



Dear Colleagues,

FINAL COUNTDOWN: We are in the final stretch of the HealthMan Cost Study. Only **EIGHT DAYS** remain to reach the threshold needed to establish an independent, *ethical tariff* for the health professions in Namibia. We still need **ALMOST 30 surveys** to achieve this goal.

OBJECTIVE: The objective of the cost study was outlined at the **NPPF–HealthMan Symposium** on 16 January 2025. It is part of our collective effort to reclaim the healthcare profession's position from a system where:

- Practitioners are paid less, patients pay more, and administrators profit most.
- NAMAF's outdated 2002 coding regime and plagiarised benchmark tariff continue to dictate tariffs.
- NAMFISA tolerates *ultra vires* actions and ignores documented statutory breaches from NAMAF and Funds.

The outcome is evident: Funds and administrators generate substantial surpluses while patients pay more for fewer benefits and practitioners earn less. This is not sustainable.

SYSTEM REFORM: Private healthcare in Namibia has thus reached a crossroad. After extended consultation with NAMAF, NAMFISA, MOHSS, MOF, Principal Officers of Funds and Administrators it is evident that funders **will not voluntarily reform a system that benefits them**. The responsibility to change the system lies entirely with the healthcare sector itself.

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The **ethical tariff** is the only effective leverage to reform the system. It:

- Returns cost determination to practitioners, where it belongs.
- Creates market-related income for practitioners and reduces out-of-pocket costs for patients.
- Provides the evidence base for a new governance model that considers patients and providers as well.

COALITION OF ASSOCIATIONS: Professional associations—particularly those directly affected by NAMAF’s recent overreach—are forming a **coalition** to advance fair funding practices as envisaged by the **ethical tariff framework**. This coalition is open to all associations and will challenge *ultra vires* actions undermining the sector and ensure that the **results of the cost study become the foundation for systemic reform**—whether through a **Medical Control Board** (including PSEMAS governance) or, if necessary, through a **practitioner–member alternative funding model**.

WHO SHOULD PARTICIPATE: Although this is an NPPF initiative, participation is open to all associations—including General Practitioners (*who form the backbone of the study*), Specialists, Occupational Therapists, Optometrists, Clinical Psychologists, Radiographers, Physiotherapists, and Speech Therapists/Audiologists. Participation is voluntary and anonymous—but silence leaves NAMAF’s suppression of ethical fees and administrators’ continued intervention in clinical decisions unchallenged.

HOW TO PARTICIPATE: Participation is voluntary, but it requires every practitioner in private practice to take responsibility—do not assume others will do it. The reason we are still 30 surveys short is because too many are waiting for someone else to respond. **(At the very least, please complete Point 3 below to add weight and legitimacy to the process).**

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1. **Complete the survey** – please find the documentation attached (ZIP file).
2. **Email the completed survey** directly to HealthMan: surveys@healthman.co.za
3. Alternatively, you may simply forward your **annual financial statements** (as submitted to NAMRA) to HealthMan. These contain the core data required on income, staff costs, and equipment expenditure.

Thirty more surveys.

Ten more days.

One last chance.

Stand together for reform.

In unity lies the power to reshape our destiny.

Confidentiality Assurance

*All data submitted to HealthMan is treated as strictly confidential and will be used **only in aggregated and anonymised form** for the purpose of establishing the ethical tariff. Individual financial or identifying information will **not be shared** with any third party, including the NPPF, professional associations, funders, or regulators. HealthMan is a South African-based independent health economics consultancy bound by data-protection and confidentiality agreements.*

Kind regards

The NPPF Team

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