A black and white photograph of a business meeting. A woman in a white shirt is standing and speaking to a group of people seated around a table. The setting is a bright room with large windows overlooking a city street.

Strategy Development workshop: Stakeholder survey results

PREPARED BY

Prof Marius Ungerer & Dr Johann van Zyl

DATE

18-20 September 2023



Stakeholder Survey results

Day 1

- 📌 **Survey feedback: Customer survey**
- 📌 **Survey feedback: Namaf employee engagement survey**
- 📌 **Survey feedback: Namaf Strategy progress feedback**
- 📌 **Survey feedback: The role and responsibilities of Namaf**
- 📌 **Survey feedback: Future strategy priorities**



CUSTOMER SURVEY RESULTS



September 2023

RESPONDENTS: Customer Survey



323
Total Responses

323 Completed Responses

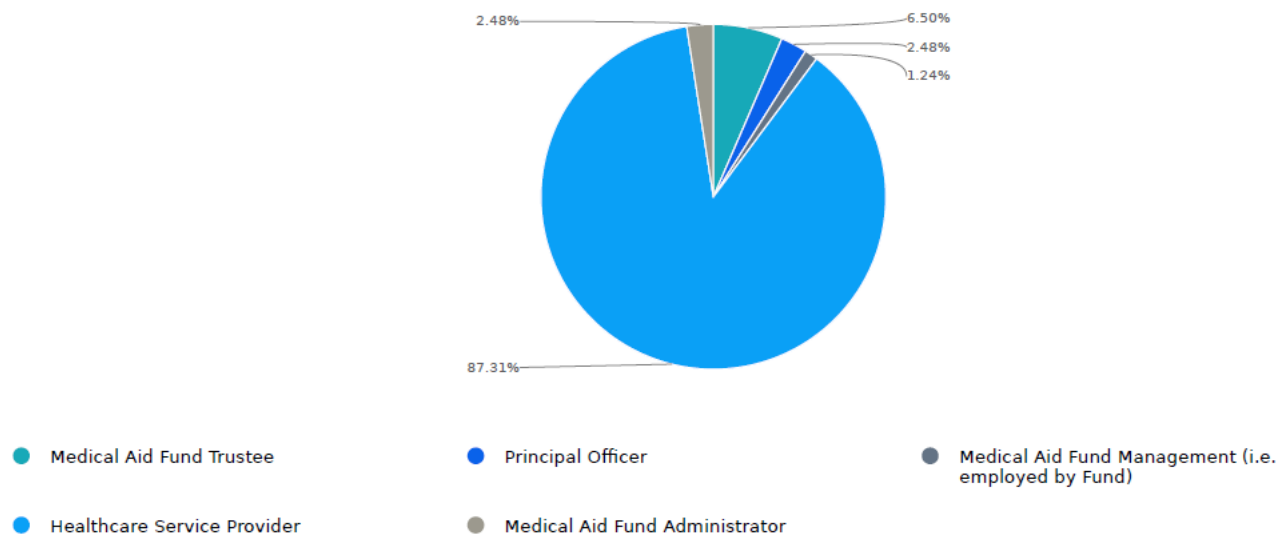
0 Partial Responses

1020
Survey Visits

Q2

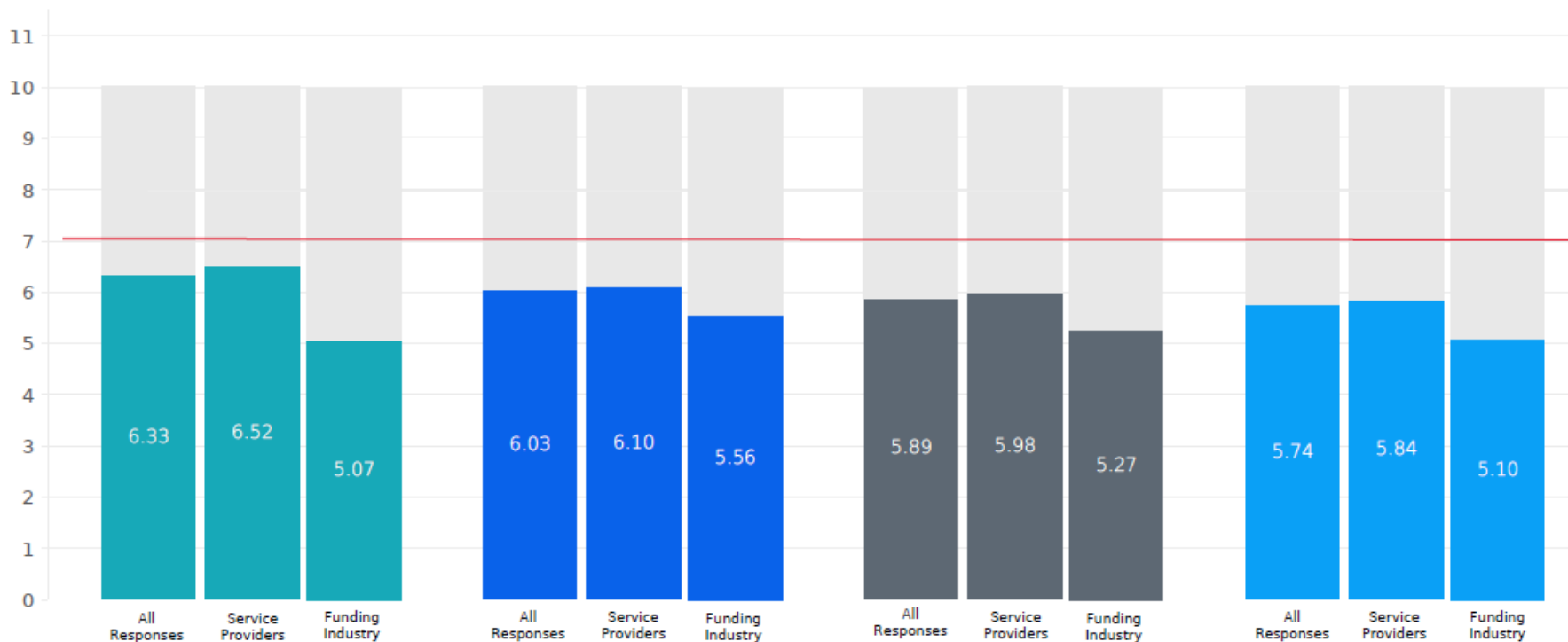
Which stakeholder category do you belong to?

Answered: 323 Skipped: 0



RESPONDENTS: Customer Survey: Overall satisfaction trends

Average Ratings



- Thinking about your most recent interactions with Namaf, to what a degree were you able to accomplish what you wanted to do?
- How satisfied are you overall with the products and services of Namaf?

- Thinking about your most recent interactions with Namaf, how easy was it to interact with the organisation to get what you wanted?

- Thinking about your most recent experience with Namaf, how did you feel about those interactions?

- Overall average survey rating: 6.00/10
- Minimum standard of 7 not achieved
- Service provider's ratings are constantly higher compared to Funding industry ratings
- Service levels of Namaf need to improve wrt:
 - To assist customers in accomplishing what they want to do
 - Ease of interaction
 - Positivity of experience
 - Satisfaction with Namaf products and services
- Namaf as a statutory service delivery agent is currently only partially meeting the expectations of its customers

RESPONDENTS: Customer Survey: NPS



Overall NPS



All Responses



Service Providers



Funding Industry

Questions	Detractors (0-6)	Passives (7-8)	Promoters (9-10)	Net Promoter Score
How likely is it that you will recommend Namaf as the medical aid industry representative body to a friend or a colleague?	190	72	61	-39.94
How likely is it that you will recommend Namaf as the medical aid industry conduct regulator to a friend or a colleague?	198	67	58	-43.34

Overall NPS: -41.64

- Overall Net Promoter Scores negative
- NPS measures the loyalty of customers to a company. NPS scores are measured with a single question survey and reported with a number from -100 to +100. A higher score is desirable.
- Low loyalty among customers towards Namaf as an institution
- Review how Namaf is executing its mandate

Customer Survey:

The legitimacy of [regulatory] supervisors in the eyes of the general public, regulated institutions and policymakers is critical to the effective and efficient functioning of the supervisor. **Where a supervisor lacks legitimacy its independence may be under threat** (Quintyn et al., 2005).

When a [regulatory] supervisor has a reputation for competency and integrity, they are likely to be trusted by the public. Which enables them to make decisions in controversial cases (Quintyn et al., 2005).

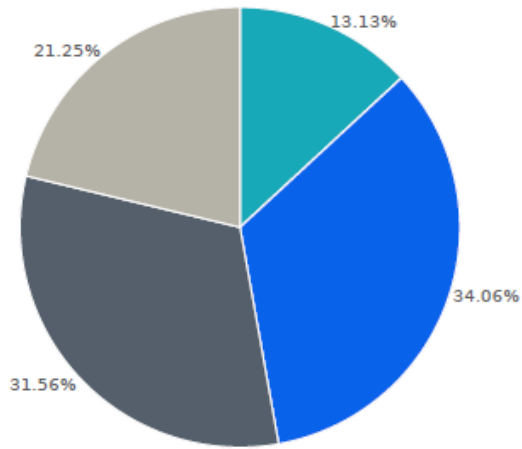
Source: Quintyn, M., Hüpkes, E., & Taylor, M. W. (2005). *The Accountability of Financial Sector Supervisors Principles and practice*. Social Science Research Network. https://autopapers.ssrn.com/sol3/papers.cfm?abstract_id=874273

RESPONDENTS: Customer Survey: Identity and Role of Namaf

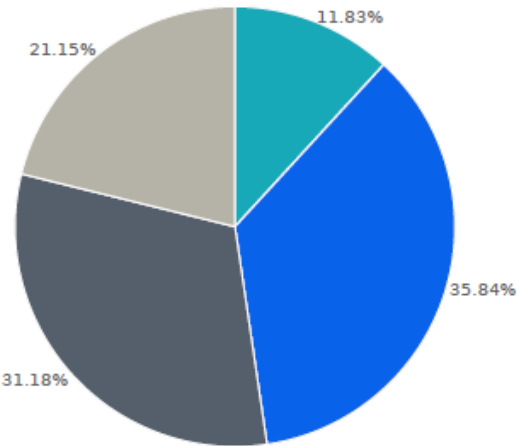


With reference to the identity and role of NAMAf, is it?

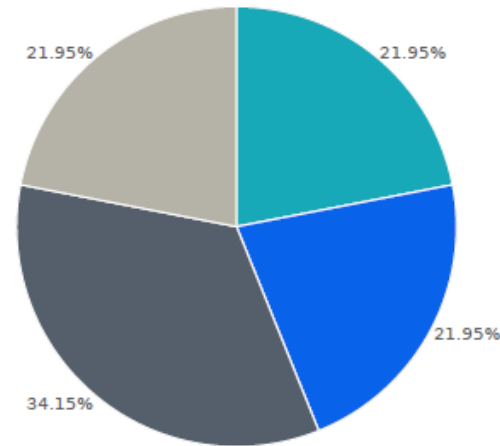
Answered: 320 Skipped: 3



All Responses



Service Providers



Funding Industry

- A member-based organisation representing the "voice" and interest of its stakeholders to ensure a sustainable healthcare funding industry?
- None of the above (Please specify)

- Primarily a medical funds regulator that ensure a sustainable healthcare funding industry?

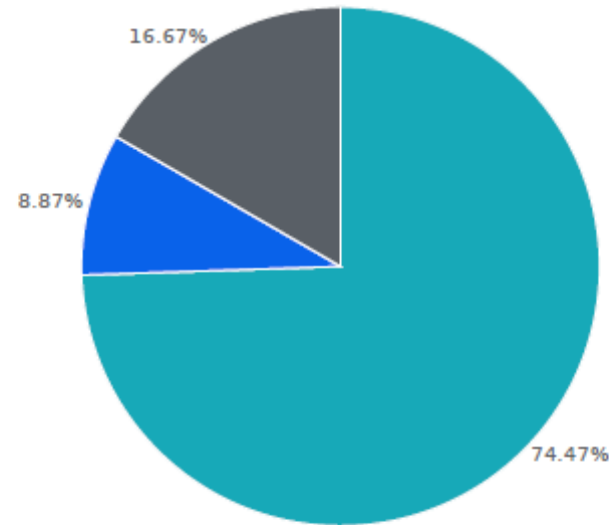
- A combination of the positioning as a member-based organisation AND a medical funds regulator?

- The funding industry prefers Namaf to be a combination of the positioning as a member-based organisation AND a medical funds regulator (34%)
- The service providers see Namaf as primarily a medical funds regulator (36%)
- Overall, 34% of customers see Namaf as primarily a medical funds regulator with 32% preferring Namaf to be a combination of the positioning as a member-based organisation AND a medical funds regulator
- For Namaf to increase customer satisfaction and loyalty in the future, the institution need to excel at both functions of being a member-based organisation AND a medical funds regulator. Preferring one above the other is sub-optimal

RESPONDENTS: Customer Survey: Need for a conduct regulator

Is there a need for a conduct regulator in the Namibian medical aid funding industry?

Answered: 282 Skipped: 41



● Yes

● No

● Undecided

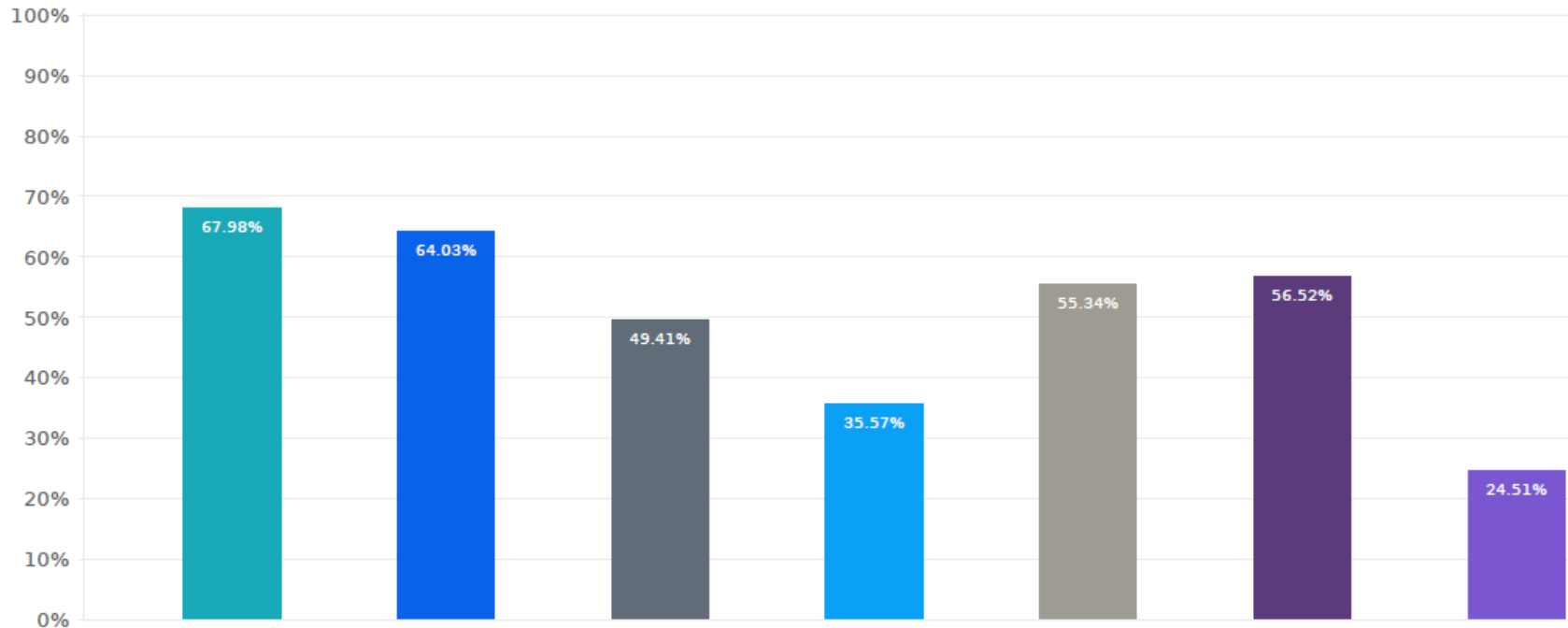
- Most respondents (75%) confirm a need for a conduct regulator in the Namibian medical aid funding industry
- Namaf needs to fulfil this requirement diligently and with passion
- Namaf executing activities directly related to the functions of conduct regulator is a critical performance area during the next planning cycle.

The above results represent the view of the industry Service providers

RESPONDENTS: Customer Survey: Conduct regulator scope

Indicate the desirability of the following key activities of a conduct regulator.

