

NHI: What next for your medical aid scheme?

Jun 27 2018 06:58 Lameez Omarjee

National Health Insurance (NHI) will be mandatory for all South Africans to contribute to, but individuals can decide if they still want to be members of private medical schemes in addition to making use of NHI, according to an expert.

Last week, Health Minister Aaron Motsoaledi gazetted two bills which will shake up the healthcare system. These are the NHI Bill and the Medical Schemes Amendment Bill, and they seek to address the "terrible twins" of the healthcare system – the exorbitant cost of private healthcare and the poor quality of care in the public health system.

NHI is being implemented in multiple phases. The first was completed in 2017 and involved the piloting of certain services in certain districts, Dr Katlego Mothudi, MD of the Board of Healthcare Funders of Southern Africa, told Fin24.

Mothudi explained that the current phase of NHI sees the alignment of the Medical Schemes Bill with NHI through several amendments. This means the way medical schemes operate will change while government is determining a way to implement NHI.

Among the areas being addressed is the cost of private medical schemes. Motsoaledi announced that among the proposed changes was the [abolishment of co-payments](#). This means the cost of healthcare will have to be fully covered by medical schemes and members will not have to fork out money to pay for care for any gap that may arise.

"The government is already starting with the financial protection of beneficiaries," said Mothudi.

Also to be abolished is the practice of prescribed minimum benefits (PMBs), which will be replaced with comprehensive service benefits.

According to the health minister, prescribed minimum benefits were mostly hospital-based conditions. Comprehensive benefits will include primary healthcare like family planning, vaccination, screening and wellness services.

Mothudi explained that there had been complaints about the excessive cost pressures brought on by prescribed minimum benefits.

Further, benefits of medical schemes are to be aligned to NHI, he explained.