

Members of Parliament on the Social Welfare Committee have sharply criticized the Rwanda Social Security Board (RSSB) over delays and inconsistencies in processing health insurance claims, saying the slow approval of services is harming patients who rely on the agency's coverage.

The committee raised concerns Tuesday, January 20, 2026, during a session where RSSB addressed issues identified in a report by the Office of the Auditor General covering July 2015 to March 2025.

Lawmakers said patients using RAMA or Mituweli insurance are often required to seek prior approval from RSSB before receiving medications or medical services. However, RSSB doctors responsible for reviewing these requests sometimes delay decisions or contradict assessments made by regular doctors, leaving patients frustrated and at risk.

"Patients end up traveling back and forth between hospitals and RSSB offices while waiting for approvals," said Hon. Christine Mukabunani. "There are also contradictions between regular doctors and RSSB doctors that make the process confusing."

She cited examples where a patient assessed with 80% disability by a regular doctor was rated at 30% by RSSB, or where dental procedures deemed necessary by a hospital were considered cosmetic, causing claim denials.

Committee Chair Uwamariya Veneranda said delays remain a major problem. "Between 2018 and 2022, 77 files were submitted for review; only 41 were processed," she said. "Patients waiting years without decisions face serious consequences."

RSSB CEO Regis Rugemanshuro acknowledged the challenges but said reforms have reduced unnecessary appointments with RSSB doctors, which are now reserved mainly for complex cases.

"The situation has improved, but some patients still meet RSSB doctors, which is standard practice internationally," he said. He stressed that the agency's goal is to protect members' health while distinguishing necessary treatments from cosmetic procedures.

Rugemanshuro said training programs with the Ministry of Health and the National

Medical Council aim to reduce conflicts between RSSB and other doctors.

He added that the agency reimburses 85% of RAMA claims and that Mituweli covers serious conditions for an annual fee of 3,000 Rwandan francs. RSSB said hospital payments are made on time, typically within 23 days.