Answered: 253 Skipped: 70



● Benchmark Tariffs

● Tariff coding structures

● Clinical guidelines and protocols

● Funding directives

● Issuance of practice numbers

● Provider profiling and behaviour management to ensure compliance to global coding, billing and clinical best practice

● Provider contracting

▪ The priority activities indicated by customers for Namaf as a conduct regulator are:

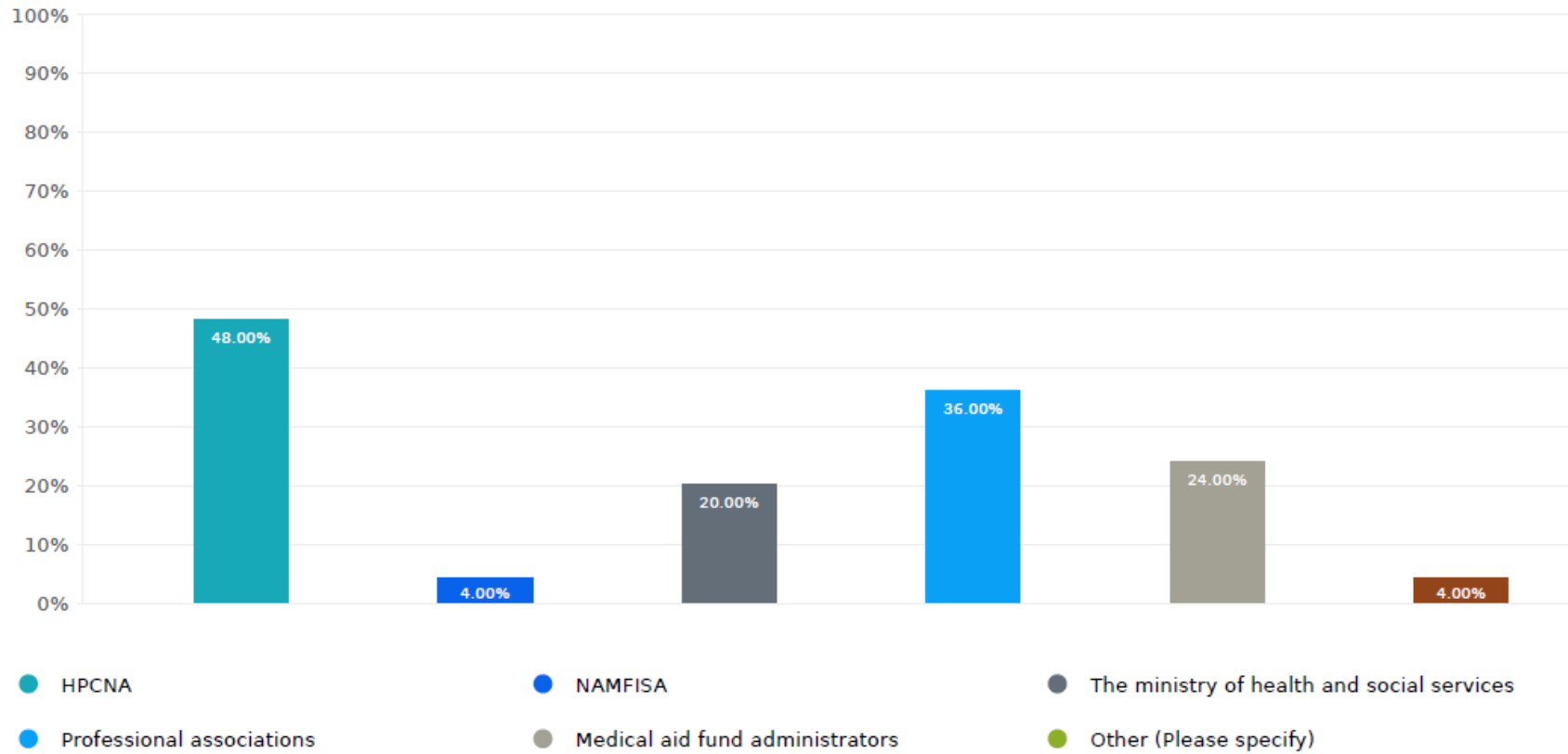
1. Benchmark Tariffs (68%)
2. Tariff coding structures (64%)
3. Provider profiling and behaviour management to ensure compliance to global coding, billing and clinical best practice (57%)
4. Issuance of practice numbers 55%
5. Clinical guidelines and protocols 49%
6. Funding directives 36%
7. Provider contracting 25%

The above results represent the view of the industry Service providers

RESPONDENTS: Customer Survey: Other entities as Conduct regulator scope

Which other entity should regulate the conduct of healthcare service providers in the context of medical aid funding?

Answered: 25 Skipped: 298



- The Health Professions Council of Namibia - HPCNA (48%) and Professional Associations (36%) are also major players who regulate the conduct of healthcare service providers in the context of the medical aid funding industry.
- Namaf should cooperate with the HPCNA and Professional Associations to foster good conduct among healthcare service providers and the medical aid funding industry.
- NAMFISA is the financial/administrative regulator and is not seen as a significant role player in shaping the conduct of the medical aid funding industry stakeholders.

The above results represent the view of the industry Service providers

Customer Survey: Main insights



- Service levels of Namaf need to improve wrt:
 - To assist customers in accomplishing what they want to do
 - Ease of interaction
 - Positivity of experience
 - Satisfaction with Namaf products and services
- Low loyalty among customers towards Namaf as an institution
- Review how Namaf is executing its mandate
- For Namaf to increase customer satisfaction and loyalty in the future, the institution need to excel at both functions of being a member-based organisation AND a medical funds regulator. Preferring one above the other is sub-optimal
- Most respondents (75%) confirm a need for a conduct regulator in the Namibian medical aid funding industry. Namaf needs to fulfil this requirement diligently and with passion. Namaf executing activities directly related to the functions of conduct regulator is a critical performance area during the next planning cycle.
- The priority activities indicated by customers for Namaf as a conduct regulator are:
 1. Benchmark Tariffs (67.98%)
 2. Tariff coding structures (64.03%)
 3. Provider profiling and behaviour management to ensure compliance to global coding, billing and clinical best practice (56.52%)
 4. Issuance of practice numbers 55.34%
 5. Clinical guidelines and protocols 49.41%
 6. Funding directives 35.57%
 7. Provider contracting 24.51%
- Namaf should cooperate with the HPCNA and Professional Associations to foster good conduct among healthcare service providers and the medical aid funding industry
- NAMFISA is the financial/administrative regulator and is not seen as a significant role player in shaping the conduct of the medical aid funding industry stakeholders.

Namaf Employee Engagement SURVEY RESULTS



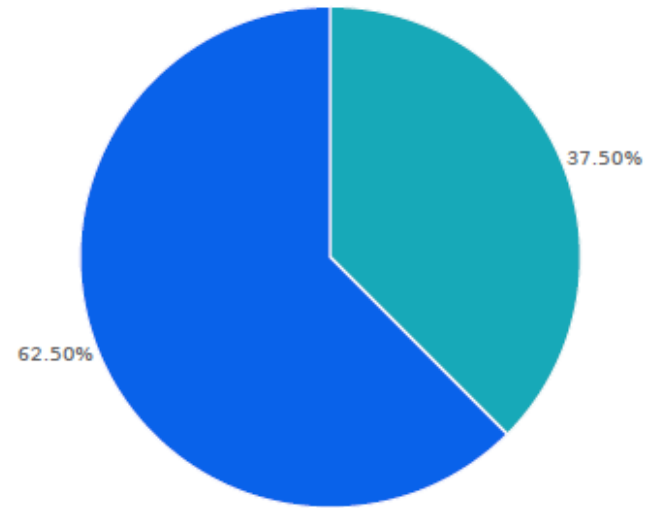
September 2023

RESPONDENTS: Employee Survey:



Position

Answered: 8 Skipped: 0



● Executive management

● Support staff

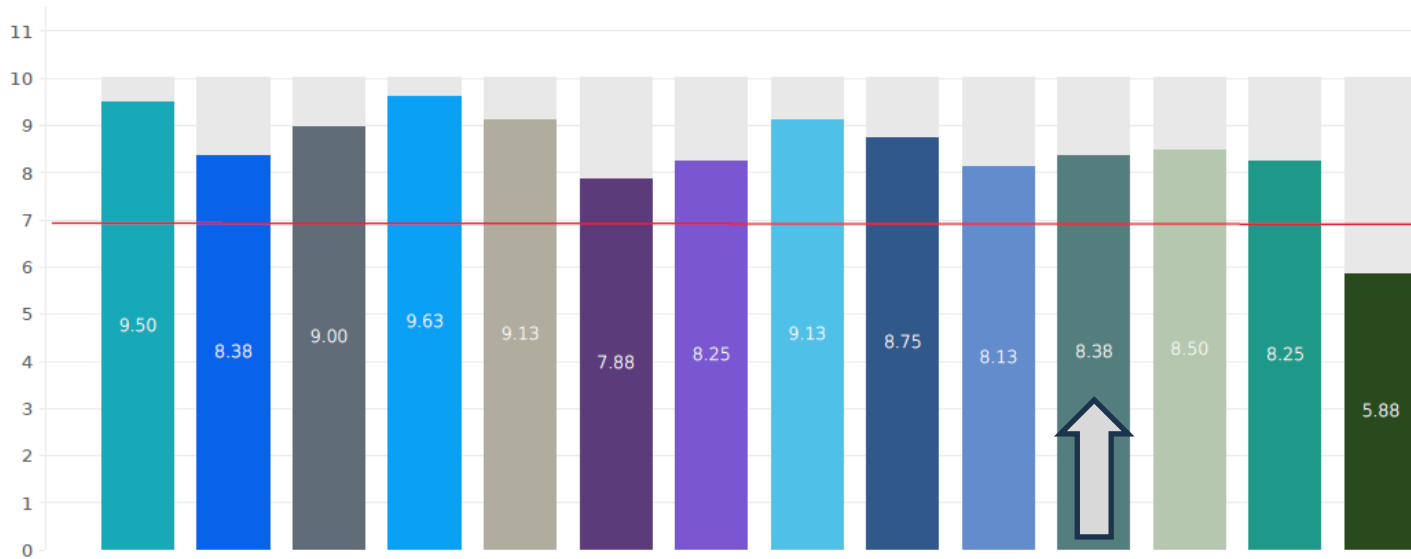
● Other (Please specify)

- Survey represents Namaf employees' perspectives

Employee Survey: Overall results



Average Ratings



- I am enthusiastic about the mission/purpose statement of Namaf.
- In my team, I am surrounded by people who share my values.
- My teammates have my back - I can count on my colleagues to help me when I come across difficulties at work.
- I have great confidence in our Namaf's future.
- At work, I clearly understand what is expected of me.
- I have the chance to use my strengths every day at work.
- I know I will be recognised for excellent work.
- In my work, I am always challenged to grow.
- I find that my values and the Namaf's values are similar.
- My job provides me with a sense of meaning and purpose.
- Taking all things together, how happy would you say you are at work?
- How much does management at work allow you to decide how your own daily work is organised?
- I do not intend to leave Namaf as soon as I possibly can.
- When I can find a suitable job, I will not leave Namaf.

- Overall average survey rating: 8.48/10
- 85% engagement level is a very positive result
- Internal environment experienced as very positive and an excellent workplace
- Key question: Is the high-performance potential of the organisation being mobilised for excellent performance?
- The customer satisfaction survey results do not reflect this connection.

Employee Survey: Net Promoter Score results



How likely are you as an employee of Namaf to recommend Namaf as a good place to work?

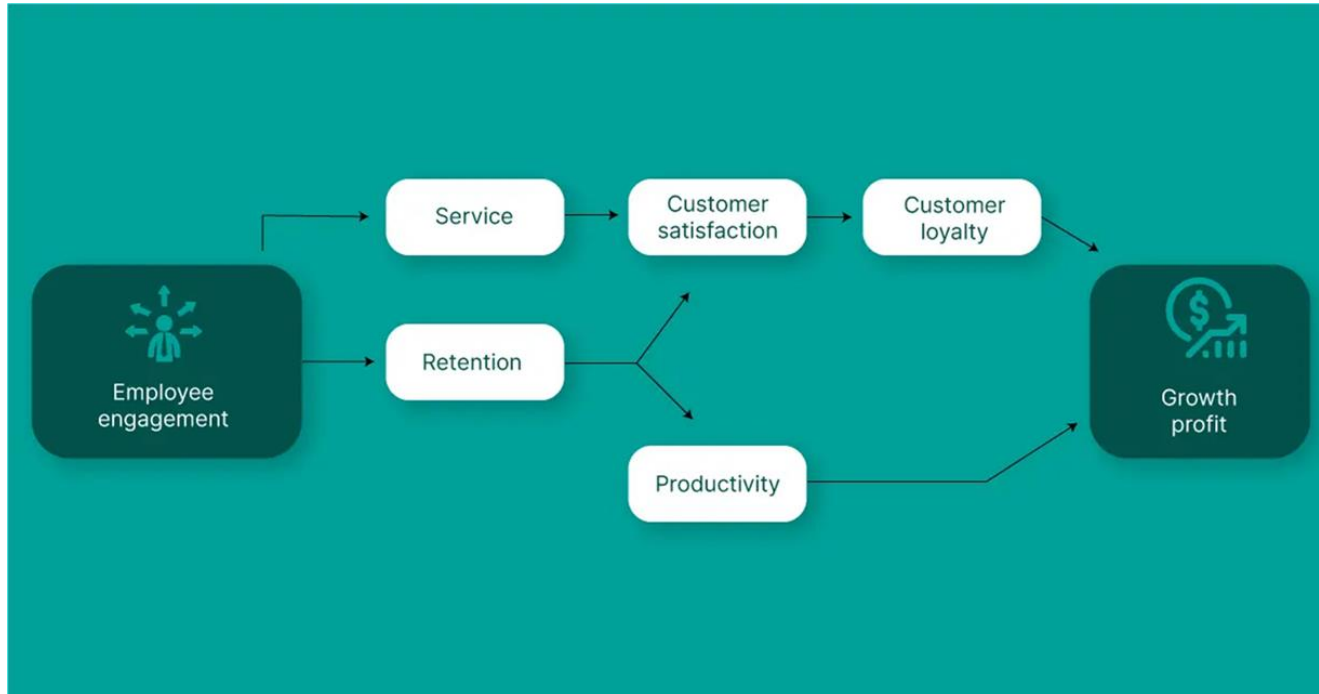
Answered: 8 Skipped: 0



- Very positive results
- Good lead indicator to attract high talent

Detractors (0-6)	Passives (7-8)	Promoters (9-10)	Net Promoter Score
0	0	8	100.00

Employee Survey: Main insights



- Why is Namaf’s high employee engagement not translating to high customer satisfaction and customer loyalty? What is the historical thinking that impedes high customer service?
 - The nature of the role as an industry regulator
 - The interpretation of the role of Namaf
 - Lack of focus on service delivery, given the stated previous strategic priorities
 - zz

Strategic Progress SURVEY RESULTS



September 2023

RESPONDENTS: Strategic Progress Survey

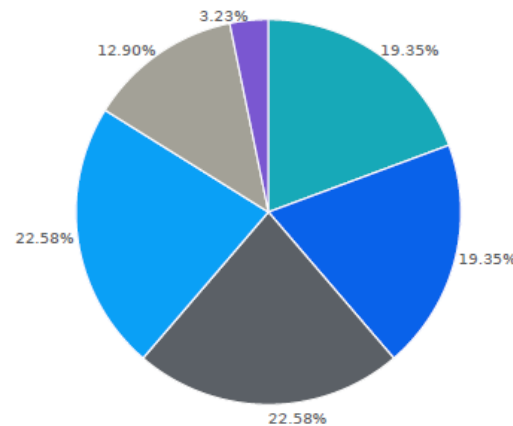


31 Completed Responses
0 Partial Responses



Which stakeholder category do you belong to?

