



**HERITAGE  
HEALTH**®  
LIVE BOLDLY

1st Quarter 2026

## Service Provider Newsletter

### DEAR HERITAGE HEALTH SERVICE PROVIDER

This first Newsletter of 2026 brings the most exciting news and relief to our members. It is with immense pleasure that we celebrate the Fund's success in the legal battles that have brought much grief and suffering to our members. The Fund has survived incredibly challenging and turbulent financial times.

The long-awaited Supreme Court judgment was handed down on the 2nd of April 2026. This marks the end of a seven (7) year legal battle with Namfisa in which we have met in court four times, lost once and won three cases. Two of these wins have been in the Supreme Court of Namibia before three presiding judges.

In a nutshell, the essence of the judgement was that:

The appeal by Namfisa for the liquidation of the Fund was dismissed with costs.

- The Court found that the vindictive, irrational and unreasonable refusals of product or premium changes by the Registrar caused adverse financial consequences for the Fund over a period of 7-years, compounded by administrative penalties imposed. These actions impeded the Fund from running on sound business principles.
- The implication is that the Registrar is to afford the Fund a reasonable opportunity to trade its way out of the negative current financial position. To that effect, the Registrar is to facilitate the process of the Fund to recover and build its financial base on sound business principles, in the interests of its members.
- The Fund needs a substantial cash injection and the refunds from the Registrar will make a positive impact on the recovery of the Fund's finances. We expect that soon the Fund will be able to settle its claim payments to service providers without undue delays. The Fund actuaries are working closely with management to chart the new strategies for the recovery and the expected growth of the Fund.

We appreciate your patience, assistance and persevering spirit over the past few years. Your continued understanding and support as we rebuild the Fund is greatly appreciated. We would like to specifically request that those service providers that have stopped providing services to Heritage members please consider serving Heritage members as before without need for upfront cash payments.

Greetings,



**Ms V Muchero**  
**Principle Officer: Heritage Health**

