

After NHI - South Africans can still choose medical aids

 By [Nicci Botha](#)

27 Aug 2019

One of big questions being asked ever since National Health Insurance (NHI) was first mooted is what medical aids will look like and whether they would even exist under NHI.



Dr Chris Archer, CEO of the South African Private Practitioners Forum, moderator, Tanya Cohen, former Business Unity South Africa CEO; Dr Guni Goolab, principal officer, Government Employee Medical Scheme (GEMS); Dr Terence Mbdley, board member of Samed; Melanie da Costa, director of strategy and healthcare policy, Netcare; Dr Stavros Nicolaou, chairman of the Pharmaceutical Task Group; Dr Anban Pillay, deputy director general, National Department of Health; and Dr Jonathan Broomberg, CEO, Discovery Health

According to the NHI Bill currently before Parliament, medical schemes can offer 'complimentary services' not offered under NHI. Commentators have interpreted as cosmetic procedures or unaffordable essential services such as rare diseases with a poor prognosis.

Dr Jonathan Broomberg, CEO of Discovery Health, asked for clarification of what these services entailed during a panel discussion at the Hospital Association of South Africa, (HASA), annual conference in Cape Town.

Dr Anban Pillay, deputy director general of the National Department of Health, (NDoH), replied that 'complimentary services' referred to patients who saw a private practitioner and did not claim from the proposed NHI could self fund or go to an alternative private funder.

Broomberg interpreted this as meaning that if a woman was pregnant and needed antenatal care and elected not to use the

NHI, a medical scheme could fund her. "It's a major relief for us," he said, emphasising that Discovery Health was fully behind the intentions of the NHI and fully supported expanding healthcare equity.

Between now and when NHI is fully implemented in about six years' time, medical schemes would continue to exist in their current form, Pillay said.

He confirmed that after the NHI is fully implemented people would still need to be registered, follow the primary care lead referral pathway with accredited NHI providers for the NHI to reimburse the costs.

If people chose not to follow the NHI referral pathway they could seek private cover. The panellists agreed that increasing access to quality healthcare was non-negotiable, but that the lack of engagement has resulted in heightened uncertainty.

Services evolving

The full package of services is unlikely to would not be the same "in year three, five or seven – it will be constantly evolving," Pillay said.

Melanie da Costa, director, strategy and healthcare policy, Netcare clarified how medical scheme benefits would be amended as the NHI is rolled out as per the Draft Medical Scheme Amendment Bill of 2018. The discussion concluded that the minimum benefits a scheme would cover would be amended and the NHI benefits are expanded but that medical scheme could offer more than the minimum.

The Health Market Inquiry outlined a number of steps towards reforming the private sector. Dealing with care co-ordination and a basic benefit package properly could release billions of rands into the health economy - if handled correctly. No other sector could generate employment at both ends of the value chain, from palliative or frail care to skilled specialists, technology and research, said Dr Guni Goolab, principal officer, Government Employee Medical Scheme (GEMS).

Meanwhile, Dr Terence Moodley, board member of the SA Medical Technology Industry Association said the "elephant in the room," was the opportunity for fraud and corruption the NHI Bill could create. Dr Stavros Nicolaou, chairman of the Pharmaceutical Task Group said achieving a balance between sustaining private businesses and bridging the Gini co-efficient was vital. Unless the private healthcare sector remained viable and sustainable, the broader economy would be badly impacted. This merely emphasised why a collaborative approach built on mutual trust was so essential, he said.

ABOUT NICCI BOTHA

Nicci Botha has been wordsmithing for more than 20 years, covering just about every subject under the sun and then some. She's strung together words on sustainable development, maritime matters, mining, marketing, medical, lifestyle... and that elixir of life - chocolate. Nicci has worked for local and international media houses including Primedia, Caxton, Lloyd's and Reuters. Her new passion is digital media.

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