Answered: 31 Skipped: 0



● Principal Officer

● Medical Aid Fund Administrator

● Medical Aid Fund Trustee (Non-Management Committee)

● Namaf Employee

● Medical Aid Fund Trustee (Management Committee)

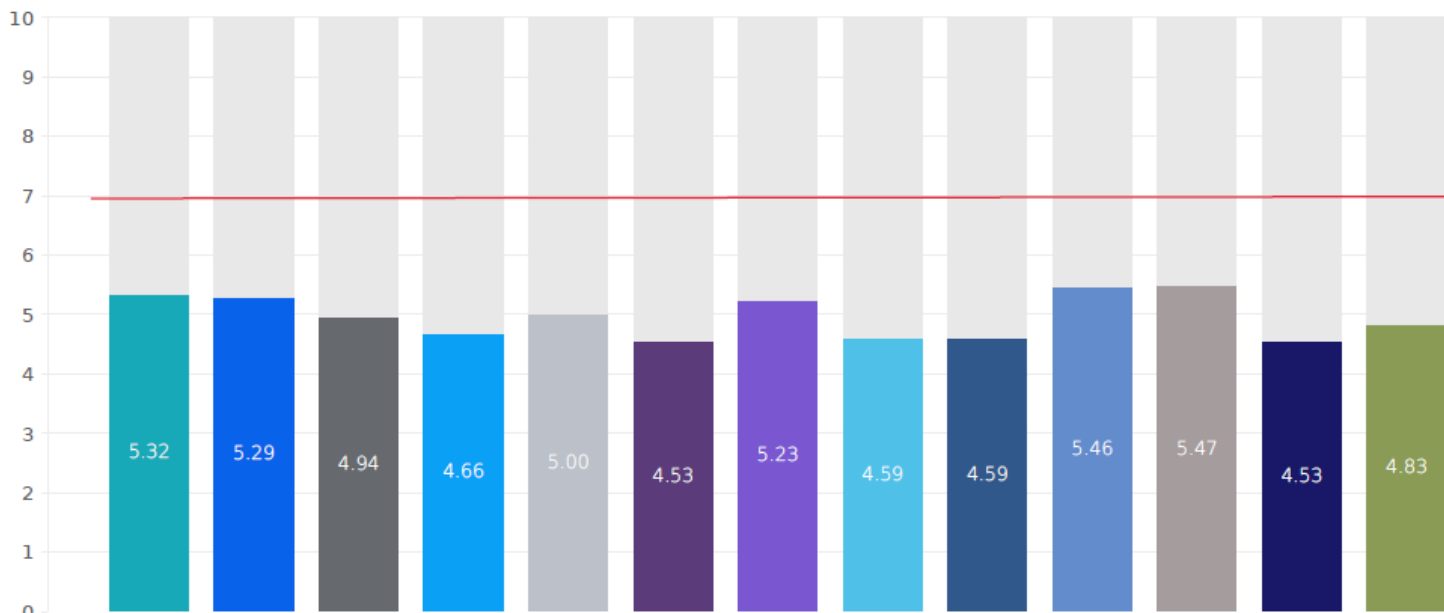
● Other (Please specify)

The Medical Aid Fund Administrators view is represented in this survey results. However their representation at formal Medical Aid Funding Industry forums is currently lacking. Legislation should not prevent a critical stakeholder to be outside the decision making processes of an industry

RESPONDENTS: Strategic Progress Survey: Overall



Average Ratings



- Overall average survey rating: 5.18/10
- 52 % achievement rating by respondents

- How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to control the establishment, development and functioning of Medical Aid Funds in Namibia?
- How satisfied are you about the progress Namaf is making on executing and realising the following aspects related to the statutory mandate of Namaf to promote the establishment, development and functioning of Medical Aid Funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to coordinate the establishment, development and functioning of Medical Aid Funds in Namibia?
- How satisfied are you about the progress Namaf is making on achieving the strategic goals for the 2020 - 2023 strategic period, to firm up Namaf as the regulator that provides clear direction in the governance of the healthcare funding industry? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making on achieving the strategic goals for 2020 - 2023 strategic period to secure adequate resources and support for effective strategy execution? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to control the establishment, development and functioning of Medical Aid Funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to encourage the establishment, development and functioning of Medical Aid Funds in Namibia?
- How satisfied are you about the progress Namaf is making on executing and realising the following aspects related to the statutory mandate of Namaf to coordinate the establishment, development and functioning of Medical aid funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making on achieving the strategic goals for 2020 - 2023 strategic period to lead the healthcare industry in Namibia in the creation of a blueprint for a sustainable future? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to promote the establishment, development and functioning of Medical Aid Funds in Namibia?
- How satisfied are you about the progress Namaf is making on executing and realising the following aspects related to the statutory mandate of Namaf to encourage the establishment, development and functioning of Medical Aid Funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making on realising the current strategic dimensions identified for the 2020 - 2023 strategic period? (One star means not satisfied at all, and 10 stars mean very satisfied)
- How satisfied are you about the progress Namaf is making on achieving the strategic goals for 2020 - 2023 strategic period to be at the forefront of a collaborative healthcare system, sharing knowledge and taking action to achieve real benefits with and for stakeholders? (One star means not satisfied at all, and 10 stars mean very satisfied)

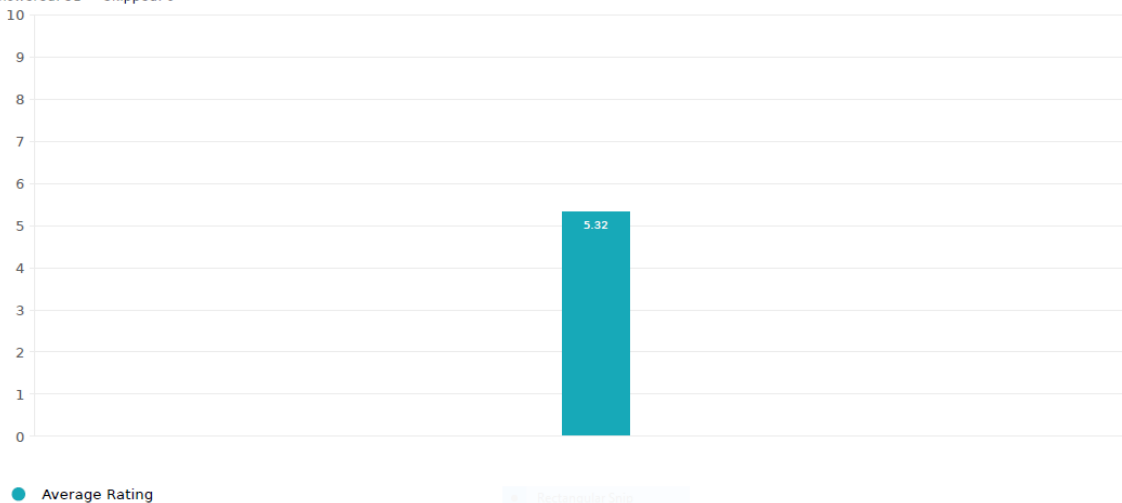
Control

RESPONDENTS: Strategic Progress Survey: Progress on legislative mandate: Control Function



How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to **control** the establishment, development and functioning of Medical Aid Funds in Namibia?

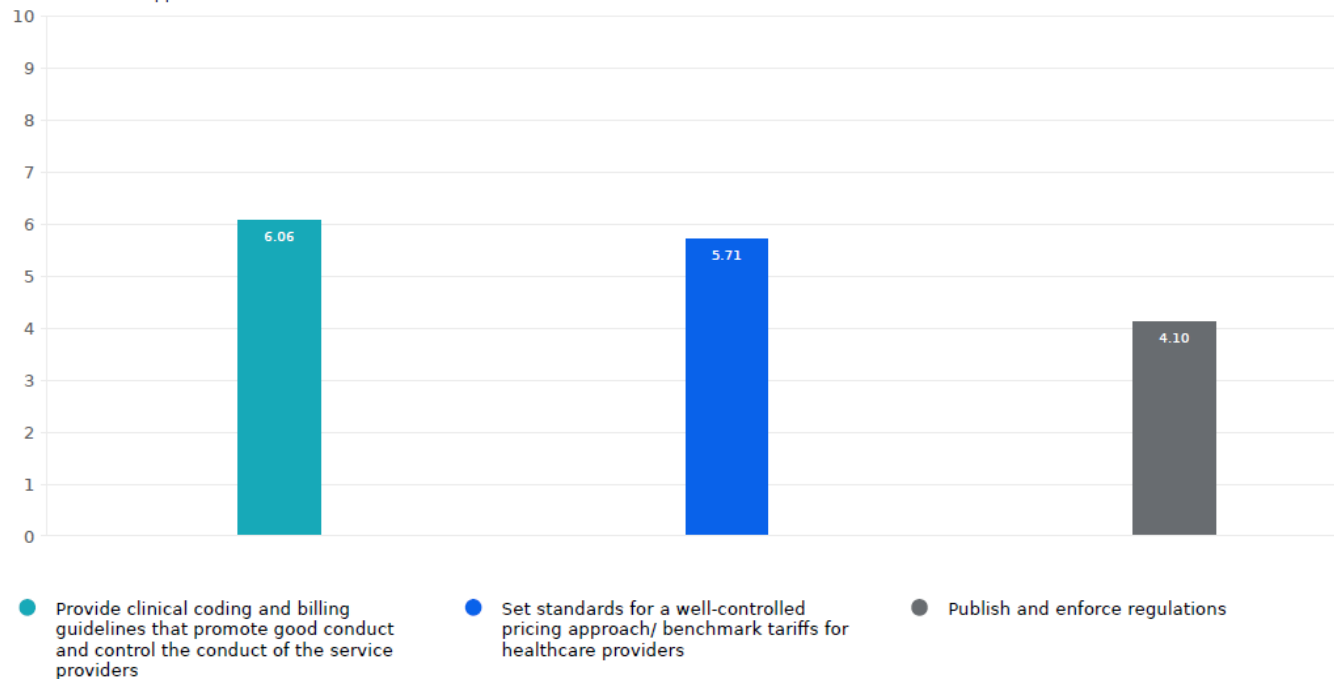
Answered: 31 Skipped: 0



How satisfied are you about the progress Namaf is making on executing and realising its statutory mandate to **control** the establishment, development and functioning of Medical Aid Funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



Conclusions:

- Overall control function satisfaction at 53% - too low
- Clinical coding and billing guidelines satisfaction at 60%
- Setting of standards for pricing/benchmark tariffs satisfaction at 57%
- Lowest satisfaction with publishing and enforcing regulations at 41%
- General improvement required on **Control** functions

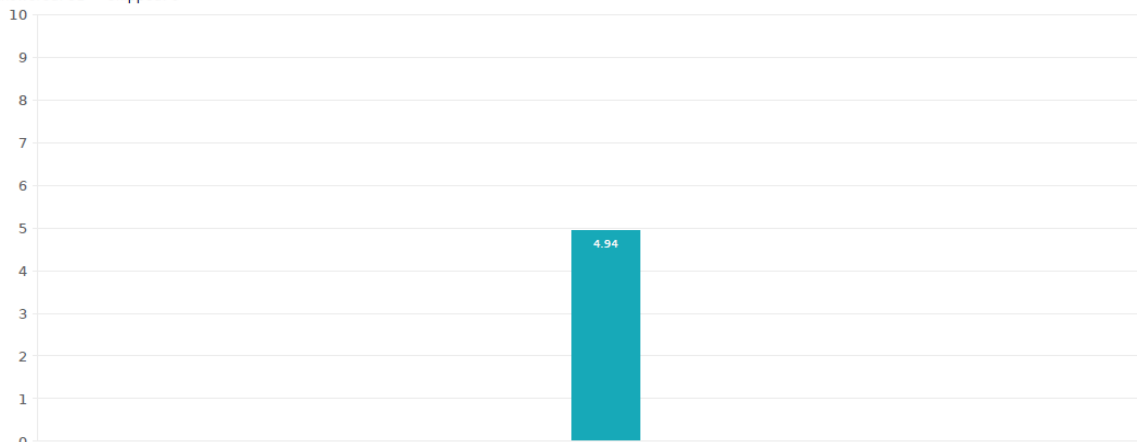
- Average survey rating: 5.29 /10
- 53 % satisfaction rating by respondents

RESPONDENTS: Strategic Progress Survey: Progress on legislative mandate: Promote function



How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to **promote** the establishment, development and functioning of Medical Aid Funds in Namibia?

Answered: 31 Skipped: 0



● Average Rating

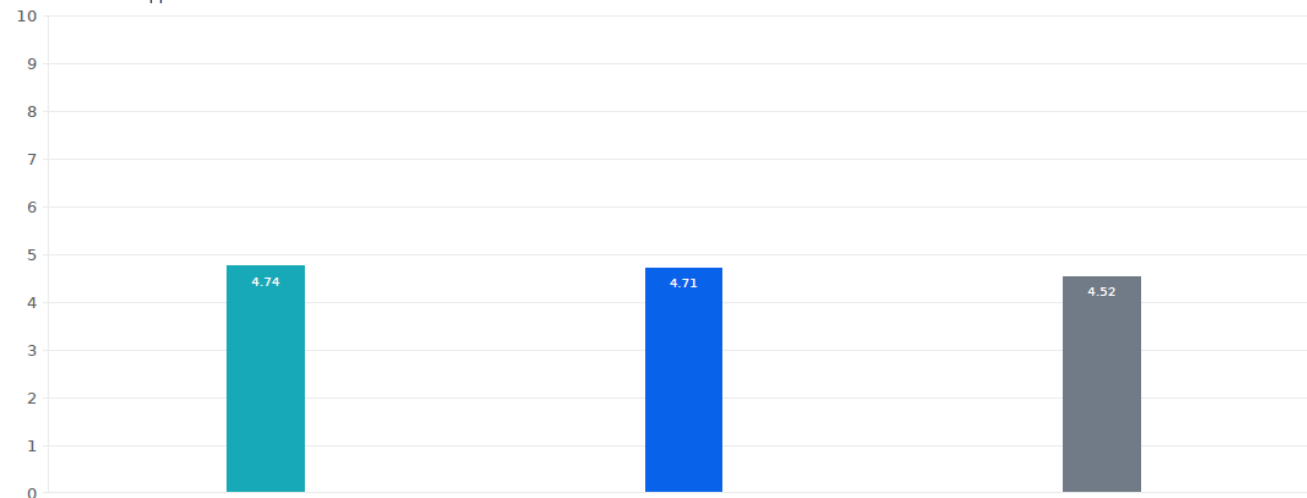
Conclusions:

- Overall promote function satisfaction at 49% - too low
- Satisfaction with education and training of stakeholders: 47%
- Satisfaction with the creation of engagement opportunities for stakeholders: 47%
- Satisfaction with communication channels to inform, educate, and engage stakeholders: 45%
- The **promotion** of Namaf services to inform, educate, and engage stakeholders in need of improvement.

How satisfied are you about the progress Namaf is making on executing and realising the following aspects related to the statutory mandate of Namaf to **promote** the establishment, development and functioning of Medical Aid Funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



● Support the supply of Education and Training of stakeholders

● Create various Engagement opportunities for stakeholders

● Use various Communication channels to inform, educate and engage stakeholders

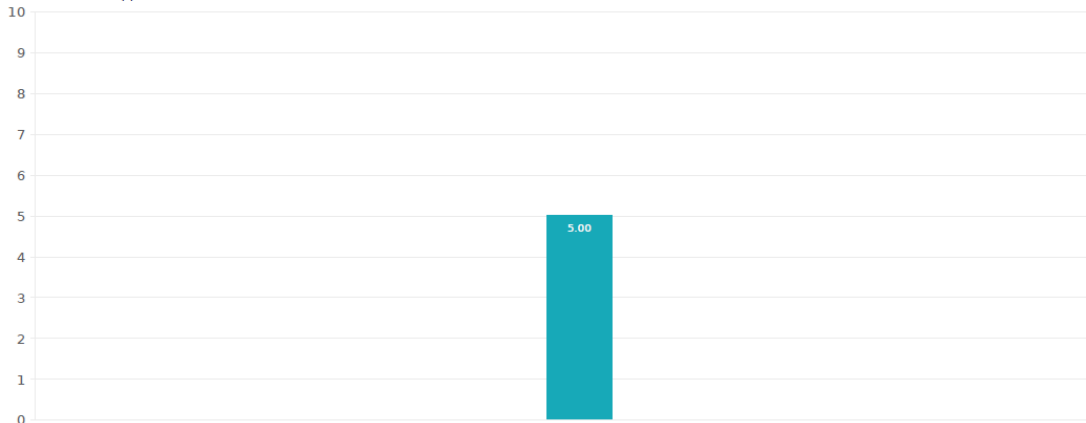
- Average survey rating: 4.66 /10
- 47 % satisfaction rating by respondents

RESPONDENTS: Strategic Progress Survey: Progress on legislative mandate: Encourage function



How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to **encourage** the establishment, development and functioning of Medical Aid Funds in Namibia?

Answered: 31 Skipped: 0



● Average Rating

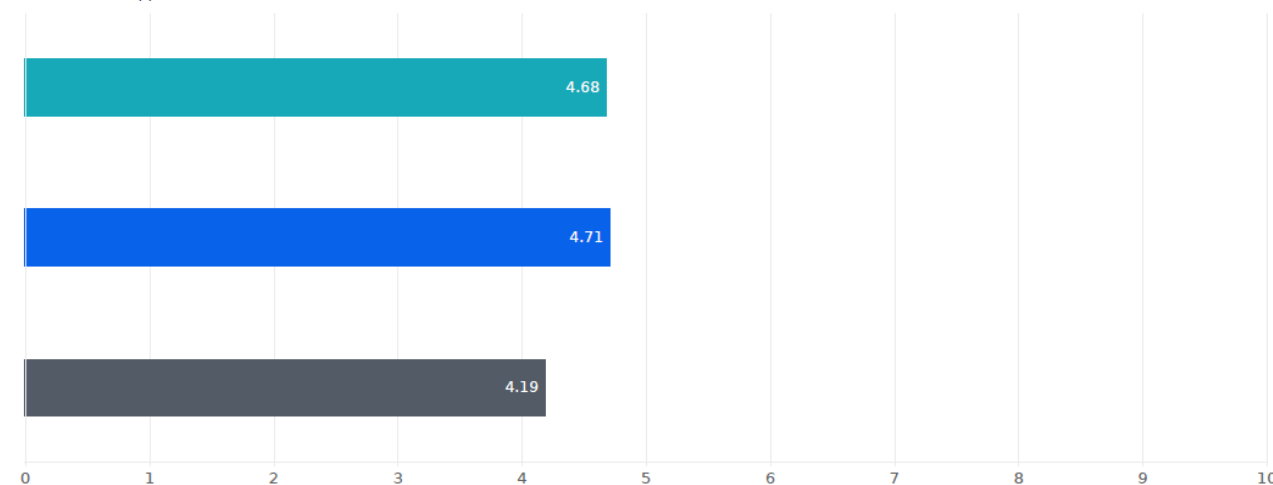
Conclusions:

- Overall encourage function satisfaction at 50% - too low
- Satisfaction with ensuring stability for the healthcare funding industry: 47%
- Satisfaction with fostering a common sense of direction: 47%
- Satisfaction with encouraging market growth: 42%
- The **encouragement** of the development and functioning of Medical Aids Funds in Namibia by Namaf needs improvement.

