

Tanzania civil society celebrates signing of Universal Health Insurance bill into law

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Tanzania NCD Alliance

After years of advocacy by the Tanzania NCD Alliance (TANCDAs) and national civil society, the country's Universal Health Insurance bill was signed into law on 6 December 2023. This law protects the right to health services for all Tanzanians, regardless of ability to pay, and can be considered an inspiring example. The legislation was passed unanimously, reflecting a collective commitment to healthcare reform.

Notably, the health insurance scheme includes a special fund for people living with noncommunicable diseases (NCDs) like cancer and chronic kidney disease, finally ensuring access treatment that was previously out of reach for many Tanzanians due to its prohibitively high cost. [NCDs have doubled in prevalence in Tanzania over the past 25 years](#) [1].

“In the journey toward a healthier and more equitable Tanzania, the passage of the Universal Health Insurance bill is a beacon of hope. The inclusion of NCDs will ensure that no one is left behind in our pursuit of comprehensive healthcare for all. Together, we’ve opened a new chapter of wellness and prosperity for our nation” - Happy Nchimbi, TANCDAs Project Manager.

The new UHC scheme requires citizens to pay a fee depending on their income, with special measures to finance care for 15.8 million Tanzanians (26 per cent of the population) who are unable to pay. These measures will include taxes on fizzy drinks, alcohol, cosmetics, gambling, and certain electronic transactions, as well as a fee on motor vehicle insurance.

These fiscal measures are becoming more commonly used among countries for helping to finance UHC or other health-promoting initiatives, and have proven highly effective in both reducing consumption of the health-harming goods being taxed and generating public revenue for health systems. For this reason, they are considered to be a 'double win' for health.

For the rest of Tanzania's 61 million people, those working in the informal sector will be required to sign up for the health insurance, paying [an annual premium](#) [2] of approximately US\$ 150 for a household of six or US\$ 65 per person. For those working formally, employers are required to register their employees for health insurance within 30 days of employment commencement. This scheme will replace the previous system, the Community Health Fund (CHF).

Health insurance coverage in Tanzania has remained low over the last two decades, with only about 15% of Tanzanians covered at the end of 2021. The aim of introducing the UHC bill and corresponding package is to ensure all citizens are incorporated in the health insurance plan to enable timely access to quality services without facing challenges.

Health Minister Ummy Mwalimu has been at the forefront of all processes, advocating for the bill and ensuring the incorporation of stakeholder feedback into its final draft.

Following the passing of the bill, she commented, "Thanks to all who contributed to the success of this great and important thing in the lives of many Tanzanians! Now we start the implementation process."

The bill's implementation is scheduled to commence on July 1, 2024

TANCDAs were part of the 2020-2023 NCD Alliance [Advocacy Institute](#) [3] NCDs and UHC Accelerator programme. Through the Our Views, Our Voices initiative, TANCDAs produced the [Tanzania Advocacy Agenda of People living with NCD](#) [4] in 2021.



Health Minister Ummy Mwalimu receiving words of congratulations

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- [1] https://www.researchgate.net/publication/356360474_Tanzania_Non-communicable_Diseases_and_Injuries_Poverty_Commission_Findings_and_Recommendations/link/6196a75b07be5f31b796d7fd/download?_tp=eyJjb250ZXh0ljp7ImZpcnN0UGFnZSI6InB1YmxpY2F0aW9uIiwicGFnZSI6InB1
- [2] <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10577424/>
- [3] <https://ncdalliance.org/resources/advocacy-institute-2020-2023-achievements-report>
- [4] <https://www.ourviewsourvoices.org/amplify/resources/publications/the-tanzania-advocacy-agenda-of-people-living-with-ncds>
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