

Private health facilities in Rwanda say prolonged delays in payments from health insurance providers, some lasting up to seven months, are disrupting their operations and putting pressure on service delivery.

The Association of Private Health Facilities operating in Rwanda (RPMFA) disclosed the situation during its General Assembly meeting held in Kigali on Dec. 19, 2025. The association represents nearly 200 private health facilities nationwide, including 10 hospitals.

RPMFA Executive Secretary Christian Ntakirutimana said government-backed insurance schemes owe comparatively smaller amounts. The Military Medical Insurance scheme is behind by one to two months, while the Rwanda Social Security Board owes facilities payments dating back two to three months.

Private insurers, however, account for the bulk of the arrears, he said. Radiant, the University of Rwanda's MISS/UR insurance scheme and Eden Care owe between three and four months. Britam and Sanlam owe between four and five months, while Old Mutual and Prime Insurance owe between five and six months. Prime Insurance has the largest outstanding debt among the insurers listed.

RPMFA Director General Dr. Dominique Mugenzi said the delayed reimbursements affect routine operations, including staff salaries, procurement of medicines and maintenance of equipment. Despite the financial strain, he said the association continues to engage insurers in search of solutions.

"Our main expectation is timely payment," Mugenzi said. "Health facilities have ongoing obligations, from paying workers to delivering uninterrupted care. We believe the situation can improve through continued dialogue, and we do not foresee suspending cooperation with any insurer due to arrears."

Mugenzi also welcomed recent cooperation with the Ministry of Health, which revised medical service tariffs in 2025 for the first time in seven years. He said about 75% of the tariffs were increased, allowing facilities to stop operating at a loss. Under the new framework, tariffs will be reviewed every two years with input from stakeholders.

However, he noted that some services, including laboratory tests, were not included in the revision. RPMFA, he said, has begun discussions with the ministry to ensure those services are also reviewed.

Dr. Peace Mukabalisa, secretary of the RPMFA executive committee, said private facilities also incur losses when insurers fail to reimburse services already provided to patients.

“The issue is not the prices themselves, which are based on agreements between insurers and their clients,” she said. “The problem is the lack of clear communication on what is not covered, which leaves facilities bearing unexpected costs.”

Dr. Athanase Rukundo, director of medical services and public health at the Ministry of Health, said the revised tariffs were developed with input from RPMFA and are backed by regulation. He urged facilities to comply with the approved prices, citing patient complaints about excessive charges.

Rukundo said the government regulates standard medical services, while optional amenities, such as upgraded rooms with televisions or internet, are priced independently by health facilities. He added that laboratory tariffs were not revised due to time constraints, with priority given to urgent services