How satisfied are you about the progress Namaf is making on executing and realising the following aspects related to the statutory mandate of Namaf to **encourage** the establishment, development and functioning of Medical Aid Funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



● Ensure stability for the healthcare funding industry

● Fostering a common sense of direction

● Encourage Market growth

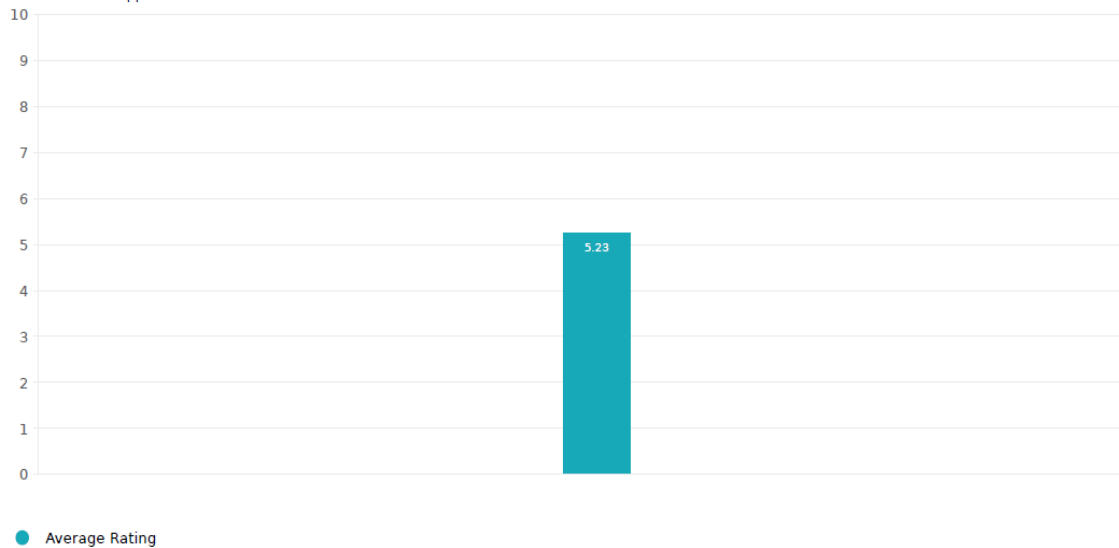
- Average survey rating: 4.53 /10
- 45 % satisfaction rating by respondents

RESPONDENTS: Strategic Progress Survey: Progress on legislative mandate: Coordination function



How satisfied are you about the progress Namaf is making in general terms, on executing and realising its statutory mandate to **coordinate** the establishment, development and functioning of Medical Aid Funds in Namibia?

Answered: 31 Skipped: 0



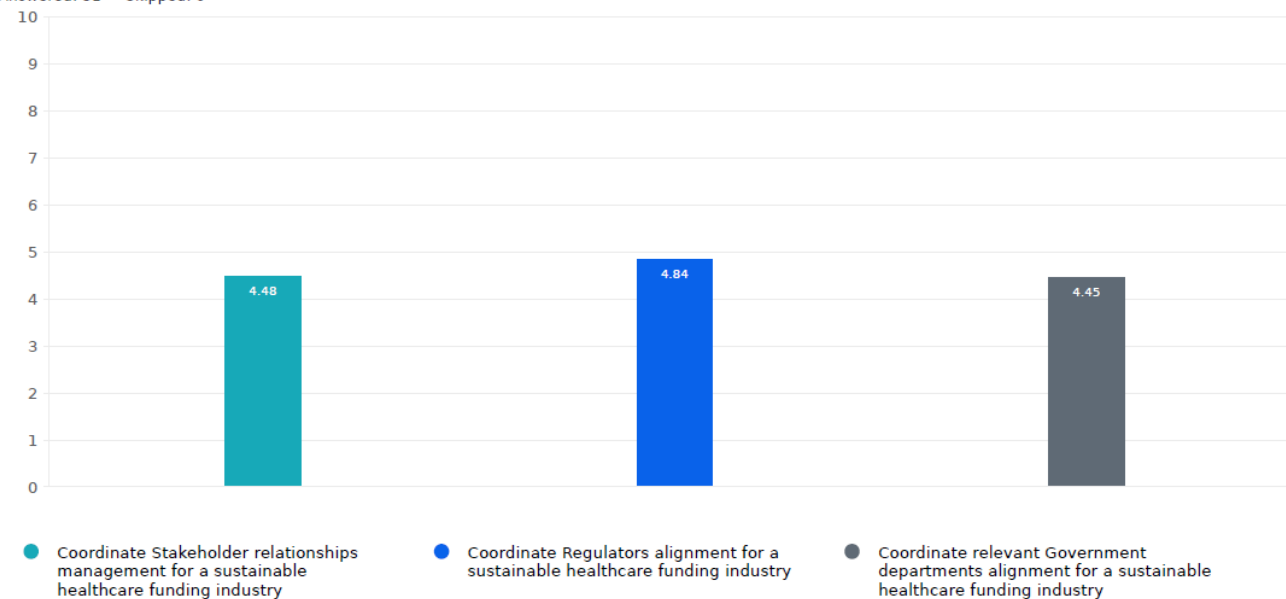
Conclusions:

- Overall coordination function satisfaction at 52% - too low
- Satisfaction with coordinating stakeholder relationships management for a sustainable healthcare funding industry: 45%
- Satisfaction with coordinating Regulators alignment for a sustainable healthcare funding industry: 48%
- Satisfaction with coordinating relevant Government departments' alignment for a sustainable healthcare funding industry: 45%
- The **coordination** of the establishment, development, and functioning of Medical Aids Funds in Namibia by Namaf needs improvement.

How satisfied are you about the progress Namaf is making on executing and realising the following aspects related to the statutory mandate of Namaf to **coordinate** the establishment, development and functioning of Medical aid funds in Namibia, regarding the following specific deliverables identified for the 2020 - 2023 strategic period?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



- Average survey rating: 4.59 /10
- 46 % satisfaction rating by respondents

Strategy execution on mandate Survey:

Main insights

- General improvement required on **Control** functions:
 - Clinical coding and billing guidelines
 - Setting of standards for pricing/benchmark tariffs
 - Publishing and enforcing regulations
- The **promotion** of Namaf services to inform, educate, and engage stakeholders need improvement
- The **encouragement** of the development and functioning of Medical Aids Funds in Namibia by Namaf needs improvement by focusing on ensuring stability, fostering a sense of direction and promoting market growth
- The **coordination** of the establishment, development, and functioning of Medical Aids Funds in Namibia by Namaf needs improvement through stakeholder relationship building, coordinating with regulators, and coordinating with relevant government departments.

Control

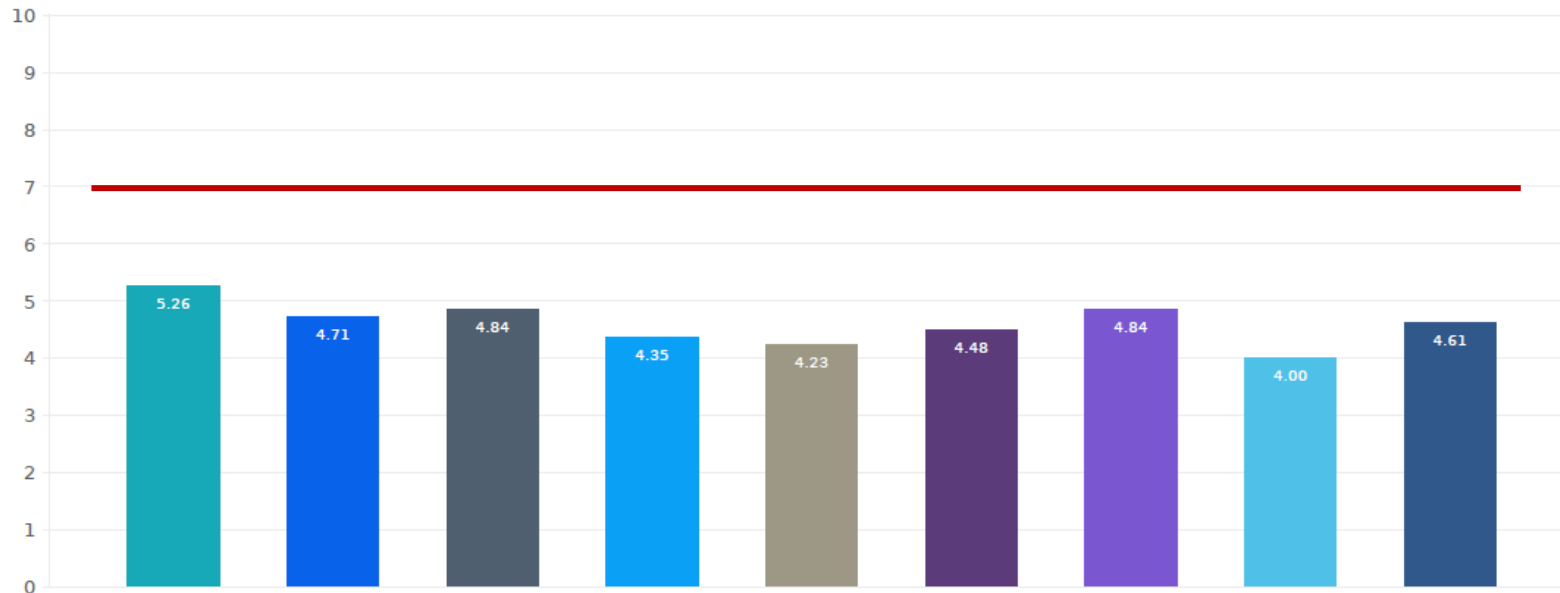
RESPONDENTS: Strategic Progress Survey: Progress on realising current strategy (1)



How satisfied are you about the progress Namaf is making on realising the current strategic dimensions identified for the 2020 - 2023 strategic period?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



- Vision: To be a recognised leader in the provision of a conducive environment for a sustainable healthcare funding industry
- NAMAF drives initiatives that promote the expansion of the industry
- NAMAF control clinical aspects of the industry
- Mission: To enable the optimum functionality of the Namibian private healthcare industry to maximise value for beneficiaries of medical aid funds
- NAMAF drives initiatives that control service providers in a way that reduces fraud, waste and abuse in the industry
- NAMAF promote the general public's understanding of the funding industry
- NAMAF drives initiatives that promote collaboration in the industry
- NAMAF achieved success when medical aid funds are held accountable for their actions and they adhere to statutory laws and industry regulations
- NAMAF is successful when there is reduced inflation on healthcare costs

Conclusions:

- Overall satisfaction with progress on realising the current strategy is: 46%
- Worst performing areas:
 - Namaf drives initiatives that promote the expansion of the industry: Satisfaction level: 43%
 - Namaf drives initiatives that control service providers in a way that reduces fraud, waste, and abuse in the industry: Satisfaction level: 42%
 - Namaf promotes the general public's understanding of the funding industry: Satisfaction level: 40%
- A clear focus on Strategy Execution focus-areas for 2024 – 2026 is critical for the future success of Namaf

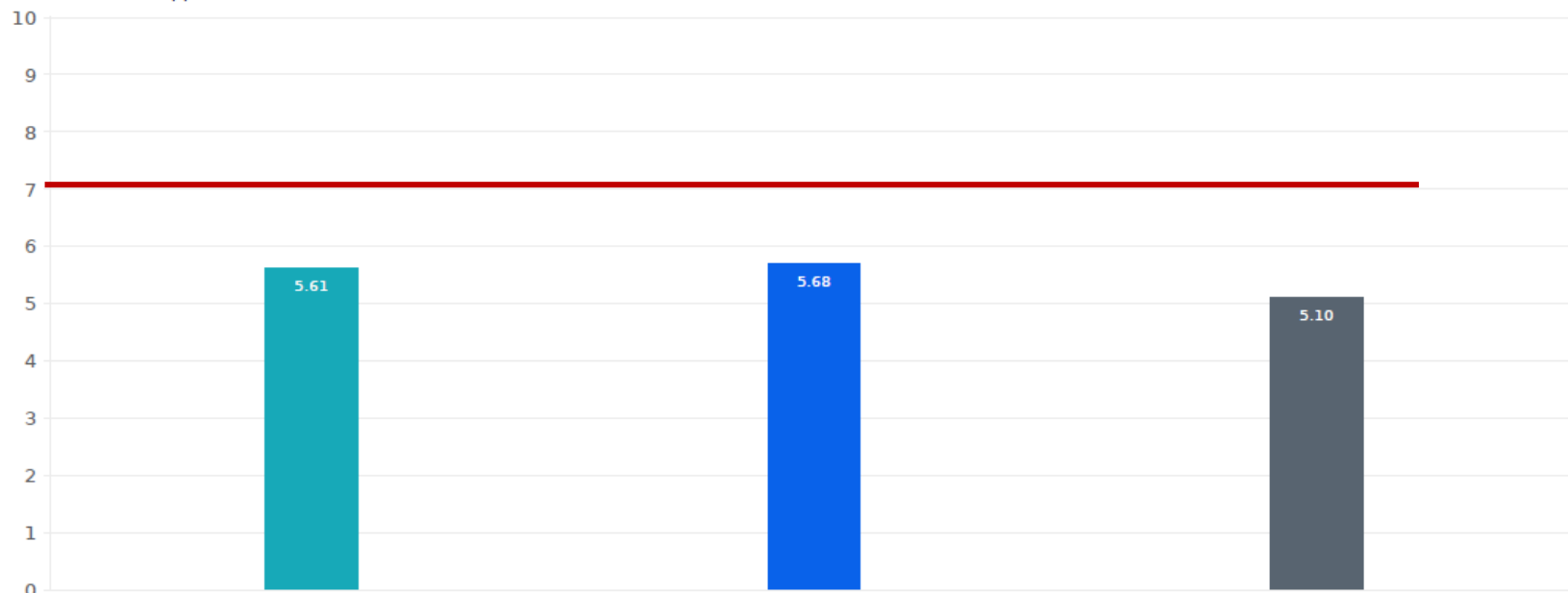
RESPONDENTS: Strategic Progress Survey: Progress on realising current strategy (2): Governance



How satisfied are you about the progress Namaf is making on achieving the strategic goals for the 2020 - 2023 strategic period, to firm up Namaf as the regulator that provides clear direction in the governance of the healthcare funding industry?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



● Rendering the Namaf Coding structures (ICD, Procedure and NAPPI) as a requirement for a valid account or statement

● Rendering the Namaf coding structures a requirement in the standards for publication by NAMFISA, for a valid account or statement

● Legitimize coding structures (ICD-10, Procedure Coding Structure & NAPPI) as a requirement for valid claim or statement of account

Conclusion:

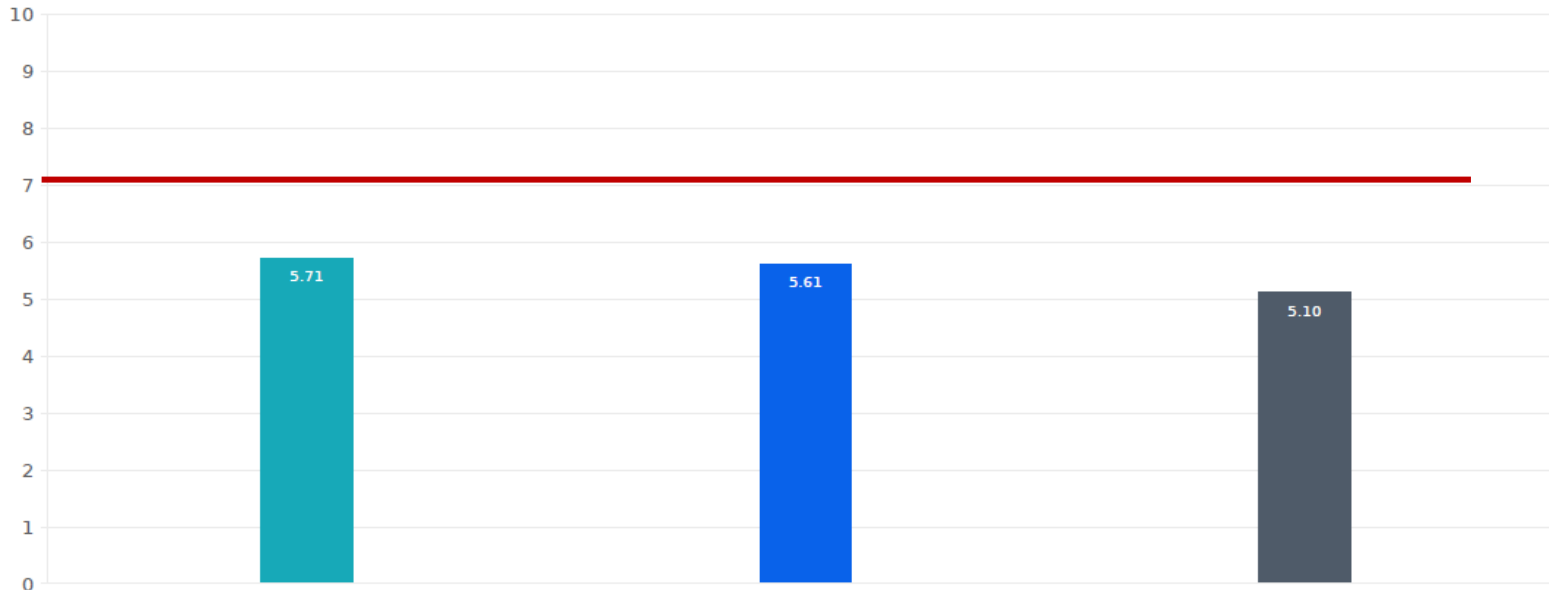
- Overall satisfaction with progress on providing a clear direction in the **governance** of the healthcare funding industry: 55%
- Satisfaction with Namaf coding structures (ICD, Procedure, and NAPPI) applications/usage can still be improved

