

Your new life under South Africa's NHI – Business Tech 10 September

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This is an opinion piece by Dawie Roodt, chief economist of the Efficient Group.

It's the year 2026 and we are all celebrating; the National Health Insurance (NHI) has just been implemented.

Everyone in South Africa is now entitled to free, world-class health services. It certainly wasn't easy, but finally, the dream is a reality!

All South Africans now have access to the same high-quality medical services, like the public healthcare service that preceded the NHI.

The pilot programs that tested the NHI beforehand may have been failures, but no person in their right mind can ever doubt the need for an NHI.

Back in the day, many doomsayers dismissed the plan as unrealistic and unaffordable, but a principled and effective ANC government proved everyone wrong.

Today we celebrate as all citizens have access to equal medical treatment, regardless of income or social status.

Of course, all you must do is follow the rules of the system:

When you first experience any symptoms of some sort of ailment, you can apply to see a doctor.

A competent, helpful government agent will assign a doctor to you. No need for you to find your own because, rightly so, you (as a layman) are not equipped to judge whether you are sick or not, or to decide on a particular doctor you want to see.

Time to let go of your *bourgeois* tendencies.

You will then need to go to one of the assigned locations to apply to see a doctor in person.

The inconvenience of standing in a queue for a few hours to see your friendly government agent is a small price to pay for free healthcare.

Why are you lending your ear out to rumours of people in black cars with blue lights that are getting preferential treatment?

Of course, these rumours are false and just made up by people unwilling to accept the progress that the NHI brought to South Africa. You should also ignore the fake news stories that a small fee can shorten the queue.

You will be assigned a doctor, eventually. A Cuban doctor may not be your first choice, but all doctors are essentially the same.

Either way, most selfish doctors left the country just after the NHI was implemented. This is probably for the best, because you don't want a money hungry doctor to treat you in any way.

You might have to wait a couple of months before you get to see the doctor and unfortunately you might have to travel a bit.

Again, this slight inconvenience is a small price to pay. You should just be grateful (and stop complaining) that you have access to free medical services.

Millions of people are not as lucky as you are! Your symptoms are not that serious and only hypochondriacs will make such a fuss about fainting spells.

Your file might go missing, but please be assured, we have it under control. We will locate your file as soon as possible. You must wait a couple of months for your turn, so just bear with us. The wait will also give you ample time to organise your transport.

This is all normal of course! Nobody can expect that such a comprehensive world class system, designed to service millions of people, won't experience some problems now and again.

It would have been easier if you didn't lose so much weight though, and your fainting spells haven't become more regular. A little unfortunate also, that the medication ran out by the time that you got to see the doctor. These are all small kinks to work out and really a small sacrifice from your side while we tend to it.

Initially, there was a little resistance to the NHI. Where would the money come from, the greedy asked? But in the end, it turned out to be easy.

Previous experience showed that personal income tax rates can be increased without much resistance.

Further, it wasn't that difficult to convince people that an extra solidarity charge on capital was required to finance the NHI, and although this led to a further downgrading, nobody ever said change would be easy.

There were a couple of anti-revolutionaries that insisted on people paying for their own medical services, but after private medical services were declared illegal, they realised the error of their ways.

Coincidentally the private health service industry eventually also saw reason and voluntarily made all private facilities available to the NHI.

A pity that many of these facilities has gone backwards since, and so quickly – just more proof that you can never trust the private sector.

There were suggestions, before the implementation of the NHI, that medical services should mostly be privatised and that everyone would then reap the benefits of a private health care service.

How lucky you are that logic and morals prevailed once again.