

Award of the SERVICOM Index

The People's Right to Be Served Right

Report of

SERVICOM Compliance Evaluation of National Health Insurance Scheme, Lagos Zonal Office

Federal Ministry of Health

November 1, 2010

EXECUTIVE SUMMARY

**SUMMARY OF SERVICOM COMPLIANCE EVALUATION
OF NATIONAL HEALTH INSURANCE SCHEME LAGOS ZONAL OFFICE**

Date of Evaluation:	November 1, 2010
Score:	1.1 out of 4; (27.5 %)
Ranking:	One Star (*) Service
Description:	Poor

Findings

Strength:

- The customers confirmed that staff treat them with friendliness; staff were observed to be polite and attentive to customers
- There environment was observed to be clean and well maintained which makes the atmosphere conducive for customers
- The NHIS Lagos Zone consults with its stakeholders (Enrolees, HMOs, HCPs etc) regularly to seek ways to improve services
- NHIS Lagos Zonal Office has adapted service to meet crucial customer needs to some extent, for instance computer printouts are given to enrolees to start accessing service pending provision of identity cards from its Headquarters

Weakness:

- The NHIS Lagos Zonal Office is not easily accessible to citizens as there are no directional signs to guide citizens to the Office. This makes it difficult for enrolees to locate the NHIS, Lagos Office
- The costs and payment processes of services rendered and details of payment procedure, when and where to obtain these services are not displayed at all service outlets to enable citizens know the cost of services rendered; this could cause hidden charges
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- There exist the issue of bureaucratic bottleneck which causes delay in

rendering services to the enrollees. This is due to the administrative procedure where the Zonal Offices depend on the Headquarters for most of its activities which include production and issuance of ID Cards, enrollees complaints and reports on comments of enrollees

- Most enrollees interviewed complained of the poor attitude of the Health Care Providers (HCPs) in providing services to them especially in cases of emergencies where they are often told “**is it not 10%**”. As a result they are delayed unnecessarily and in most cases not attended to but referred without administering first aid
- Frontline staff are not trained on complaints handling, this affects the level of their professionalism in the resolution and investigation of all enrollees’ complaints
- Enrollees complained that the set standards for service delivery are not largely met. For example the initial waiting time standard of 60 days stated in the Operational Guidelines before a participant can access service is not met. This makes majority of the enrollees unable to access service
- Most enrollees interviewed complained that the NHIS Lagos does not offer full range of services and has no wider coverage on ailments. For example the elderly, pensioners, women with infertility problems are not covered by the scheme
- Enrollees complained on the issue of provision of substandard drugs classified as generic or non generic drugs by most of the HCPs
- The management of NHIS has not considered the information requirement of those who do not speak or read English and those with special needs i.e. the illiterate enrollees and the blind. This affects easy access to service by all customer groups
- Costs and payment procedures are not clearly detailed and displayed at the service windows visited and in most cases by the HCPs. This gives room for manipulation of charges and hidden cost when accessing services especially in the area of drugs. For instance a customer pointed out that he was asked to pay two thousand (N2, 000) Naira for drugs which amounted to 10% of twenty thousand (N20, 000) Naira. This was questionable considering the

nature of his complain and the drugs he was given at that time

- There is no comprehensive customer care policy put in place to guide the staff on treatment of customers and to further guide the customer on what to expect from NHIS

