

Award of the SERVICOM Index

The People's Right to Be Served Right

Report of

**SERVICOM Compliance Evaluation of
National Health Insurance Scheme (NHIS),
Enugu Zonal Office**

Federal Ministry of Health

November 1, 2010

EXECUTIVE SUMMARY

SUMMARY OF SERVICOM COMPLIANCE EVALUATION OF NATIONAL HEALTH INSURANCE SCHEME (NHIS), ENUGU

Date of Evaluation:	1st November, 2010
Score:	1.2 out of 4; (30 %)
Ranking:	One Star (*) Service
Description:	Poor

Findings

Strengths

- Consideration has been given to Citizens need and services are adapted accordingly. e.g. (Staff of the Enugu Zonal Office go to other States in the zone to register enrollees). This shows that the Zonal Office is Citizen sensitive
- Citizens confirmed that there were no hidden costs on services rendered in the Enugu Zonal Office. This projects the Zonal Office as being transparent
- Services are provided to Citizens throughout opening times in the Enugu Zonal Office
- Staff feel supported by management; this motivates staff to deliver service effectively and efficiently
- The organisation recognizes other Agencies (such as Health Care Providers and Health Maintenance Organisations) on which it is dependent on to provide its services

Weaknesses

- The process of obtaining services in the Enugu Zonal Office is difficult due to centralization of some NHIS operations at the Headquarters in Abuja. This causes delay and results to service failures e.g. Citizens cannot get their I. D. Cards long after registration because I. D. Cards are printed in Abuja Only
- Clear directional signs do not exist to guide the Citizens to the various

- service outlets in all the service windows visited, thereby making it difficult for Citizens to find their way to service outlets
- The Enugu Zonal Office does not have a waiting area for Citizens' comfort. This results in poor reception experience while citizens wait to receive service
 - Information on standards are not regularly reviewed and updated to keep citizens informed about current changes in the organisation e.g. Procedural Manual printed in year 2000 is yet to be reviewed
 - Costs of all services are not clearly displayed at all service outlets for the benefit of Citizens. This may encourage touts taking advantage of the Citizens ignorance
 - There is no evidence that the Enugu Zonal office meets its waiting time standards. This exposes Citizens to unnecessary delays. e.g. Citizens wait longer than necessary to get I. D. Cards after registration as against the 60 Days standards time (Some enrolees registered about three years ago without I. D. Cards)
 - There is no Citizen care policy in place to serve as a guide for staff treatment of Citizens
 - Most staff confirmed that they are not trained on Citizen care and complaints handling. This affects their level of professionalism in the treatment and handling of Citizens complaints

Recommendations

- The process of obtaining services in the Enugu Zonal Office should be made easy by decentralizing of NHIS operations from the Abuja Headquarters Office. This will reduce the incidence of service failures currently experienced by Citizens (e.g. Citizens should be able to get their I. D. Cards immediately after registration)
- Clear directional signs should be put in place to guide Citizens to the various service outlets as this makes it easy for Citizen's to locate service windows
- A befitting waiting area should be put in place in the Enugu Zonal Office, for citizens convenience while waiting to receive services

- Information on standards should be regularly reviewed and updated to keep citizens informed about current changes in the organisation e.g. Procedural Manual should be reviewed to reflect current realities
- Costs of all services should be clearly displayed at all service outlets for the benefit of Citizens. This will give Citizens the required information on cost of services of NHIS and discourage touts from taking advantage of the Citizens ignorance
- A system should be put in place to monitor waiting time i.e. how long it takes a Citizen to receive service. This would reduce the delays Citizens face while receiving services
- The Enugu Zonal office should strive at meeting its waiting time standards. This will eliminate the unnecessary delays Citizens face. e.g. I. D. Cards should be printed within 60 Days as started in the NHIS Procedural Manual
- A Citizen care policy should be produced and displayed to serve as a guide for staff treatment of Citizens
- All staff should be trained on Citizen care and complaints handling. This will enhance their level of professionalism in the treatment and handling of Citizens complaint

Conclusion

The SERVICOM Index awarded to National Health Insurance Scheme, Enugu Zonal Office is **1.2 out of 4 (30%)** which represents **One Star (*)** and indicates **'Poor' Service**. Although this is still far from praiseworthy, it is our belief that Enugu Zonal Office would achieve continuous improvement on the quality of service delivered to the citizens if the foregoing suggestions are faithfully implemented.

MAIN REPORT

1.0 Introduction

This is a report on the findings of a SERVICOM Compliance Evaluation of the National Health Insurance Scheme (NHIS) Enugu Zonal Office. Compliance has been measured against the SERVICOM Index, a yardstick for measuring the quality of service as delivered by Government through its various Ministries, Departments and Agencies (MDAs).