RESPONDENTS: Strategic Progress Survey: Progress on realising current strategy (3): Blueprint for a sustainable future

How satisfied are you about the progress Namaf is making on achieving the strategic goals for 2020 - 2023 strategic period to lead the healthcare industry in Namibia in the creation of a blueprint for a sustainable future?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



● Review requirements for PCNS as determined by MC in terms of Regulations 5

● Ensure availability of comprehensive coding structure (Procedural and NAPPis)

● To continuously identify and monitor drivers of healthcare inflation, in so far it relates to behaviour, educate stakeholders, and catalyze the development of appropriate interventions

Conclusion:

- Overall satisfaction with progress on providing a **blueprint for a sustainable future** for the healthcare industry in Namibia: 55%

Improvement area:

- Identify and monitor drivers of healthcare inflation, in so far it relates to behaviour, educate stakeholders, and generate the development of appropriate interventions
- Ensure availability of comprehensive coding structure (Procedural and NAPPis)
- Review requirements for PCNS (Practice Code Numbering System) as determined by MC in terms of Regulations 5

RESPONDENTS: Strategic Progress Survey: Progress on realising current strategy (4):



Customer satisfaction and stakeholder engagement

How satisfied are you about the progress Namaf is making on achieving the strategic goals for 2020 - 2023 strategic period to be at the forefront of a collaborative healthcare system, sharing knowledge and taking action to achieve real benefits with and for stakeholders?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



● Progress on improving customer satisfaction

● Progress on engaging with stakeholders

Average rating: 4.53 = 45% satisfaction level

Also see previous Customer Survey: Overall satisfaction trend
Service levels of Namaf need to improve wrt:

- To assist customers in accomplishing what they want to do
- Ease of interaction
- Positivity of experience
- Satisfaction with Namaf products and services

Conclusion:

- Initiate the creation and execution of a customer satisfaction improvement plan
- Develop a continuous overtime engagement plan with stakeholders to improve communication, trust and impact

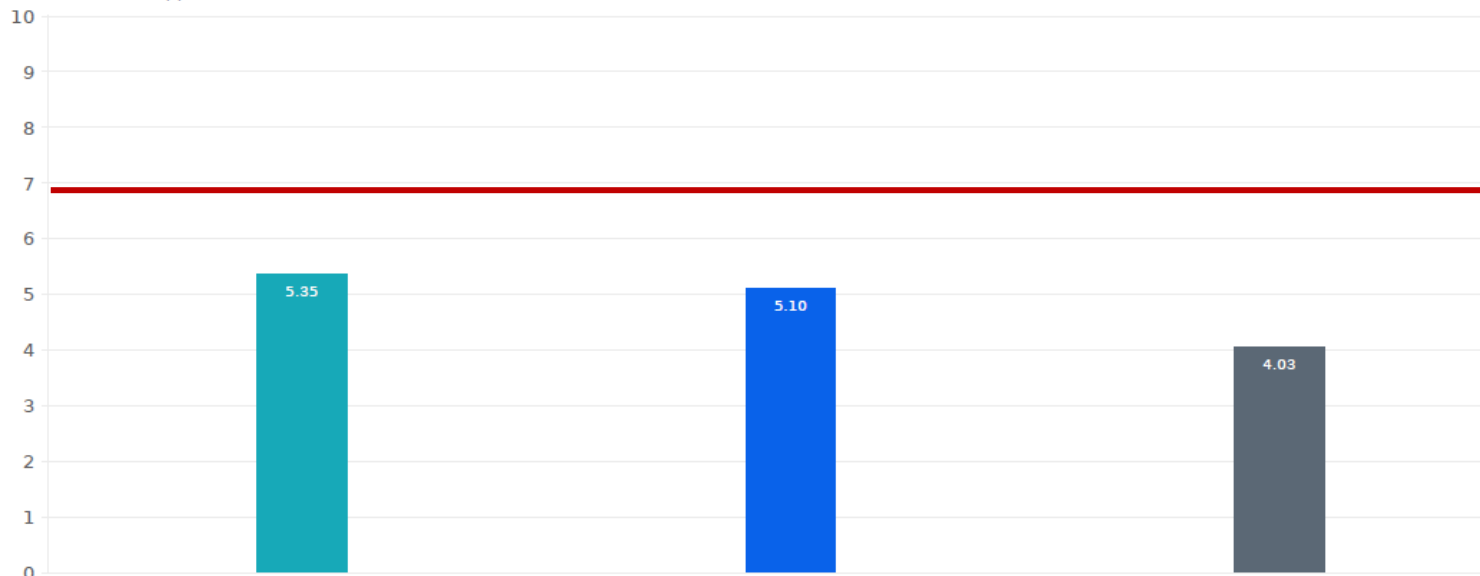
RESPONDENTS: Strategic Progress Survey: Progress on realising current strategy (5): Resource & Support to execute strategies



How satisfied are you about the progress Namaf is making on achieving the strategic goals for 2020 - 2023 strategic period to secure adequate resources and support for effective strategy execution?

(One star means not satisfied at all, and 10 stars mean very satisfied)

Answered: 31 Skipped: 0



● Ensure excellent corporate governance and management through accountability reports to stakeholder representatives, sound financial management and risk management

● Recruit, attract and retain talent and a high-performance team through strategic performance management, enhancing staff performance culture, recruitment and organisational structure review

● Development of Namaf bespoke system through the implementation of ICT Tactical Plan for bespoke system for targeted architecture hosting and control IT assets

Average rating: 4.83 = 48% satisfaction level

Findings:

- Improve corporate governance and management through accountability reports to stakeholder representatives, sound financial management and risk management: 54% Satisfaction
- Recruit, attract and retain talent and a high-performance team through strategic performance management, enhancing staff performance culture, recruitment and organisational structure review: 51% Satisfaction level (but, see positive employee engagement results)
- Development of Namaf bespoke system through the implementation of ICT Tactical Plan for bespoke system for targeted architecture hosting and control IT assets: 40% satisfaction level

Conclusion:

- Utilise positive employee engagement levels to mobilise an energetic strategy execution response to 2024 – 2026 strategy focus areas.
- Future resourcing strategy should focus on contracting specialist capabilities to complement the core team of Namaf to achieve new strategic focus areas.

Strategic progress Survey: Main insights

- A clear focus on Strategy Execution focus areas for 2024 – 2026 is critical for the future success of Namaf
 - Utilise positive employee engagement levels to mobilise an energetic strategy execution response to 2023 – 2026 strategy focus areas.
 - Future resourcing strategy should focus on contracting specialist capabilities to complement the core team of Namaf to achieve new strategic focus areas.
- The representation of Fund Administrators in key industry representative forums need attention to ensure wider future alignment on key strategic initiatives in the Medical Aid Funding Industry. Fund Administrators bring valuable knowledge/expertise to inform industry forum discussions and decisions.
- Improve **governance** functions by increasing satisfaction with Namaf coding structures (ICD, Procedure, and NAPPI) applications/usage .
- Improve a **blueprint for a sustainable future** for the healthcare industry in Namibia:
 - Identify and monitor drivers of healthcare inflation, in so far it relates to behaviour, educate stakeholders, and catalyse the development of appropriate interventions.
 - Ensure availability of comprehensive coding structure (Procedural and NAPPIs).
 - Review requirements for PCNS as determined by MC in terms of Regulations 5.
- Initiate the creation and execution of a **customer satisfaction** improvement plan.
- Refine and upgrade a continuous overtime **engagement plan with stakeholders** to improve communication, trust and impact .

Strategic Progress SURVEY RESULTS



The role and responsibilities of Namaf in the Industry



September 2023

RESPONDENTS: Survey: Roles and responsibilities

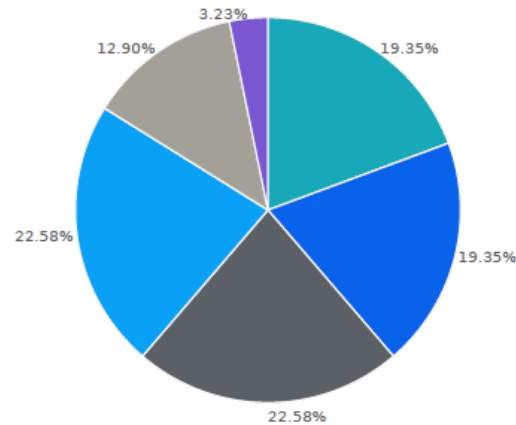


31 Completed Responses
0 Partial Responses



Which stakeholder category do you belong to?

Answered: 31 Skipped: 0



- Principal Officer
- Medical Aid Fund Trustee (Non-Management Committee)
- Medical Aid Fund Trustee (Management Committee)
- Medical Aid Fund Administrator
- Namaf Employee
- Other (Please specify)

RESPONDENTS: Survey: Roles and responsibilities



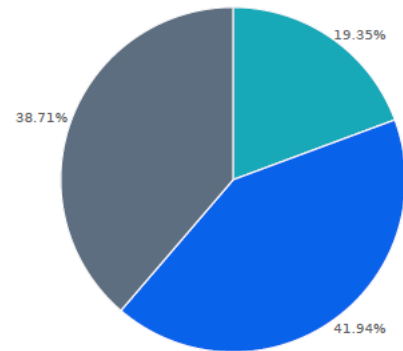
Roles and Responsibilities

The purpose of the following questions is to obtain your views on the respective roles and responsibilities in the medical aid funding industry.

Q16

With reference to the identity and role of Namaf, is it
(Please choose one answer)

Answered: 31 Skipped: 0



● A member-based organisation representing the "voice" and interest of its stakeholders to ensure a sustainable healthcare funding industry?

● Primarily a Medical Aid Funds conduct regulator that ensures a sustainable healthcare funding industry?

● A combination of the positioning as a member-based organisation AND a medical aid funds conduct regulator?

Findings:

- Respondents are split about the role of Namaf
- 42% see Namaf as a Medical Aid Funds conduct regulator
- 39% see Namaf as a combination of the positioning as a member-based organisation AND a medical aid funds conduct regulator
- 19% see Namaf as member-based organisation representing the "voice" and interest of its stakeholders to ensure a sustainable healthcare funding industry

Conclusion:

- Pursue a combination role of both regulator and member-based organisation at the same time

Conclusion for Customer Survey (already covered):

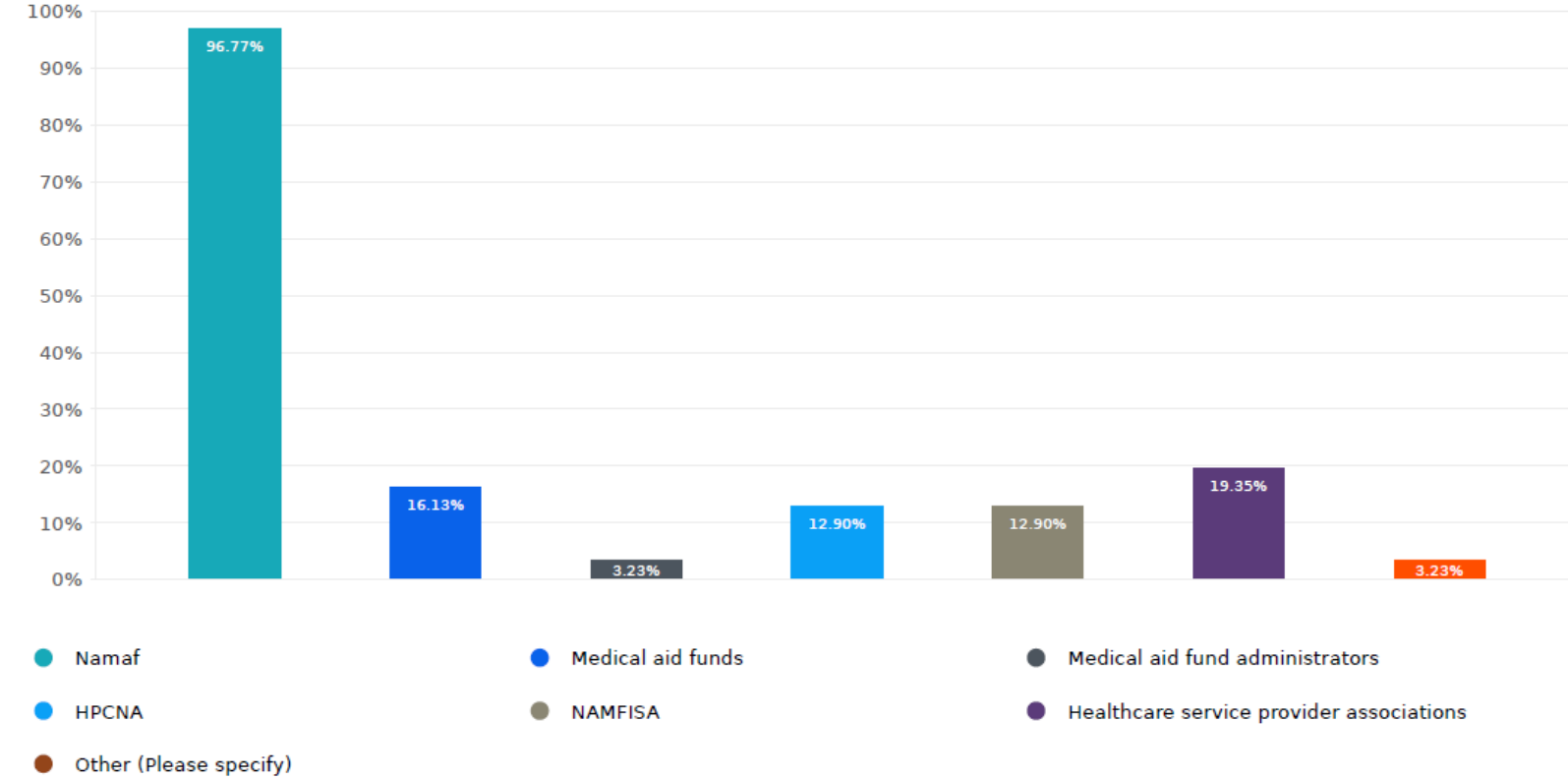
- For Namaf to increase customer satisfaction and loyalty in the future, the institution need to excel at both functions of being a member-based organisation AND a medical funds regulator. Preferring one above the other is sub-optimal

RESPONDENTS: Survey: Roles and responsibilities: Tariff codes, benchmark tariffs, and billing rules and guidelines



Who must carry the primary responsibility for the **development and maintenance** of tariff codes, benchmark tariffs and billing rules and guidelines?