Recommendations

- Bureaucratic bottleneck which causes delay in rendering services to the enrollees should be eliminated. Adequate powers should be delegated to the Zonal offices to enable them take decisions as it affects the zones to reduce incidences of delays which is currently being experienced by enrollees at the zones. Processes of ID card production should be decentralize
- NHIS management should ensure that HMOs and HCPs abide by the laid down rules .Adequate and proper monitoring should be carried out and erring HMOs and HCPs sanctioned. This will make them to be up and doing in rendering services to the enrollees. The present attitude by most staff of the Health Care Providers (HCPs) of “**is it not 10%**”. should be discouraged
- Frontline staff should be trained on complaints handling, this would enhance effective resolution of all cases of service failure
- Standards should be set for waiting times for subsequent visits to receive services. For instance enrollees wanting to add dependant or to change Service Provider should be guided on time line to enable them plan their time instead of paying repeated visits to the NHIS office
- The NHIS management should find ways to include everyone on board so that most people could benefit from the scheme. This would bring smile to the faces of people who are presently being excluded from the scheme. Attention should be paid to the elderly, pensioners, women with infertility problems. Also States and Local Government who are currently not benefiting should be looked into
- The issue of provision of substandard drugs classified as generic or non generic drugs by most of the HCPs should be rightly addressed by the NHIS management. The enrollees should be adequately informed of the quality of drugs to expect

- NHIS management should give consideration to the information requirement of those with special needs such as provision of Braille for the blind and translation into different languages for those who do not speak or understand English. This will enable easy access to service by all customer groups
- Costs and payment procedures of all services should be clearly displayed at all service frontlines to avoid incidence of hidden cost. This should be done both at the NHIS Office and at the service points of the HCPs
- Standard policy on treatment of customers should be produced and displayed at all service points. This will guide staff on providing quality service and ensure that all customers are treated equally

Conclusion

The SERVICOM Index awarded to the National Health Insurance Scheme (NHIS) Lagos Zonal Office is **1.1** out of **4 (27.5%)** which represents **one star (*)** and indicates '**Poor**' service delivery. Although this is still far from praiseworthy, it is our belief that the NHIS could ensure continuous improvement on the quality of service delivered to its customers if the recommendations contained in this report 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), Lagos 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, Parastatals and Agencies.

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 further below. The selected service windows in Lagos Zonal Office have been evaluated for each of these drivers through citizen interviews, discussions with staff, discussions with partners (the Health Management Organisations (HMOs) and Health Care providers (HCPs)), reviews of key documents and observations made at the service window. The overall Index score for the National Health Insurance Scheme (NHIS), Lagos Zonal Office has been calculated as weighted average for the 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 Acknowledgements

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

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|---|----------------------------|
| 1. Professor C. O. Onyebuchi Chukwu | Minister of Health |
| 2. Alhaji Suleiman Bello | Minister of State, Health |
| 3. Mr. Linus Awute (mni) | Permanent Secretary |
| 4. Dr. M. B. W. Dogo-Muhammad | Executive Secretary |
| 5. Dr. Victor Amadi | Zonal Coordinator, Lagos |
| 6. Mrs. Anthonia N.Mezue | Focal Officer |
| 7. Mrs. Ebijuwa Awala
Department | Head, Technical Operations |
| 8. Mrs. Catherine Tanzamado
Administration | Head, Human Resource & |
| 9. Mr. Omar Abdulsalam | MSU Rep. NHIS H/Q |

3.0 Terms of Reference

The National Health Insurance Scheme (NHIS), Lagos Zonal Office was selected for SERVICOM Index Compliance Evaluation following a Presidential directive that all Government Ministries, Departments and Agencies be evaluated for SERVICOM Index Compliance.

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

4.0 Methodology

The National Health Insurance Scheme (NHIS) has its Headquarters in Abuja, FCT. The Lagos Zonal Office is located at No. 443, Herbert Macaulay Street, Yaba, Lagos State. It is responsible for providing access to NHIS services to Lagos State. 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 enrollee 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 Parastatal SERVICOM Unit staff and the Focal Officer of the Lagos Zonal Office

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

Given the peculiar nature of the services provided by National Health Insurance Scheme (NHIS) Lagos Zonal Office, it was also important to evaluate further evidence by administering questionnaires, and conducting interviews with its partners which include Total Health Trust (HMO), Health Care International Ltd and Managed Healthcare Services. The websites of SERVICOM Office www.servenigeria.com and NHIS Office www.nhis.gov.ng were also used for research.