The SERVICOM Index is predicated on the facts that:

- The ultimate purpose of governance is to serve citizens
- Citizens have the right to be served right
- Service is well delivered only when citizens are satisfied; and
- The Federal Government is committed to the provisions of SERVICOM (Service Compact with All Nigerians) as a programme to improve service delivery throughout the country

Citizen satisfaction is the overriding consideration of service delivery. Extensive research, consultations and surveys have shown that Citizen satisfaction is broadly driven by several drivers, listed below. The selected service window of NHIS Enugu Zonal Office have been evaluated for each of these drivers through Citizen interviews, discussions with staff, discussions with partners, review of key documents and observations. The overall Index score for the Office has been calculated as a weighted average of the composite scores evaluated for each driver. The weight of importance attached to each driver is as follows:

- Service Delivery – 30%
- Timeliness – 24%
- Information – 18%
- Professionalism – 16%
- Staff Attitude – 12%

2.0 Acknowledgement

We acknowledge the co-operation of the following for their contributions in the course of the evaluation exercise.

1. Prof. C. O. Onyebuchi Chukwu Honourable Minister, Federal Ministry of Health, Federal Secretariat Complex, Abuja
2. Alhaji Suleiman Bello Honourable Minister of State, Federal Ministry of Health, Federal Secretariat Complex, Abuja
3. Mr. Linus Awute Permanent Secretary, Federal Ministry of Health, Federal Secretariat Complex Abuja
4. Dr. W. Dogo Mohammed mni Executive Secretary, National Health Insurance Scheme, Utako District, Abuja
5. Mr. Emmanuel Ohuakanwa Zonal Coordinator, Enugu Zonal Office, Enugu State.
6. Mrs. Gertrude Nma Ossi Zonal Head of Planning Research, Enugu Zonal Office, Enugu State.
7. Mrs. Chinasa Agwunobi Zonal Head of Accreditation and inspection, Enugu Zonal Office, Enugu State.
8. Mrs. Cecilia Njoku Zonal Head of Technical Operation, Enugu Zonal Office, Enugu State.
9. Mr. Peter Agobie Zonal SERVICOM Focal Officer/Head of Finance & Accounts, Enugu Zonal Office, Enugu State.
10. Mrs. Chika Maduekwe Zonal Head of Contribution Management, Enugu Zonal Office, Enugu State.
11. Mrs. Fatima. Umar SERVICOM Nodal Officer, NHIS Headquarters, Abuja.
12. Miss. Mabel. Ajemba. Zonal Head of Human Resources & Admin, Enugu Zonal Office, Enugu State.
13. Mrs. Vivian Tobby-Chidebe MSU Staff SERVICOM Unit, NHIS Headquarters, Abuja

3.0 Terms of Reference

The National Health Insurance Scheme (NHIS) was selected for evaluation following a Presidential directive that all Government Departments and Agencies be evaluated for SERVICOM Compliance.

The Mandate of the SERVICOM Compliance Evaluation team is to identify those areas of action that can bring immediate or urgent improvement in services to citizens.

4.0 Methodology

The National Health Insurance Scheme Enugu (South East) Zonal Office is located in Enugu, Enugu State. It is responsible for providing access to NHIS services to five (5) States namely: Enugu, Abia, Anambra, Imo and Ebonyi. Its services to the citizens include:

- Development and maintenance of database of all registered enrolees.
- Forward names of enrolees to Health Maintenance Organisations (HMOs) who pay Health Care Providers (HCPs) quarterly for services rendered to contributors.
- Periodic productions of enrolee Register.
- Monitoring the HCPs to ensure they have standard facilities and constantly upgrade such facilities.
- Accreditation of HCPs and HMOs on request.
- Liaise between beneficiaries and HCPs to ensure the latter provide required services they are being paid for.
- Liaise between beneficiaries and HMOs who receive contributions on behalf of NHIS and pay HCPs for services rendered.

The National Health Insurance Scheme provides services to its customers through several key departments (service frontlines), namely:

- Accreditation & Inspectorate
- Policy, Planning & Monitoring
- Technical Operations

- Contributions Management
- Audit
- Finance & Accounts
- Human Resource

The service windows of NHIS vary significantly. To get a good representation, we considered that we should inspect service windows that:

- Have high or low volume of customers
- Provide full or limited range of essential services

Therefore, the following service windows were selected for evaluation:

- Accreditation & Inspectorate
- Technical Operations
- Contributions Management
- Policy, Planning and Monitoring

The SERVICOM team for this evaluation consisted of two SERVICOM Officers, One MSU staff of the SERVICOM Unit in the NHIS Headquarters and the Focal Officer of the NHIS Enugu Zonal Office.