Answered: 31 Skipped: 0



Findings:

- Namaf is primarily responsible for the development and maintenance of tariff codes, benchmark tariffs, and billing rules and guidelines

Conclusion:

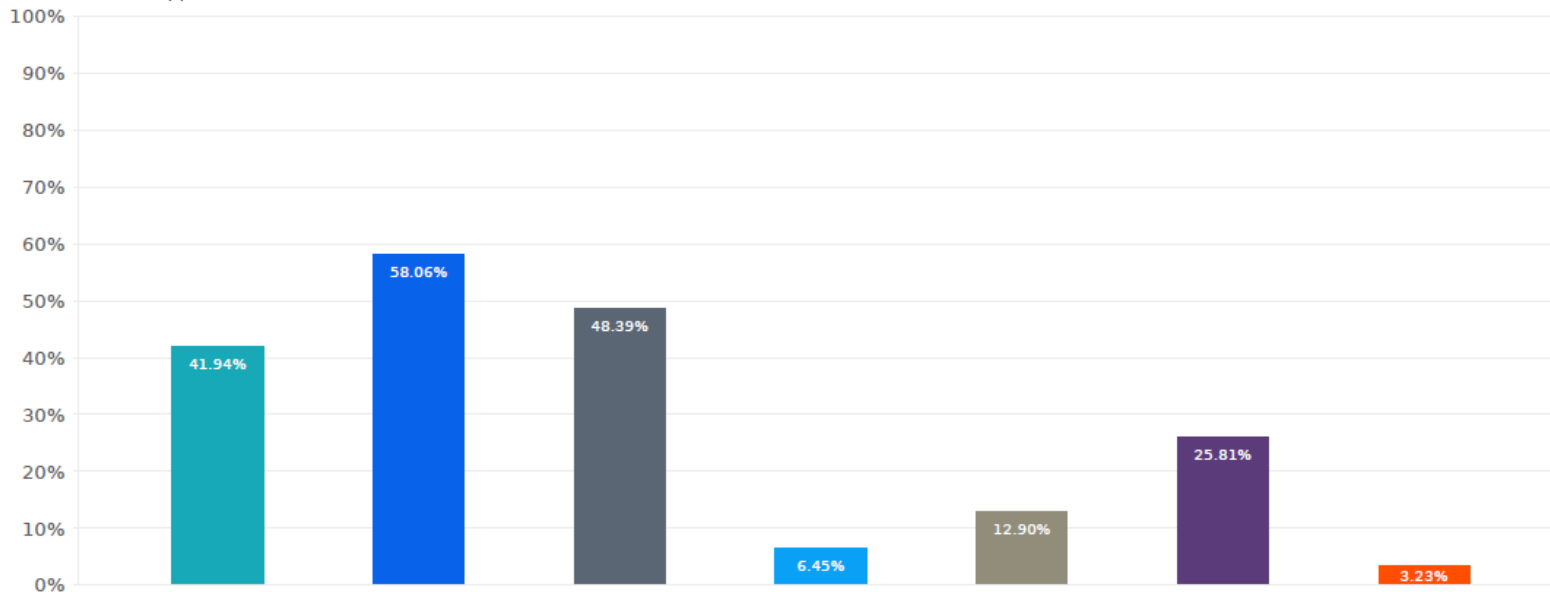
- A strategic priority of Namaf is the **development and maintenance of tariff codes, benchmark tariffs, and billing rules and guidelines**

RESPONDENTS: Survey: Roles and responsibilities: Tariff codes, benchmark tariffs, and billing rules and guidelines



Who must carry the primary responsibility for the **application and implementation** of tariff codes, benchmark tariffs and billing rules and guidelines?

Answered: 31 Skipped: 0



- Namaf
- Medical aid funds
- Medical aid fund administrators
- HPCNA
- NAMFISA
- Healthcare service provider associations
- Other (Please specify)

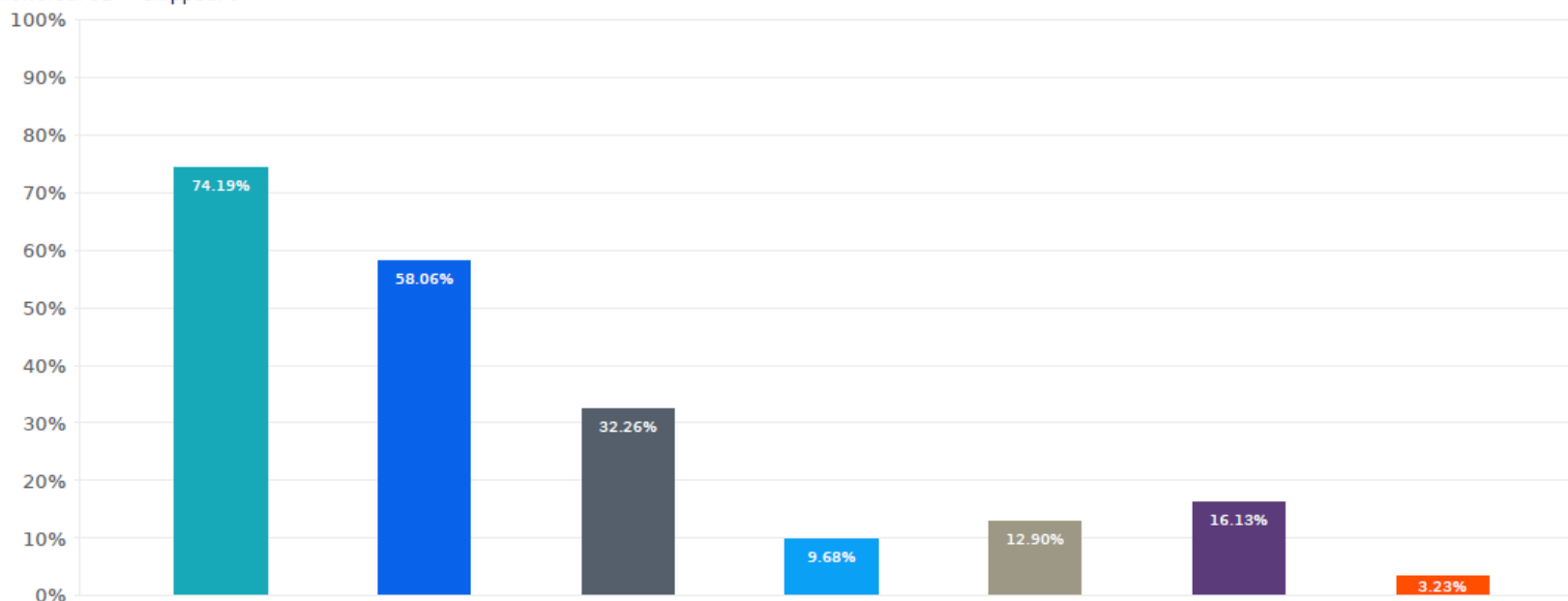
Findings and Conclusion:

- Medical Aid Funds and Medical Aid Fund Administrators are primarily responsible for the **application and implementation** of tariff codes, benchmark tariffs and billing rules and guidelines.

RESPONDENTS: Survey: Roles and responsibilities: Tariff codes, benchmark tariffs, and billing rules and guidelines

Who must carry the primary responsibility for the **monitoring of compliance** to tariff codes, benchmark tariffs and billing rules and guidelines?

Answered: 31 Skipped: 0



- Namaf
- Medical aid funds
- Medical aid fund administrators
- HPCNA
- NAMFISA
- Healthcare service provider associations
- Other (Please specify)

Findings:

- Namaf should take the lead to ensure the **monitoring of compliance to** tariff codes, benchmark tariffs and billing rules and guidelines in cooperation with stakeholders

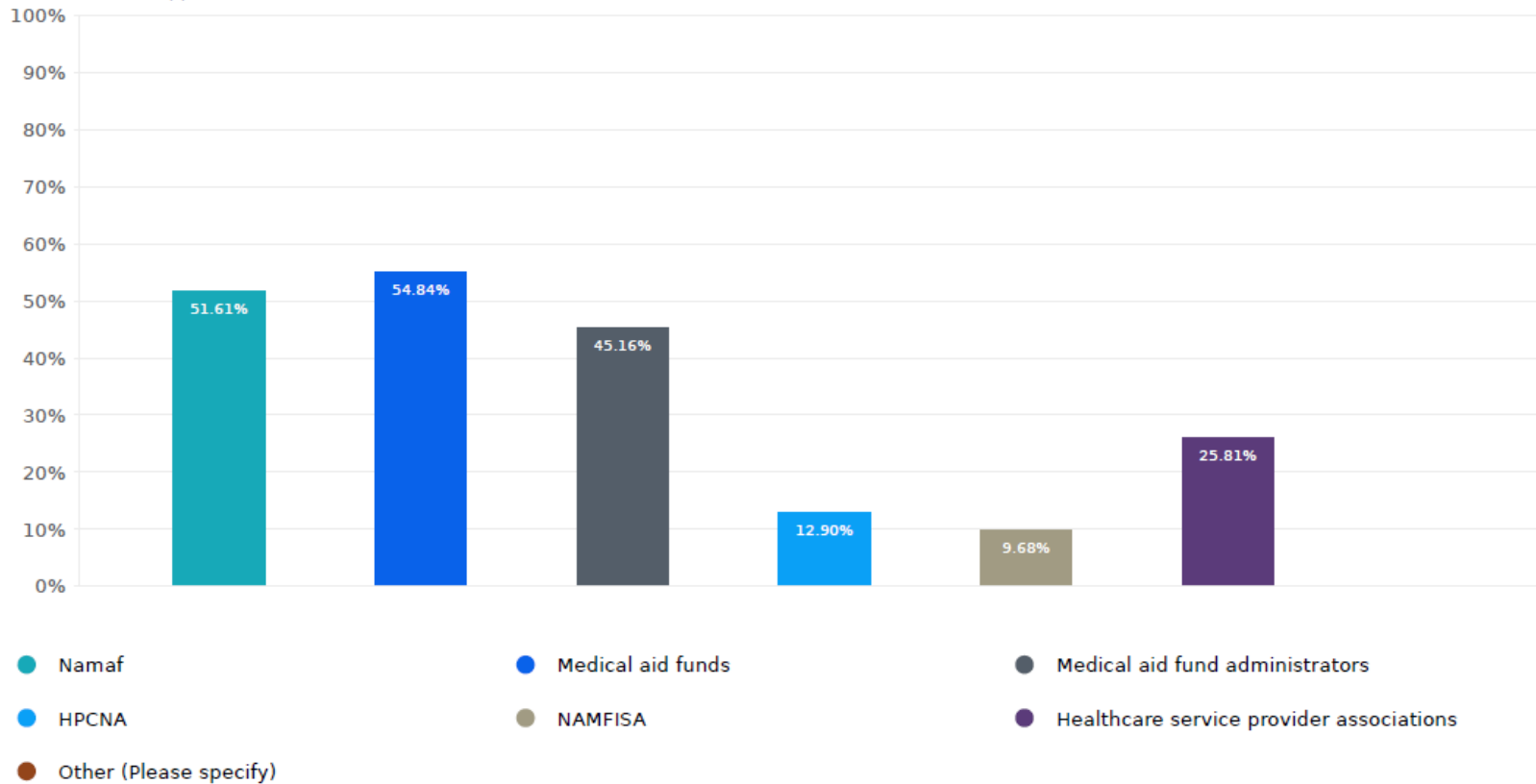
Conclusion:

- A strategic priority of Namaf is to take the lead to ensure **the monitoring of compliance to tariff codes, benchmark tariffs and billing rules and guidelines** in cooperation with stakeholders

RESPONDENTS: Survey: Roles and responsibilities: Clinical Risk Management

Who must carry the primary responsibility for the **development and maintenance** of clinical risk management (managed healthcare) and utilisation management interventions?

Answered: 31 Skipped: 0



Findings:

- Medical Aid Funds and Medical Aid Fund Administrators should lead the **development and maintenance of clinical risk management (managed healthcare)** and utilisation management interventions, coordinated by Namaf.

Conclusion:

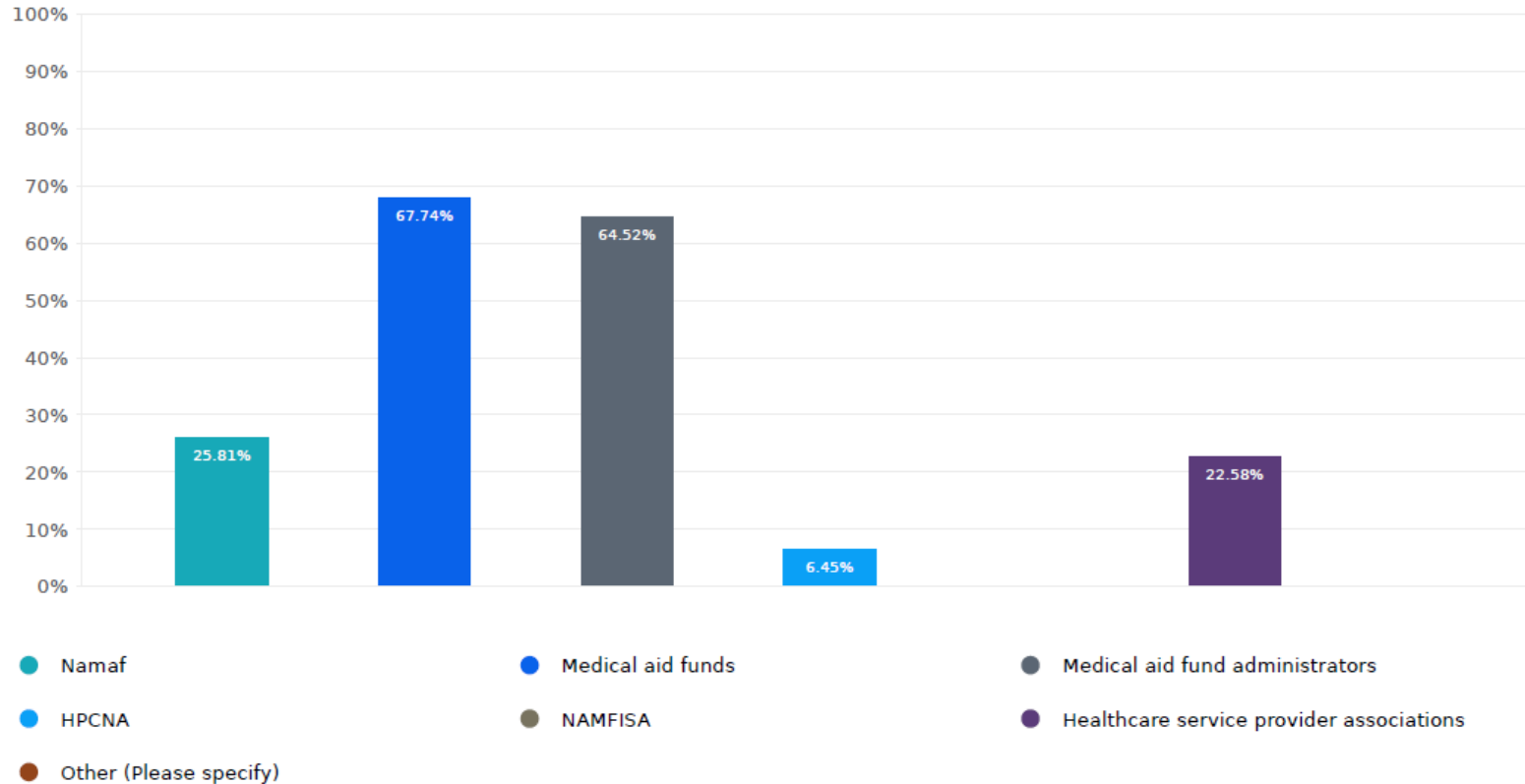
- A strategic priority of Medical Aid Funds and Medical Aid Fund Administrators should be to lead the **development and maintenance of clinical risk management (managed healthcare)** and utilisation management interventions, coordinated by Namaf.

RESPONDENTS: Survey: Roles and responsibilities: Clinical Risk Management



Who must carry the primary responsibility for the **application and implementation** of clinical risk management (managed healthcare) and utilisation management interventions?

Answered: 31 Skipped: 0



Findings:

- Medical Aid Funds and Medical Aid Fund Administrators are primarily responsible for the **application and implementation of clinical risk management** (managed healthcare) and utilisation management interventions.

Conclusion:

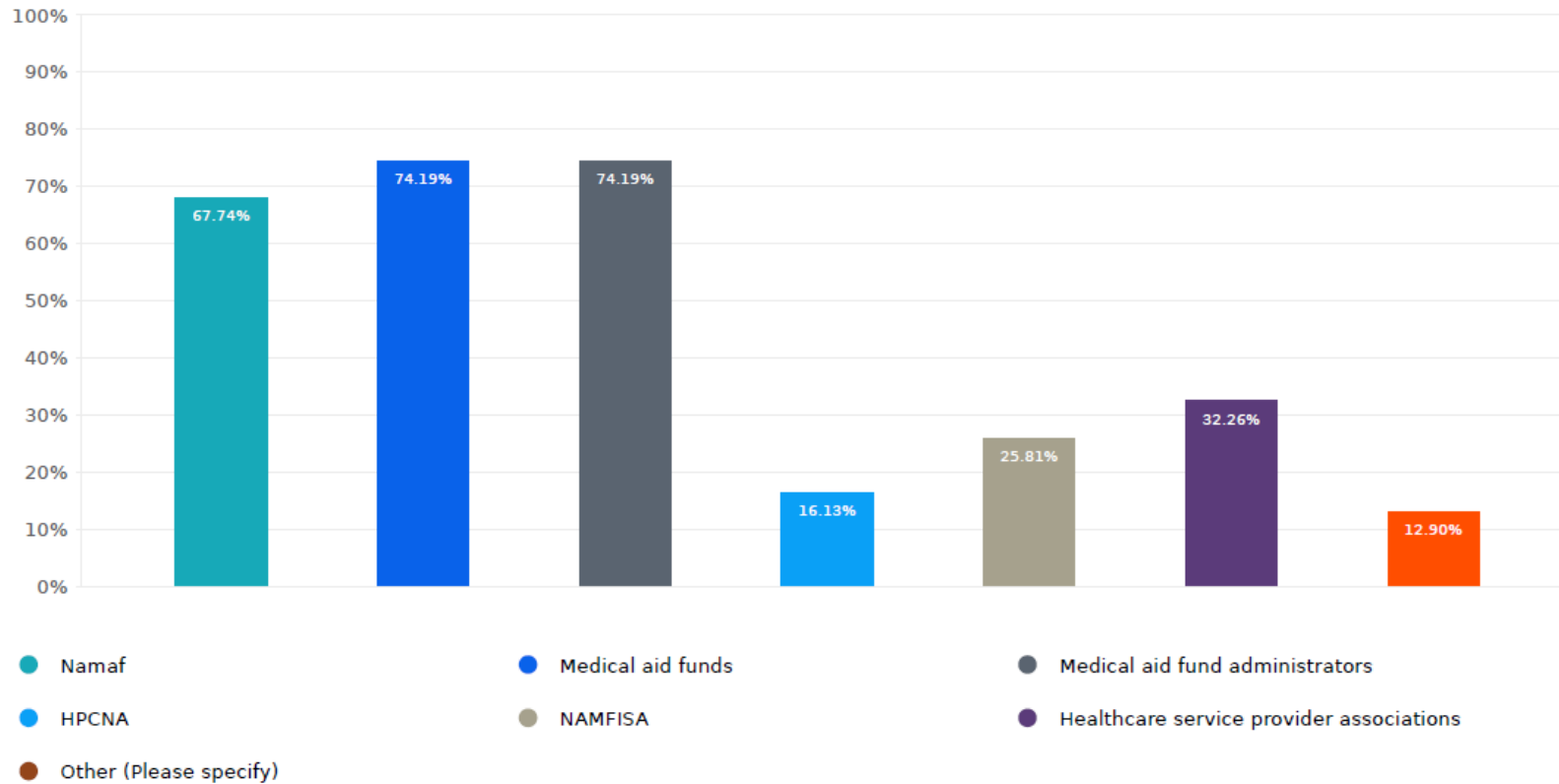
- A strategic priority of Medical Aid Funds and Medical Aid Fund Administrators is the **application and implementation of clinical risk management** (managed healthcare) and utilisation management interventions.
- As part of the control function of Namaf, it must **monitor** the application and implementation of clinical risk management to inform the industry on progress and outcomes.

