

## ABSTRACT

The presence evidence indicates that despite of previous efforts which are made by government, still there is need of having good health insurance in order to managing health risks for military personnel in Tanzania. The study aimed to investigate role of health insurance in managing health risks to soldiers and their families during the peace times so as to reduce the number of deaths, permanent disabilities, psychological problems and other health care. The study will be of three weeks duration and the identities of the respondents are intended to be kept confidential for security reasons .The study involves total 40 respondents from Lugalo military hospital and national health insurance fund offices. The main finding of this study showed that among many reasons, the common reason that hinder developments of health insurance for military personnel are low level of insurance information among the military personnel, not having enough education about health insurance among military personnel, carelessness.

It is recommended that national insurance companies must provide health insurance education to the military personnel and motivates them to join in insurance institutions and also support them.