Evidence was gathered at the service window through Citizen Interviews, discussions with staff and partners, review of key documents and general observations.

Given the peculiar nature of the services provided by National Health Insurance Scheme, it was also important to evaluate further evidence by administering questionnaires and conducting interviews with its partners which included one HCP (Enugu State University of Technology Teaching Hospital) and two HMOs (Health Care International and Clearline). The website of SERVICOM office: www.servenigeria.com and NHIS website: www.nhis.gov.ng were also used for the research.

The key documents reviewed include:

- Charter of NHIS
- Operational Procedures and Guidelines of NHIS
- Standards Treatment Guideline and Referral Protocol for Primary Healthcare Providers
- Procedural Manual for: HMOs, Providers, Employers and Employee
- NHIS 2007 Annual Report and NHIS Handbook
- NHIS MTSS Logframe 2010-2012 for Enugu Zonal Office
- Citizens Leaflets: “*Things you must know about NHIS*”
- Minutes of Meetings
- Invitation to Forum for NHIS, HCPs, HMOs and Enrolees (2 copies)
- Report on NHIS/HCPs/HMOs and Enrolees Forum held at Spring Hotel, Abakaliki on Thursday 30 June, 2010 (2 copies)
- PHCP questionnaire on Health Care Delivery
- Training Record
- Report on Quality Assurance Inspection in Imo State. Between 30 Aug. – 4 Sept, 2010
- Consultation Experience Data Form
- Organogram of Enugu Zonal Office
- Report of the Activities of the South East Zonal Office for the Month of July, 2010

4.0 Findings

The findings presented in this section comprise of an Index score, observations on the Service Charter and on the quality of service delivery found at the service windows.

5.1 Charter Evaluation

The evaluated score for the Charter of the NHIS is **1.3** out of **3**. Descriptions: **Unsuitable**

5.1.1 Findings on Service Charter

The following observations have been made on the Integrated Service Charter of NHIS:

- The purpose and target audience of the Charter are not stated
- The goal stated in the vision is not time-bound
- The mechanism for performance monitoring and publishing was not described in the Charter
- The complaint procedure has no time limit for response
- There is no clear statement of what is expected of staff and Management for effective service delivery
- Stakeholders' participation did not state how various categories of stakeholders are involved in providing service
- The operational period of current Charter as well as date of next review are not stated in the Charter.

5.1.2 Recommendations for improving Service Charter

Based on the findings, the following recommendations are provided to assist the Scheme to come up with a more realistic and customer-focused Integrated Service Charter:

- The purpose and target audience of the Charter should be stated in the introduction
- A realistic time-line should be stated for the achievement of the goal stated in the vision to make it more challenging
- The Charter should clearly state the mechanism for monitoring and publishing of performance
- The complaint procedure should be furnished with time limit for response. This would ease complainants anxiety by knowing when their complaints would be resolved
- The obligations of staff and Management of NHIS the provision of services should be included in the charter which would serve as a wake-up call
- The Charter should state how the various stakeholders are involved

in providing services

- Next date of review and how regular the Scheme, intends to review their Charter should be stated e.g. the Charter would be reviewed at least once in two or three years or as the need arises.
- The contents of the Charter should be properly arranged with specific details in the following order:
 - ◆ Introduction/Background
 - ◆ Vision
 - ◆ Mission
 - ◆ Services Rendered
 - ◆ List of customers (inter, intra and public)
 - ◆ Performance target/customers expectations
 - ◆ Obligations of customers
 - ◆ Complaints/Grievance Redress Mechanism
 - ◆ Stakeholders participation in service provision
 - ◆ Special needs provision
 - ◆ Existing limitations
 - ◆ Charter Review
- **Sundry errors**
 - All other formatting and possible typographical errors should be corrected.

5.2 Index Score

The table below summarises the result of the evaluation of the service window. Based on the evaluation, we have calculated the score for the Enugu Zonal Office of NHIS.

The score awarded to the Enugu Zonal Office is: **1.2 out of 4 (30%)** **Description:**
Poor

	<i>Score for NHIS Enugu Zonal Office</i>
Overall Index score	1.2
Service Delivery	1.0
1- Standards & practices performance	0.8
2- Reception experience	1.1
3- Complaints & grievance redress	1.0
Timeliness	1.3
1- Standards and practice / performance	0.7
2- Citizen friendliness	2.0
Information	1.2
1- Information	1.4
2- Citizen feedback	1.0
Professionalism	1.1
1- Transparency	0.5
2- Efficiency	1.7
Staff Attitude	1.4

* Scores are rounded to one (1) decimal place.