RESPONDENTS: Survey: Roles and responsibilities: Fraud, Waste and Abuse



Who must carry the primary responsibility for the **identification** of Fraud, Waste and Abuse in the medical aid funding industry?

Answered: 31 Skipped: 0



Results from satisfaction with progress on current strategy:

- Namaf drives initiatives that control service providers in a way that reduces fraud, waste, and abuse in the industry: Satisfaction level: 42%

Findings:

- Medical Aid Funds and Medical Aid Fund Administrators should **lead the identification of Fraud, Waste and Abuse** in the medical aid funding industry.

Conclusion:

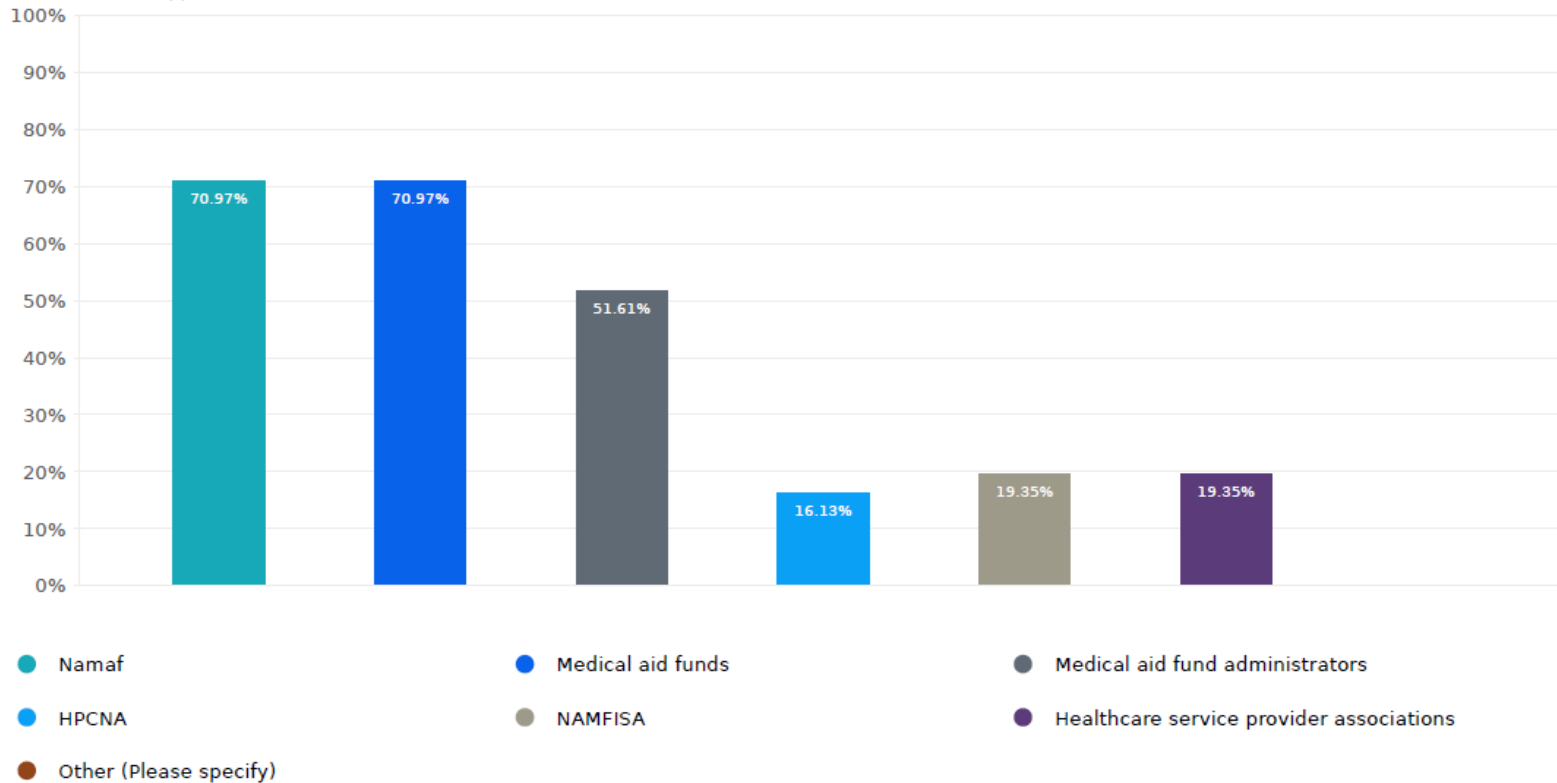
- A strategic priority of Medical Aid Funds and Medical Aid Fund Administrators is to **lead the identification of Fraud, Waste and Abuse** in the medical aid funding industry by:
 - Proactively identifying deviations from clinical best practices and Billing rules and guidelines.
 - Retrospectively identifying deviations from clinical best practices and Billing rules and guidelines.
 - Reporting to Namaf on fraud waste and abuse activities.

RESPONDENTS: Survey: Roles and responsibilities: Fraud, Waste and Abuse



Who must carry the primary responsibility for the **development of strategies to mitigate** against Fraud, Waste and Abuse in the medical aid funding industry?

Answered: 31 Skipped: 0



Results from satisfaction with progress on current strategy:

- Namaf drives initiatives that control service providers in a way that reduces fraud, waste, and abuse in the industry: Satisfaction level: 42%

Findings:

- Namaf, Medical Aid Funds and Medical Aid Fund Administrators should collaboratively **lead development of strategies to mitigate against Fraud, Waste and Abuse** in the medical aid funding industry

Conclusion:

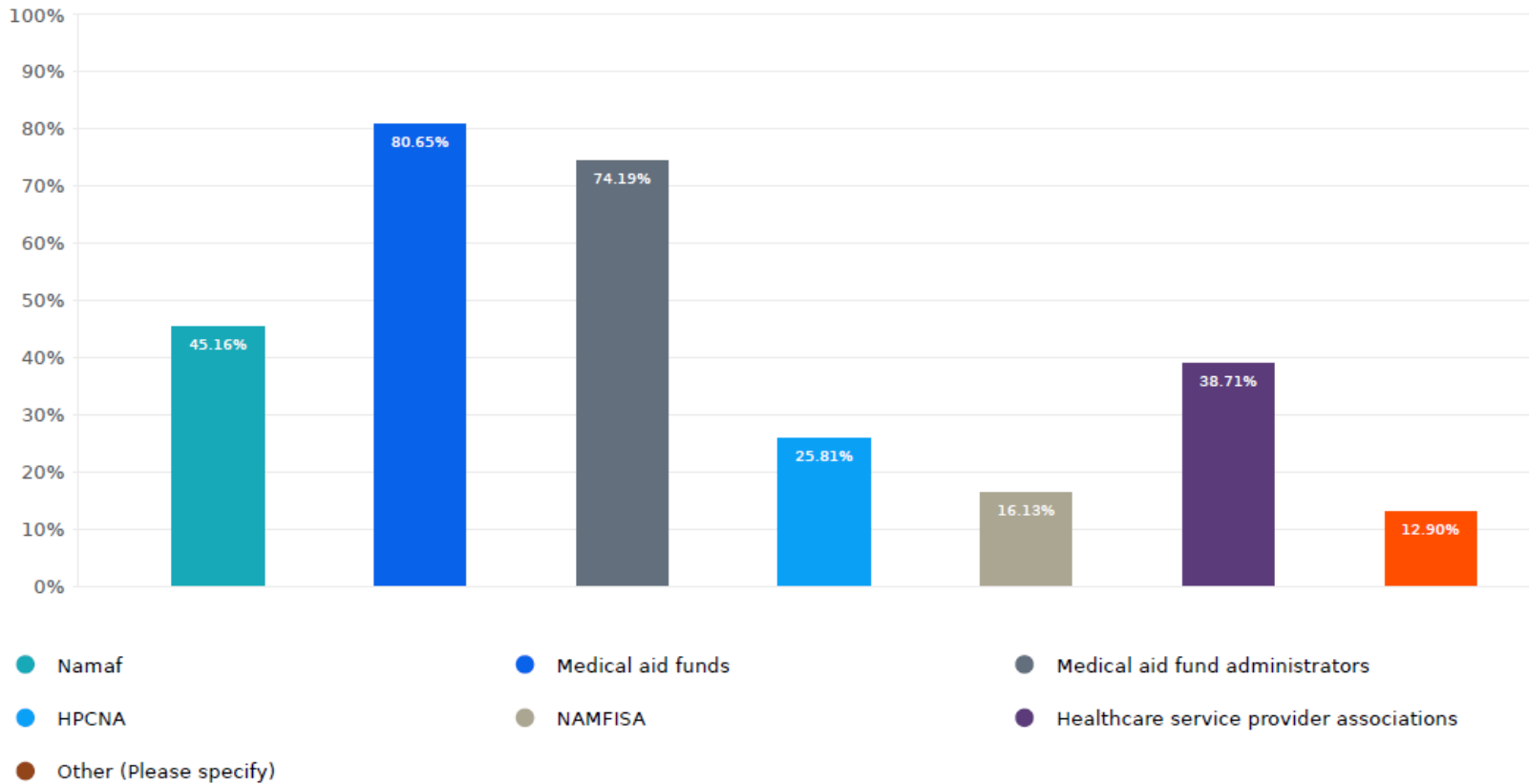
- A strategic priority for Namaf in cooperation with Medical Aid Funds and Medical Aid Fund Administrators is to **lead development of strategies to mitigate against Fraud, Waste and Abuse** in the medical aid funding industry, including:
 - Ongoing refinement of clinical best practices and billing rules and guidelines by Namaf to develop an environment that is less conducive to fraud waste and abuse.
 - Development of appropriate intervention policies and protocols to deal with transgressors to ensure equality and consistency.

RESPONDENTS: Survey: Roles and responsibilities: Fraud, Waste and Abuse



Who must carry the primary responsibility for the **prevention** of Fraud, Waste and Abuse in the medical aid funding industry?

Answered: 31 Skipped: 0



Results from satisfaction with progress on current strategy:

- Namaf drives initiatives that control service providers in a way that reduces fraud, waste, and abuse in the industry: Satisfaction level: 42%

Finding and Conclusion:

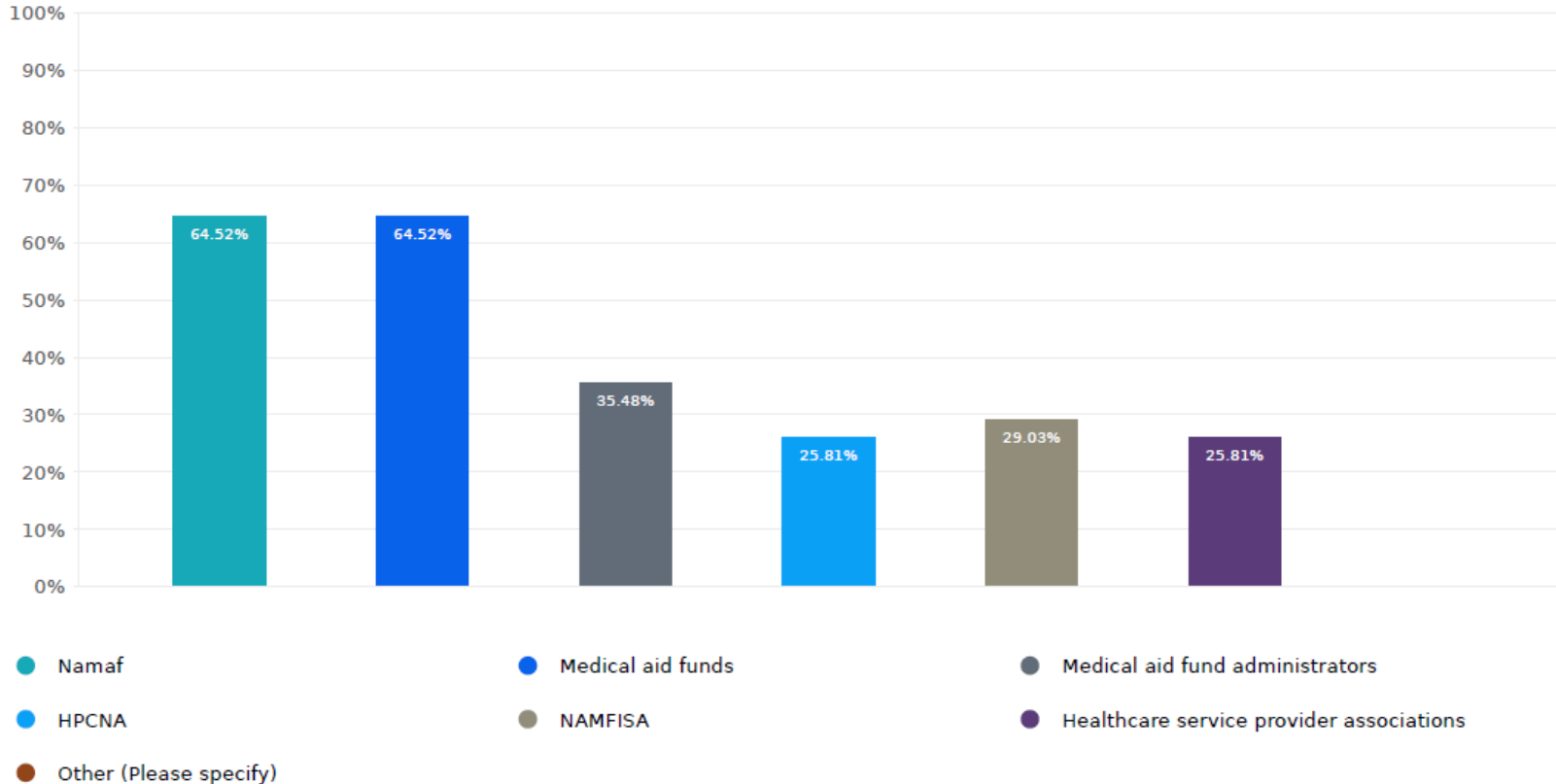
- Medical Aid Funds and Medical Aid Fund Administrators should **lead the prevention of Fraud, Waste and Abuse** in the medical aid funding industry in cooperation with Namaf.
- Medical Aid Funds and Medical Aid Fund Administrators must ensure accurate compliance to and application of Clinical best practices and Billing rules and guidelines.
- Namaf must monitor the accurate compliance to and application of Clinical best practices and Billing rules and guidelines.

RESPONDENTS: Survey: Roles and responsibilities: Fraud, Waste and Abuse



Who must carry the primary responsibility for the **intervention** against Fraud, Waste and Abuse in the medical aid funding industry?

Answered: 31 Skipped: 0



Results from satisfaction with progress on current strategy:

- Namaf drives initiatives that control service providers in a way that reduces fraud, waste, and abuse in the industry: Satisfaction level: 42%

Finding and Conclusion:

- Namaf and the Medical Aid Funds and Medical Aid Fund Administrators should **cooperatively lead the intervention against Fraud, Waste and Abuse** in the medical aid funding industry.
- Namaf and the Medical Aid Funds and Medical Aid Fund Administrators must consistently apply appropriate intervention policies and protocols as developed.
- Namaf must monitor the consistent application of intervention policies and protocols developed.

Roles and Responsibilities Survey: Main insights



Tariff codes, benchmark tariffs, and billing rules and guidelines

- A strategic priority of Namaf is the development and maintenance of tariff codes, benchmark tariffs, and billing rules and guidelines
- Medical Aid Funds and Medical Aid Fund Administrators are primarily responsible for the **application** and **implementation** of tariff codes, benchmark tariffs and billing rules and guidelines.
- A strategic priority of Namaf is to take the lead to ensure the monitoring of compliance to tariff codes, benchmark tariffs and billing rules and guidelines in cooperation with stakeholders

Clinical Risk Management

- A strategic priority of Medical Aid Funds and Medical Aid Fund Administrators should lead the development and maintenance of clinical risk management (managed healthcare) and utilisation management interventions, in cooperation with Namaf
- A strategic priority of Medical Aid Funds and Medical Aid Fund Administrators is the **application and implementation of clinical risk management** (managed healthcare) and utilisation management interventions.
- As part of the control function of Namaf, it must **monitor** the application and implementation of clinical risk management to inform the industry on progress and outcomes.

