

**Namibian Association of Medical Aid Funds**  
Established in terms of the Medical Aid Funds Act, 1995 (Act 23 of 1995)



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**19 September 2025**

Dr. Jurgen Hoffmann  
Chief Executive Officer  
Namibia Private Practitioners Forum (NPPF)  
[nppfmanagement@gmail.com](mailto:nppfmanagement@gmail.com)  
No. 5 Louis Raymond Street  
PO Box 11618  
Windhoek, Namibia.

**Dear Dr. Hoffmann,**

**Subject: Commitment to Collaborative Solutions for the Healthcare Industry**

1. On behalf of the Namibia Association of Medical Aid Funds (Namaf), we wish to extend our appreciation to the NPPF for the constructive feedback provided to Namaf's article titled *"The True Realities – What Claims Data Reveals About Namibia's Healthcare System."*
2. Your reflections highlight critical areas of concern across our healthcare funding landscape from affordability pressures, socio-cultural shifts in member behaviour, and workforce planning challenges, to issues of transparency, tariff reform, and system-wide governance gaps. We respect your views and insights in shaping a collective response to the challenges before us. We believe that our different viewpoints will allow the industry to find lasting solutions to the challenges experienced by the industry.

Mr. Pieter Theron (President) • Ms. Rachel Kalipi (Vice-President) • Mrs. Dantago Garosas (Treasurer) • Mr. Stephen Tjiuoro (Chief Executive Officer)  
• Dr Lea Namoloh • Mr. Sam Kauapirura • Mr. Desley Somseb • Mr. Erastus Molatudi • Mr. Gabriel Tjombe • Mrs. Valeria Muchero

3. Namaf remains firmly committed to working hand in hand with industry associations such as the NPPF, as well as with other key stakeholders including regulators, policymakers, healthcare providers, and Funders. We believe that only through collaborative engagement can we begin to bridge existing divides, investigate data transparently, and design collective solutions – which may very well not be what the stakeholders envision from their current individual perspectives - that are sustainable, fair, and beneficial to all.
4. Our shared objective must be to protect and advance the interests of members of medical aid funds and likewise patients of providers, who ultimately bear the impact of system inefficiencies and rising healthcare costs. To this end, Namaf is in the process of establishing a voluntary industry-wide roundtable that can serve as a platform to:
  - 4.1 Acknowledge tensions and diverging perspectives;
  - 4.2 Align on a long-term vision for sustainability;
  - 4.3 Strengthen trust and accountability across the sector;
  - 4.4 Create transparency within the industry, and
  - 4.5 Drive reforms that balance affordability with quality care delivery.
5. We are confident that by shifting from parallel conversations to a unified voice, the healthcare sector can become more resilient, more responsive, and ultimately more equitable.

6. We look forward to continued collaboration with the NPPF and stand ready to work together in building a healthcare system that truly serves the needs of our nation.

Yours sincerely,



**Pieter Theron**  
**President of the Management Committee**  
**Namaf**