5.3 Key Findings

The following observations have been made on the quality of service delivery provided by the Enugu Zonal Office of NHIS, which need to be addressed as a matter of urgency:

5.3.1 Service Delivery

- The process of obtaining services in the Enugu Zonal Office is difficult due to centralization of some NHIS operations at the Headquarters in Abuja. This causes delay and results to service failures e.g. Citizens cannot get their I. D. Cards long after registration because I. D. Cards are printed in Abuja Only
- Clear directional signages do not exist to guide the Citizens to the various service outlets in all the service windows visited, thereby making it difficult for Citizens to find their way to service points
- The Enugu Zonal Office does not have a waiting area for Citizens' comfort. This gives Citizens poor reception experience while waiting to receive service
- Most staff confirmed that they are not trained on citizen care and complaints handling. This affects their level of professionalism in the treatment and handling of Citizen complaints
- A record of complaints received over a period of time and management analysis with details of resolution are not displayed for the public, this implies that Management does not encourage feedback from the public

5.3.2 Timeliness

- No system is in place to monitor waiting time. As a result Citizens experience delays at service points
- Standards are not set for waiting times for Citizens' subsequent visits to receive service. This makes the enrollees to pay repeated visits for same service e. g. To add a new dependant to an enrollee's list
- There is no evidence that the Enugu Zonal office meets its waiting time standards. This exposes Citizens to unnecessary delays e.g. Citizens wait longer than necessary to get I. D. Cards after registration as against the 60

Days standard time. Some enrolees registered about three years ago and are still without I. D. Cards

5.3.3 Information

- Information on all major activities and Citizens care policy is not published in service charter for the benefit of the citizens
- The Zonal Office does not give full details of where and when services are provided e.g. which Department handles registration, where and when an enrolee can get the service
- Costs of all services are not clearly displayed at all service outlets for the benefit of Citizens. This may encourages hidden cost
- Information on standards are not regularly reviewed and updated to keep citizens informed about current changes in the organisation e.g. Procedural Manual printed in year 2000 is yet to be reviewed

- There is no systematic publishing of comments from Citizens to show that the organisation is acting upon their suggestions. This will discourage Citizens from making further comments and observations and in turn loose confidence in the service delivery system

5.3.4 Professionalism

- Appointment procedures is not displayed at all service points to guide citizens on process to follow for obtaining services
- Most staff confirmed that they are not trained on Citizen care and complaints handling. This affects their level of professionalism in the treatment and handling of Citizens complaint
- Organizational charts are not displayed at all the service points visited. This makes it difficult for Citizens to know the organisational hierarchy and identify who to report cases of service failure when the need arises
- Summary of complaints received and their resolutions over a period of time are not analysed, processed and published for Citizens benefit

- Summary of budget, expenditure and audit reports are not published for the benefit of Citizens and the general public

5.3.5 Staff Attitude

- Citizen care policy is not produced and displayed in the Enugu Zonal Office to serve as a guide for staff treatment of Citizens
- There is no nominated Citizen Relations Officer with sufficient authority to handle Citizen Relation's services.

5.4 Additional findings

The following additional observations were also made on the quality of services delivered, which may also need attention.

- Offices and Desks are not clearly marked with functions and names of officials for Citizens easy identification and access
- The Enugu Zonal Office is grossly facing office accommodation constraint. This serves as a challenge to Citizens in the process of accessing service e. g. Lack of space was the main reason for not having a reception area for Citizens convenience
- Some staff confirmed that there is low level of awareness among HCPs and HMOs of their rights and obligations in accomplishing the goal of the scheme. This affects the achievement of the overall mandate of the scheme to citizens
- HCPs are not effectively monitored on regular basis to ensure that the aim of establishing the scheme is met
- Some HCPs complained that there are cases of HMOs not paying their capitation on time. This makes it difficult for enrolees to access service from their various health providers
- The Enugu Zonal Office does not have evidence to show that it gives consideration to the very poor customers as indicated in the Procedural manual page 7 (iv). This implies that all categories of citizens are carted for by the scheme

5.0 Recommendations

The following recommendations are provided in order to suggest actions that can be taken which could directly lead to improvements in service delivery.