The key documents reviewed include:

- Service Charter of National Health Insurance Scheme (NHIS)
- NHIS Operational Guidelines
- NHIS Handbook
- MTSS

5.0 Findings

The findings presented in this section comprise of an Index score and 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 Service Charter of the NHIS is **one (1.3)** out of **three (3)**.

Description: **Unsuitable**

5.1.1 Findings on Service Charter

The following observations have been made on the Integrated Service Charter of National Health Insurance Scheme (NHIS):

- **Introduction/ Background**
 - The purpose and target audience of the Charter are not stated
- **Vision statement**
 - The goal stated in the vision is not time-bound
- **Service Provision and Delivery**
 - The mechanism for performance monitoring and publishing was not described in the Charter
- **Grievance Redress Mechanism**
 - The complaint procedure has no time limit for response
- **Obligations**
 - There is no clear statement of what is expected of staff and Management for effective service delivery
- **Stakeholders' Participation**
 - Stakeholders' participation did not state how various categories of stakeholders are involved in providing service
- **Charter Review**
 - 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

Recommendations

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

- **Introduction / Background**
 - The purpose and target audience of the Charter should be stated in the introduction

- **Vision statement**
 - A realistic time-line should be stated for the achievement of the goal stated in the vision to make it more challenging
- **Service Provision and Delivery**
 - The Charter should clearly state the mechanism for monitoring and publishing of performance
- **Grievance Redress Mechanism**
 - The complaint procedure should be furnished with time limit for response. This would ease complainants anxiety by knowing when their complaints would be resolved
- **Obligations**
 - The obligations of staff and Management of NHIS in the provision of services should be included in the charter which would serve as a wake-up call
- **Stakeholders' Participation**
 - The Charter should state how the various stakeholders are involved in providing services
- **Charter Review**
 - 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 citizens (inter, intra and public)
 - ◆ Performance target/citizens expectations
 - ◆ Obligations of citizens
 - ◆ 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
 - Details of customer/citizen treatment should be clearly stated in the Charter.

5.2 Index score

The overall Index score for the National Health Insurance Scheme (NHIS), Lagos Zonal Office is **1.1 out of 4 or 27.5%**

	Score for NHIS, Lagos
Overall Index score	1.1
Service Delivery	0.9
1 - Standards & practices / performance	0.9
2 - Reception experience	1.4
3 - Complaints & grievance redress	0.4
Timeliness	1.3
1–Standards & practice/performance	0.5
2 – Citizen friendliness	2.0
Information	1.1
1 – Information	0.9
2 - Citizen feedback	1.3
Professionalism	0.8
1 – Transparency	0.1

2 – Efficiency	1.4
Staff Attitude	1.6

5.3 Key findings

5.3.1 Service Delivery

- Standards for citizen care on promptness, reliability and punctuality have not been set by the NHIS, this leads to delays experienced by citizens in adding dependants to their enrollee list
- NHIS Lagos does not have a system in place to monitor performance against set standards, as a result the enrollees would not be able to determine whether set standards are achieved or not
- The organization does not review and raise its standards periodically to enable it adapt to citizens needs. This shows NHIS is not sensitive to its customer needs
- The NHIS Lagos Zonal Office is not easily accessible to citizens as there are no directional signs to guide citizens to the Office. This makes it difficult for enrollees to locate the NHIS, Lagos Office
- Consideration has not been given to meeting the access needs of those with physical impairments e.g. the illiterate, the deaf, etc. who would find it difficult to locate the Office.
- Refreshment facilities are not available for citizens' use. This creates inconvenience to the customers while waiting for service.
- Complaints procedure is not produced and displayed for the benefit of the customers. This makes it difficult for customers to lodge their complaints when service fails
- The Complaint Desk Officer lacks sufficient authority to investigate and remedy complaints at the point of contact, as such delays are encountered in resolving complaints
- Frontline staff have not been trained on how to receive, analyse and handle complaints from citizens. This affects the Staff treatment of customers

