

Role of medical aids in NHI still unclear – Discovery – The Citizen 22 August 2019

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Discovery Health is seeking clarity on the National Healthcare Insurance (NHI) Bill and what it meant for medical schemes.

Minister of Health Zweli Mkhize introduced the new Bill in parliament last week, saying he hoped it would achieve universal access to quality healthcare services throughout the country.

The Bill received mixed reactions from experts, with Gauteng health MEC Bandile Masuku singing its praises, saying it would be even better than private healthcare as “a better bed-and-breakfast service”.

But Discovery, the largest medical aid provider in SA, wanted to know “what it means for medical schemes to provide ‘complementary cover’ to the NHI”.

CEO Jonathan Broomberg said: “The Bill creates room for different interpretations and debate.

“Our strong view is that substantially limiting the role of medical schemes would be counterproductive to the NHI because there are simply insufficient resources to meet the needs of all South Africans. This is an unavoidable reality.

“Limiting people from purchasing the medical scheme coverage they need will curtail their rights and could seriously impact the sustainability of private healthcare, as well as skills, the economy and sentiment,” Broomberg said.

Preventing those who can afford medical scheme cover and forcing them into the NHI system would “also have the effect of increasing the burden on the NHI and will drain the very resources that must be used for people in most need”.

“The Bill makes the point that the ‘complimentary role’ for medical schemes will only apply once the NHI is ‘fully implemented’ and that it defines ‘referral pathways’ to which it will apply, indicating that where patients choose not to follow the referral pathways, the NHI will not reimburse their care, and that they can then claim from private health insurance.

“These elements all speak to a continued and important role for medical schemes, and we will engage actively and constructively to make these points and to ensure an ongoing critical role for medical schemes and private healthcare providers.”

Broomberg said the company did not see any material impact on medical schemes.

“The Bill remains open to interpretation regarding its impact on medical schemes, and we expect medical schemes to continue operating alongside the NHI...”

“Once fully emerged, the NHI will create additional opportunities for medical schemes,” he said.