

Comprehensive healthcare support vital in ensuring food security

By <u>Josua Joubert</u> 12 Oct 2023

The South African agricultural sector is facing a critical hurdle: ensuring access to comprehensive healthcare to sustain its workforce.



Source: Supplied. Josua Joubert, chief executive and principal officer of CompCare Medical Scheme.

Within the agricultural sector healthcare accessibility is not merely a luxury, it is instead the cornerstone of sustainability for the industry.

As the sector continues to make a substantial contribution to the South African economy and food security year after year, its unwavering commitment to the creation of employment opportunities underscores its undeniable significance to the nation.

Despite encountering an array of challenges, including ongoing adversities in recent years, the agricultural sector continues to forge ahead with commendable growth. However, looming over this progress is the paramount issue of food security – a concern that affects every man, woman and child in every corner of our country given our reliance on agriculture for sustenance and export-driven income.

In anticipation of the forthcoming Agri SA 2023 Congress which kicks off on 11 October experts are raising their voices on the critical issue of healthcare access.

There is an urgent need to find cost-saving mechanisms that will enable agricultural workers to access a comprehensive healthcare package that caters to the unique needs of the agricultural workforce.

We must explore benefit options specifically designed to maximise the value of each rand spent, such as Efficiency Discounted (ED) options. These innovative packages leverage partnerships with healthcare providers, securing prenegotiated rates to deliver significant savings.

Moreover, they should be adaptable to meet the unique needs of employers within the agricultural sector. Significantly, these cost-effective healthcare options could translate to up to a 25% reduction in normal contribution rates for comparable plans. Such a difference can be the deciding factor for many in securing much-needed healthcare coverage, especially during times of uncertainty.

A vital step in financial security

Comprehensive solutions, spanning a full spectrum of medical-scheme options accommodating varying budgets and personal circumstances, play a pivotal role in mitigating potentially catastrophic financial risks. These solutions ensure dependable coverage for every conceivable healthcare eventuality.

Preventive care not only minimises healthcare risks but also saves costs and alleviates future burdens.

Setting a healthy example for your children is an important aspect of securing their future. Medical-scheme benefits tailored to the needs of children are particularly vital for young families navigating this challenging industry.

For employers committed to safeguarding their families and employees' wellbeing, the value of preventive care becomes even more pronounced.

It is imperative that a healthcare scheme encourages members at all levels to utilise preventive benefits and take control of their health without financial barriers affecting day-to-day or savings benefits.

Addressing critical healthcare concerns

I cannot stress enough the significance of wellness benefits covering injuries from professional and adventure sports, providing an added layer of reassurance for those working and playing outdoors. Such comprehensive healthcare support is a rarity but should be readily available to empower members to pursue their wellness goals freely.

In today's healthcare landscape, the escalating risk of cancer and its soaring treatment costs are undeniable concerns. Offering unlimited oncology benefits, even on the tightest healthcare budgets, provides peace of mind and necessary support.

In conclusion, for an industry that forms an indispensable part of our nation's backbone, the demand for comprehensive and reliable healthcare coverage is only intensifying.

As the National Health Insurance (NHI) implementation remains uncertain, medical schemes must step forward to offer crucial healthcare support to as many agricultural-sector members as possible.

ABOUT THE AUTHOR

Josua Joubert is the chief executive and principal officer of CompCare Medical Scheme.

For more, visit: https://www.bizcommunity.com