

## Tanzania's New Health Insurance Packages are Capitalism Exploitation

### News:

On 28/11/2019, the National Health Insurance Fund (NHIF) rolled out its new packages of which have sparked an ongoing debate all over the country about the future of health services for the poor.

### Comment:

The new packages have been identified as Najali (I do care), Wekeza (let you invest) and Timiza (do your utmost to complete). Ideally the Najali package seemed to be for the disadvantaged ones with minimum payments and minimum services within, where Wekeza is for middle class families with medium payments and services, while Timiza is for the well-off group with maximum payments and many services offered if not all.

Under the new packages, a single person has to contribute between 192,000Tsh and 684,000 Tsh for the least cost of Najali package while has to contribute between 516,000Tsh and 984,000Tsh for Timiza package.

A family (husband, wife with four children) has to contribute up to 900,000Tsh for Najali minimum package and up to 2,220,000Tsh for Timiza package.

On the other hand, Najali package includes only 30 days treatment per year while they have to contribute two years in a row so as to receive delivery/maternity (birth) services.

This reveals the worst and evil reality of capitalist ideology of commercialization of social services that lead to further making of division of society. It's undoubtful that, this will increase the level of classes in society which threaten the welfare of people as a unit.

While reports suggest that Tanzania is among the poorest countries in the world, how would poor people manage to contribute to those higher insurance packages? This is an open exploitation of powerless, poor society instead of making things easier for them.

Heath services in Tanzania are facing many problems including poor services, corruption, poor infrastructures, lack of trained personnel and etc. Instead of these problems being tackled, hardship and cumbersome are further imposed to disadvantage class.

Capitalism doesn't matter how much and how many people will suffer in full filling their needs, but its main concern is benefit in terms of taxes or other contributions. The issue of health insurance clearly shows the failure of capitalist ideology in providing social services as well as the commercialization of people's lives (health). Not to mention that Islamically, insurance transaction does not qualify to be genuine contract since it is built upon uncertain circumstances.

In Islam, healthcare and all social services are among the highly prioritized matters. Since one of the tasks of the Khilafah state (Caliphate) is to look after the affairs of the people. It must provide medicines and hospitals to people as services not business, for free or with minimal contribution.

Muslim reported from Jabir who said: **«بَعَثَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِلَى أَبِي بِنِ كَعْبٍ طَبِيبًا فَقَطَعَ مِنْهُ عِرْقًا ثُمَّ كَوَّاهُ عَلَيْهِ»** **“Allah's Messenger (saw) sent a physician to Ubay bin Ka'b. He cut the vein and then cauterised it.”** Also Al-Hakim reported in Al-Mustadrak from Zaid bin Aslam, from his father who said: **“مَرَضْتُ فِي زَمَانِ عُمَرَ بْنِ الْخَطَّابِ مَرَضًا شَدِيدًا فَدَعَا لِي عُمَرُ طَبِيبًا فَحَمَانِي حَتَّى كُنْتُ أَمُصُّ النَّوَاةَ مِنْ شِدَّةِ الْجَمَةِ.”** **“I became very sick at the time of (the Khilafah of) Omar bin Al-Khattab, so Omar brought for me a doctor who put me on a diet, that I used to suck on the date-seed because of the strict diet.”**

The world needs Islam under its Khilafah state to replace the barbaric and inhuman ideology of capitalism that viewed everything in an angle of gaining benefit, making the poor and people in general to further suffer more and more.

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Reading: <http://www.hizb-ut-tahrir.info/en/index.php/site-sections/articles/khilafah/17228.html>