Roles and Responsibilities Survey: Main insights



Fraud, Waste and Abuse

- A strategic priority of Medical Aid Funds and Medical Aid Fund Administrators is to ***lead the identification of Fraud, Waste and Abuse*** in the medical aid funding industry by:
 - Proactively identifying deviations from clinical best practices and Billing rules and guidelines.
 - Retrospectively identifying deviations from clinical best practices and Billing rules and guidelines.
 - Reporting to Namaf on fraud waste and abuse activities.
- A strategic priority for Namaf in cooperation with Medical Aid Funds and Medical Aid Fund Administrators is to ***lead development of strategies to mitigate against Fraud, Waste and Abuse*** in the medical aid funding industry, including:
 - Ongoing refinement of clinical best practices and billing rules and guidelines by Namaf to develop an environment that is less conducive to fraud waste and abuse.
 - Development of appropriate intervention policies and protocols to deal with transgressors to ensure equality and consistency.
- Medical Aid Funds and Medical Aid Fund Administrators should ***lead the prevention of Fraud, Waste and Abuse*** in the medical aid funding industry in cooperation with Namaf.
 - Medical Aid Funds and Medical Aid Fund Administrators must ensure accurate compliance to and application of Clinical best practices and Billing rules and guidelines.
 - Namaf must monitor the accurate compliance to and application of Clinical best practices and Billing rules and guidelines.
- Namaf and the Medical Aid Funds and Medical Aid Fund Administrators should ***cooperatively lead the intervention against Fraud, Waste and Abuse*** in the medical aid funding industry.
 - Namaf and the Medical Aid Funds and Medical Aid Fund Administrators must consistently apply appropriate intervention policies and protocols as developed.
 - Namaf must monitor the consistent application of intervention policies and protocols developed.

Roles and responsibility conclusion

- For future strategic success it is important that the roles and responsibilities as highlighted in this survey be the baseline for allocating execution responsibilities and assuming ownership for results.

Strategic Progress SURVEY RESULTS



Future strategy priorities



September 2023

RESPONDENTS: Survey: Future strategy priorities

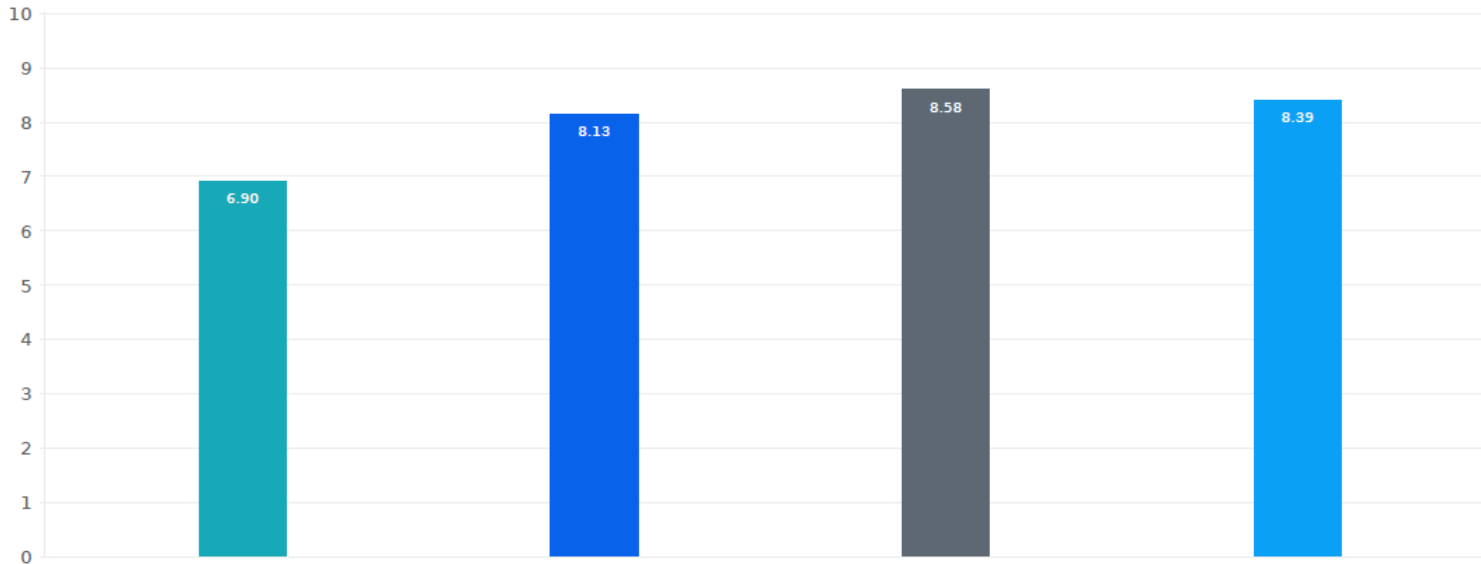


Future strategy

The following questions intend to gauge your views on what Namaf's future strategy must look like.

Q26
Please rate the relevance of the following strategic goals for the next planning period 2024 - 2026?

Answered: 31 Skipped: 0



- Firm up Namaf as the regulator that provides clear direction in the governance of healthcare industry.
- To secure adequate resources and support for effective strategy execution

- To lead the healthcare industry in Namibia in the creation of a blueprint for a sustainable future.

- To be at the forefront of a collaborative healthcare system, sharing knowledge and taking action to achieve real benefits with and for stakeholders.

Finding and Conclusion:

The following strategic focus areas are still relevant for Namaf in the next planning period:

- To be at the forefront of a collaborative healthcare system, sharing knowledge and taking action to achieve real benefits with and for stakeholders. (86% relevance)
- To secure adequate resources and support for effective strategy execution. (84 % relevance)
- To lead the healthcare industry in Namibia in the creation of a blueprint for a sustainable future. (81% relevance)
- Firm up Namaf as the regulator that provides clear direction in the governance of healthcare industry. (69%)

RESPONDENTS: Survey: Future strategy priorities



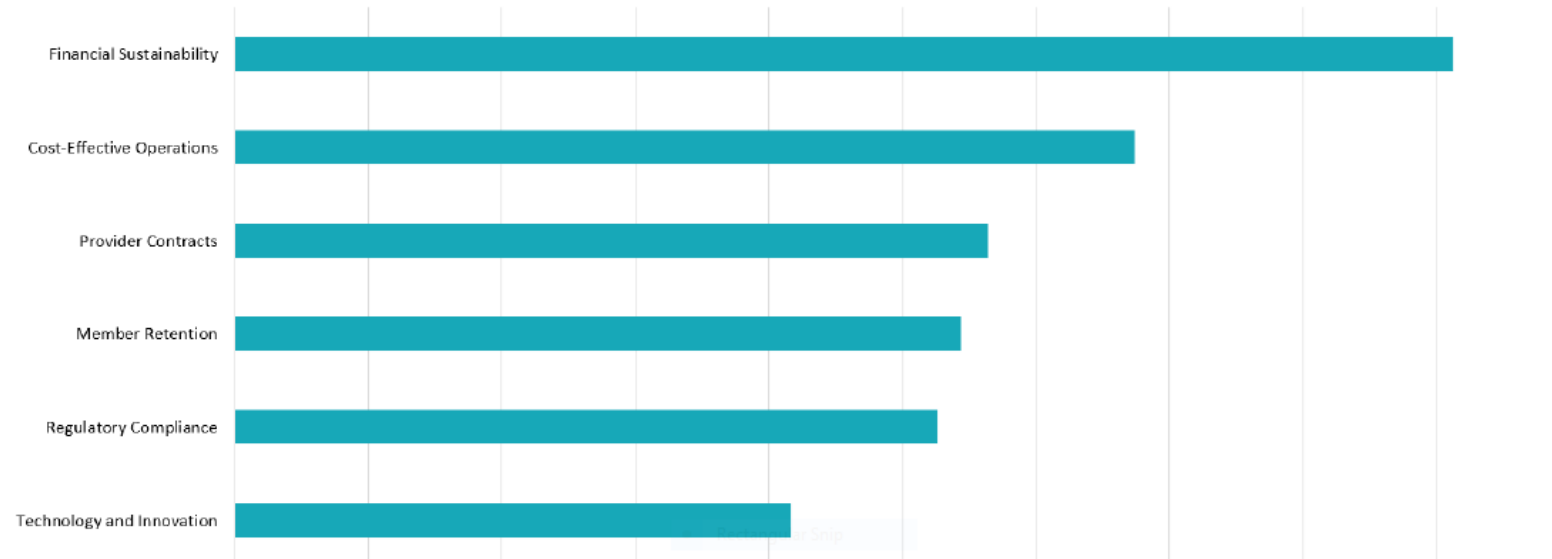
At a workshop held recently it was agreed that a positive performance by the industry and the medical aid funds is dependent on the following critical success factors:

- i. Cost-Effective Operations
- ii. Member Retention
- iii. Financial Sustainability
- iv. Provider Contracts
- v. Regulatory Compliance
- vi. Technology and Innovation

Please rank the above critical success factors in order of importance using the list below, where a rank of 1 is the most important and 6 the least important. Note that that the results of this question will be used to develop the 2 - 3 most important strategic focus areas for Namaf in 2023 - 2025.

(Each number can be used once only)

Answered: 31 Skipped: 0



Finding and Conclusion:

Priorities of Critical Success Factors for the Medical Aid Funding Industry:

1. Financial Sustainability
2. Cost-Effective Operations
3. Provider Contracts
4. Member Retention
5. Regulatory Compliance
6. Technology and Innovation

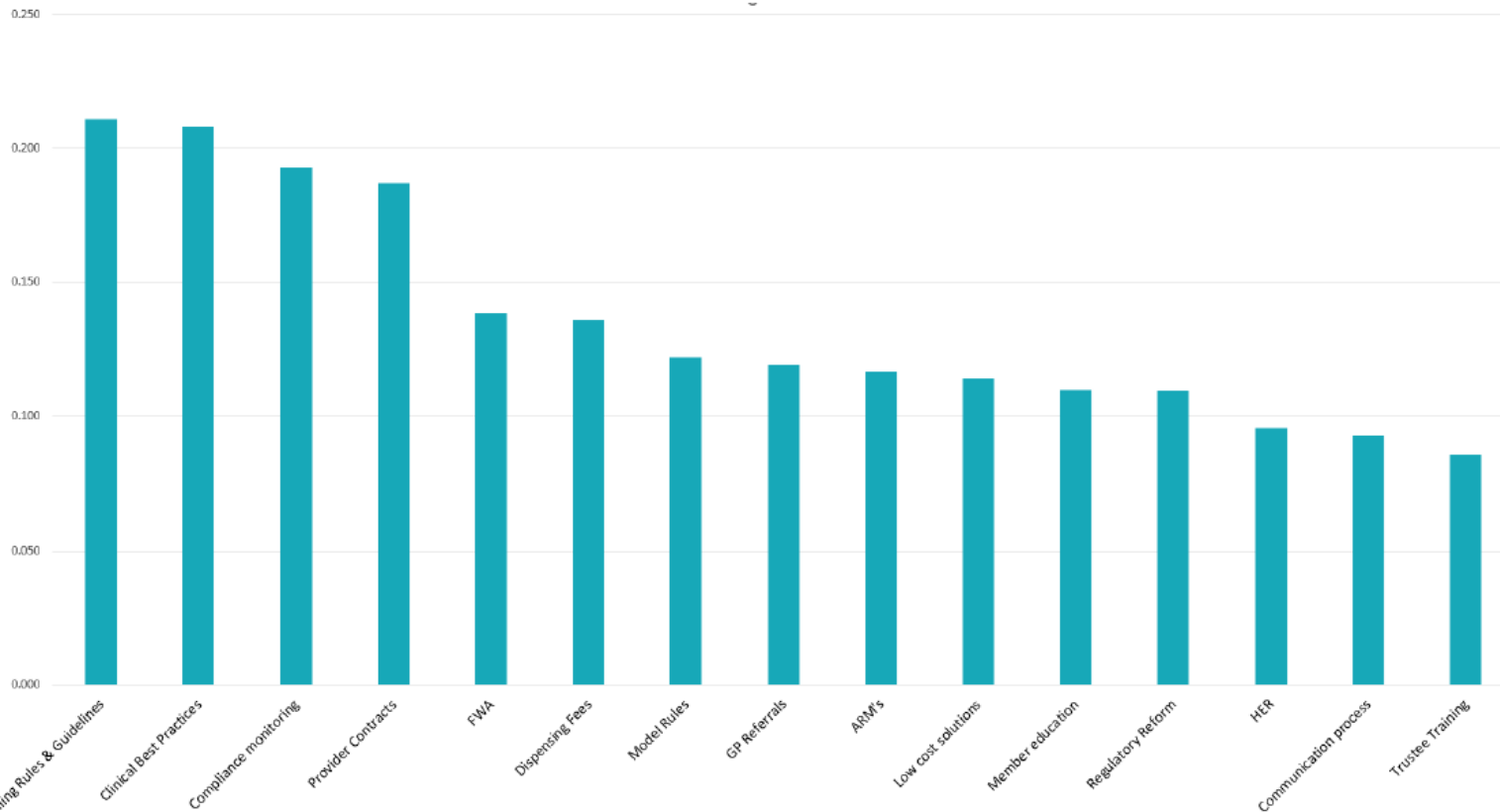
RESPONDENTS: Survey: Future strategy priorities



The fifteen projects listed below were identified during a recently held cost intervention identification and prioritisation workshop. Please indicate your priorities by ranking the projects in order of preference from 1 (highest priority) to 15 (lowest priority).

(Please note that each number can be used once only)

Answered: 31 Skipped: 0



Finding and Conclusion:

Priorities of Industry Cost and Financial Sustainability Interventions:

1. Implementation and refinement of Namaf Billing Rules and Guidelines
2. Development and implementation of clinical best practices
3. Development and Implementation of appropriate monitoring Mechanisms - Indicators and system for Compliance with clinical best practice indicators,
4. Development, negotiation and implementation of provider contracts
5. Development and implementation of a Fraud, waste, and abuse mitigation plan
6. Medicine Dispensing Fee review
7. Refine Model rules in line with Act 23 1995 as supplied by NAMFISA to include the scope of the cost intervention initiatives.
8. Development and implementation of a GP Referral system
9. Investigate alternative reimbursement models (incl. risk sharing) (ARM's)
10. Larger Medical Industry transformation: Low-cost solutions
11. Refine member retention and education interventions
12. Larger Medical Industry Transformation: Regulatory reform in support the efficacy of the medical aid industry
13. Development and implementation of a Electronic health record Specifically coupled to referrals
14. Design and implement an aligned communication process and content
15. Refine Trustee Training

Future strategy priorities Survey: Main insights

The following **strategic focus areas** are still relevant for Namaf in the next planning period:

- To be at the forefront of a collaborative healthcare system, sharing knowledge and taking action to achieve real benefits with and for stakeholders. (86% relevance)
- To secure adequate resources and support for effective strategy execution. (84 % relevance)
- To lead the healthcare industry in Namibia in the creation of a blueprint for a sustainable future. (81% relevance)
- Firm up Namaf as the regulator that provides clear direction in the governance of healthcare industry. (69%)

Priorities of **Critical Success Factors** for the Medical Aid Funding Industry:

1. Financial Sustainability
2. Cost-Effective Operations
3. Provider Contracts
4. Member Retention
5. Regulatory Compliance
6. Technology and Innovation

Priorities of **Industry Cost and Financial Sustainability Interventions**:

1. Implementation and refinement of Namaf Billing Rules and Guidelines
2. Development and implementation of clinical best practices
3. Development and Implementation of appropriate monitoring Mechanisms - Indicators and system for Compliance with clinical best practice indicators,
4. Development, negotiation and implementation of provider contracts
5. Development and implementation of a Fraud, waste, and abuse mitigation plan
6. Medicine Dispensing Fee review
7. Refine Model rules in line with Act 23 1995 as supplied by NAMFISA to include the scope of the cost intervention initiatives.
8. Development and implementation of a GP Referral system
9. Investigate alternative reimbursement models (incl. risk sharing) (ARM's)
10. Larger Medical Industry transformation: Low-cost solutions
11. Refine member retention and education interventions
12. Larger Medical Industry Transformation: Regulatory reform in support the efficacy of the medical aid industry
13. Development and implementation of a Electronic health record Specifically coupled to referrals
14. Design and implement an aligned communication process and content
15. Refine Trustee Training

Lessons learned from past experiences on strategy execution success and failures

- 1. *What were surprises in the survey results? Why?***
- 2. *Which results did we expect?***
- 3. *What did we learn from these survey results?***
 - 1. *In general?***
 - 2. *With respect to Namaf's role and responsibilities?***
- 4. *What are the root drivers of strategic success? / What should be in place?***

The following