6.1 Key Recommendations

6.1.1 Service Delivery

- The process of obtaining services in the Enugu Zonal Office should be made easy by decentralizing of NHIS operations from the Abuja Headquarters Office. This will reduce the incidence of service failures currently experienced by Citizens (e.g. Citizens should be able to get their I. D. Cards immediately after registration)
- Clear directional signs should be put in place to guide Citizens to the various service outlets as this makes it easy for Citizen's to locate service windows
- A befitting waiting area should be put in place in the Enugu Zonal Office for citizens convenience while waiting to receive service
- All staff confirmed should be trained on citizen care and complaints handling. This would enhance their level of professionalism in the treatment and handling of Citizen complaints
- All frontline staff should be trained regularly on complaints handling. This will enhance their level of professionalism in the investigation and resolution of complaints
- Complaints received over a period of time should be recorded and analysed by the management. This will give Citizen's confidence that their complaints and comments are acted upon

6.1.2 Timeliness

- A system should be put in place to monitor waiting time i.e. how long it takes a Citizen to receive service. This would reduce the delays Citizens face while receiving services
- Standards should be set for waiting times for subsequent visits for citizen to take service e.g. waiting period to change HCP, adding dependant(s) to

enrolees list etc. This will prevent unnecessary repeated visits by Citizens for same service

- The Enugu Zonal Office should strive at meeting its waiting time standards. This will eliminate the unnecessary delays Citizens experience. e.g. I. D. Cards should be printed within 60 days as stated in the NHIS Procedural Manual

6.1.3 Information

- Information on all major activities and Citizens care policy should be published in service charter for the benefit of the citizens
- The Zonal Office should publish full details of where and when services are provided (e.g. which Department handles registration, where and when an enrollee can get the service should be clearly stated)
- Cost of all services should be clearly displayed at all service outlets for the benefit of Citizens. This will give Citizens the required information on the services of NHIS and discourage hidden cost
- Information on standards should be regularly reviewed and updated to keep citizens informed about current changes in the organisation e.g. Procedural Manual should be reviewed to reflect current realities
- A systematic way of publishing of comments from Citizens to show that the organisation is acting upon their suggestions should be put in place. This will encourage Citizens to make comments which may be beneficial to the organisation

6.1.4 Professionalism

- Appointment procedures should be displayed at all service points to guide citizens on process to follow for obtaining services
- All staff should be trained on Citizen care and complaints handling. This will enhance their level of professionalism in the treatment and handling of Citizens complaint
- Organizational charts should be displayed at all the service points. This would make it easy for Citizens to know the organisational hierarchy and identify who to report cases of service failures when the need arises

- Summary of complaints received and their resolutions over a period of time should be analysed, processed and published for service improvement purposes
- Summary of budget, expenditure and audit reports should be published and displayed in public domain. This will demonstrate that the organisation is transparent and accountable to its Citizens and the general public

6.1.5 Staff Attitude

- Citizen care policy should be made available in the Enugu Zonal Office to serve as a guide for staff treatment of Citizens
- A Citizen Relations Officer should be nominated with sufficient authority to handle Citizen Relation's activities.

6.2 Additional Recommendations

- Offices and Desks should be clearly marked with functions and names of officials for Citizens easy identification
- The Enugu Zonal Office should be properly provided with a befitting and spacious office accommodation. This would ease most of the challenges Citizens face in the process of accessing service
- There should be regular aggressive awareness campaigns among HCPs and HMOs on their rights and obligations in achieving the goals of the scheme. This will enhance effective delivery of services to the citizens by the scheme
- HCPs should be effectively monitored on a regular basis to ensure that they maintain the set standards and guidelines in order to achieve success of the scheme
- All HMOs should promptly pay capitation to their respective HCPs "within two weeks" as stated in NHIS Procedural Manual. This will eliminate incidence of turning back enrolees by the HCPS during service delivery
- The Enugu Zonal Office should provide evidence to show that it gives consideration to the very poor customers as indicated in the Procedural manual page 7 (iv)

6.3 Service Improvement Planning

Although, the question of how these recommendations might best be implemented is a Management issue for the National Health Insurance Scheme (Enugu Zonal Office), the SERVICOM Office through the SERVICOM Institute will work with the Management of NHIS (Enugu Zonal Office) and the NHIS SERVICOM Unit in the Headquarters to develop and guide the implementation of appropriate Service Improvement Plans.

6.4 Conclusion

The SERVICOM Index awarded to National Health Insurance Scheme (Enugu Zonal Office) is **1.2 out of 4 (30%)** which represents **One star (*)** and indicates **'Poor Service'**. Although this is still far from praiseworthy, it is our belief that NHIS would achieve continuous improvement on the quality of services delivered to the citizens if the foregoing suggestions are faithfully implemented.