

EMPLOYERS ARE NOW MANDATORILY REQUIRED TO PROVIDE HEALTH INSURANCE?



Did you know that:

- Section 14 (1) of the National Health Insurance Act 2022 (“NHIA”) provides that all residents in Nigeria are required to obtain health insurance.
- Section 14 (2) of the NHIA defines residents to include:
 - (a) all employers and employees in the public and private sectors with 5 (five) staff and above;
 - (b) informal sector employees; and
 - (c) all other residents of Nigeria.

Section 13 of the NHIA empowers the FCT and every state of the Federation to establish and implement a State health insurance and contributory scheme, to cover all residents of the State and Federal Capital Territory respectively.

- Employers are now mandated to participate in such State mandated health schemes, regardless of any private insurance scheme in place. Employers are also obligated to register themselves and their employees and pay contributions for themselves and their employees into the account of State Social Health Scheme Funds.
- An employer who fails to comply with the NHIA is liable to prosecution under the relevant laws guiding financial transactions.

If you require any assistance in this regard or information about our practice area offerings, please contact us at el@uubo.org