that NHIF offers quality service to members.