- Complaints are not collated and analysed in order to quell recurrences of peculiar complaints; as a result, complaints of the same nature will keep on recurring
- The action taken to remedy justified complaints is ineffective as the incessant issue of delay in enrolees adding beneficiaries, changing HCP etc is still persistent

5.3.2 Timeliness

- A system does not exist to monitor waiting times against set standards; this causes unnecessary delays in accessing services. Some enrolees confirmed of not receiving their ID Cards six months after registration as against standard of 60 days period cited in the Operational guidelines
- Standards are not set for waiting times for citizens' subsequent visits to receive service. This makes the enrolee to pay repeated visits to the NHIS for the same service, e.g. to add a new dependant to an enrolee's list.
- Full range of NHIS services are not provided at NHIS, Lagos Zonal office. E.g., the registration of HMOs, Enrolees, issuance of ID Cards, etc. are only done centrally at the Headquarters; this causes delay in accessing service.

5.3.3 Information

- Information on standards and full details of services provided have not been widely publicised and made available to citizens for their awareness
- The costs and payment processes of services rendered and details of payment procedure, when and where to obtain these services are not displayed at all service outlets to enable citizens know the cost of services rendered; this could cause hidden charges
- The information needs of those with physical disabilities and those who do not speak English are not addressed, thus all customer groups are not aware of the services rendered by the NHIS, Lagos
- NHIS Lagos does not actively encourage citizens to comment on the quality of services rendered, as citizens are not aware of such facilities for comment

e.g. comment cards, SERVICOM Citizen Relations Activity Register (SCRAR), etc.

- NHIS Lagos, stakeholders forum consultations does not cover all citizen groups particularly those with special needs, this may give rise to lopsidedness in adapting services to customer needs
- The NHIS Lagos has not carried out any customer satisfaction survey of its citizen groups to determine their needs and there is no plan to do such

5.3.4 Professionalism

- Appointment procedures are not clearly detailed at service points; this does not allow customers to know when to come for the different services rendered by the NHIS Lagos
- Frontline staff do not wear name tags; Offices and desks do not indicate functions of the officials for easy identification by citizens. This makes it difficult for customers to identify Staff and to locate Offices
- Summary of complaints received and details of action taken on complaints are not published nor displayed at public domain; this does not afford the customers to know if their comments/complaints are acted upon
- Summary of budget, expenditure and audit report are not displayed in the public domain for the citizens to know the financial position of NHIS, Lagos
- Staff of NHIS Lagos confirmed that adequate training is not given to them to fit their roles and on customer, this affects their level of professionalism
- The Staff of NHIS Lagos do not feel motivated nor supported by Management this dampen their morale.

5.3.5 Staff Attitude

- NHIS has not published nor displayed its customer care policy to guide staff on how to treat citizens with courtesy, respect and promptness

5.4 Additional findings

Professionalism

- The organisational chart is not displayed at all service outlets to show customers the chain of command in NHIS, Lagos this does not afford the enrolees know the structure of the NHIS, Lagos and who to contact when the need arises

6.0 Recommendations

The following recommendations are provided in order to suggest actions that can be taken which could directly lead to improvements in service delivery. In this report, we are unable to comment on general constraints relating to physical or human resources, or structural and systemic issues, which may or may not lead to improvements in services.

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

6.1 Key recommendations

6.1.1 Service Delivery

- Standards should be set for citizens care in the areas of promptness, reliability and punctuality, this will insure effectiveness in service delivery to the citizens
- There should be a system in place to monitor performance against set standards, this will enable the enrolees measure the level of achievement against set goals of the NHIS, Lagos
- The Organisation should review and raise standards regularly to adapt its services to citizens needs. This would lead to improvement in delivering service
- Directional signs should be placed at strategic points to aid the citizens to locate the NHIS Office with ease
- Those with special needs e.g. the illiterate or the deaf should be informed on

the location of NHIS by the use of e.g. pictorial signage, Radio broadcast etc.

- Refreshments should be made available for the citizens to use while waiting to receive service. This would ease their reception experience
- There should be a clearly written complaints procedure displayed at all service points for citizens reference when service fails
- The complaints desk Officer should be empowered to handle complaints at point of contact as this will quicken the complaints redress process
- All frontline staff should be trained on how to handle citizen complaints. This will enable them deal with the complaints at the point of contact
- Complaints should be collated and analysed. This will enable the Organisation take remedial actions against recurrent complaints
- The action taken to remedy complaints should be publicised periodically, to gain citizens confidence and to show the effectiveness of the action taken

6.1.2 Timeliness

- A system should be set for monitoring waiting times against set standards at all service points, this will provide the citizens with a representation of the average time to wait for the service provided
- Standards should be set for waiting times for subsequent visits to NHIS Office e.g. Waiting period to change HMOs, addition of enrolees etc. Which should be less than the initial waiting time that is more challenging
- The full range of services rendered should be provided by NHIS, Lagos Zonal Office to ease the procedures for obtaining services by citizens

6.1.3 Information

- Information on standards of services rendered should be published and displayed at all service points to guide and inform citizens and enrolees e.g. use of posters, fliers etc. this will encourage citizens to demand for qualitative services
- The cost of services and details of when and where to obtain these should be displayed at all service outlets, this will ease citizens trying to locate the

various service windows and to avoid hidden charges as well

- The information needs of those with physical disabilities and those who do not speak English should be catered for by providing information in Braille, pictorial representations and in the local languages
- Facilities for comments such as comment cards and customer feedback forms should be used to encourage citizens to comment on quality of services received
- Comments and complaints from consultation with citizens should be encouraged and acted upon as this gives an insight to citizens' perception of rendered services; and services adapted accordingly. This ensures sensitivity to citizen needs
- NHIS, Lagos should include in its stakeholders forum all citizen groups particularly those with special needs to ensure all customer groups partake in the forum
- Customer satisfaction surveys should be carried out periodically and this should cover all citizen groups to ensure all sample groups are represented in the analysis; this will consequently generate results that are more accurate.

6.1.4 Professionalism

- Appointment procedures should be clearly detailed at all service points for citizens reference
- Frontline staff should wear identification tags and Offices and desks should indicate functions for ease of identification by citizens who come to receive service
- summary of complaints received and details of actions taken to remedy those complaints should be published and placed at all service outlets, this would boost citizens confidence and encourage them to complain any service failure
- Summary of budget, expenditure and audit report should be displayed in public domain for the citizens to know the financial state of NHIS and insure transparency
- Staff should be trained on how to perform their role in the NHIS most

especially on the role of customer care, and this could be used as motivation to encourage staff in order for them to put in their best

6.1.5 Staff Attitude

- NHIS should produce a customer care policy to guide staff on how to treat citizens e.g. with courtesy, respect, and to provide service promptly etc. this affects the level of sensitivity in the treatment of all citizens.

6.2 Additional recommendations

6.2.1 Professionalism

- The organisational chart (Organogram) of the NHIS should be displayed at all service outlets as this would guide citizens on the chain of command within the organisation

6.3 Service Improvement Planning

Although the question of how these recommendations might best be implemented is a Management issue for NHIS Lagos Zonal Office, the SERVICOM Office through the Public Service Reforms will work with the Management of NHIS Lagos Zonal Office and the SERVICOM Unit to develop and guide the implementation of appropriate Service Improvement Plans.

6.4 Conclusion

The SERVICOM Index awarded to the National Health Insurance Scheme (NHIS), Lagos Zonal Office is **1.1** which represents **One star (*)** and indicates **‘Poor’ service delivery**. Although this is still far from praiseworthy, it is our belief that the NHIS, Lagos Zonal Office would aim at continuous improvement on the quality of service delivered to its citizens if the recommendations contained in this report are considered and faithfully implemented.