

The National Healthcare Insurance Fund - What you need to know – IOL 26 October 2020

Unfortunately, a large majority of South Africans cannot afford monthly medical aid payments or are unemployed with no access to employee benefits.

Medical aid in South Africa seems to be a privilege when it should instead be a basic human right enshrined as such in our Constitution.

Regrettably, free, immediate, and safe access to health care for every South African or long-term resident has still not been effectively implemented.

The National Health Insurance Fund (NHI) is a financing system that would ensure that all citizens of South Africa (and legal long-term residents) are provided with essential healthcare, regardless of their employment status or ability to make a direct monetary contribution to the NHI Fund.

WHAT IS THE NHI FUND?

According to government, the NHI is a health financing system that is designed to pool funds to provide access to quality affordable personal health services for all South Africans based on their health needs, irrespective of their socio-economic status.

The NHI fund essentially is intended to ensure that the use of health services does not result in financial hardship for individuals and their families.

NHI seeks to realise universal health coverage for all South Africans. This means that every South African will have a right to access comprehensive healthcare services free of charge at the point of use at accredited health facilities such as clinics, hospitals and private health practitioners. This will be done using an NHI card. The services will be delivered closest to where people live or work.

NHI is being implemented in phases over a 14-year period that started in 2012. It will be established through the creation of a single fund that will buy services on behalf of the entire population, this is according to the White Paper on National Health Insurance.

HOW WILL IT BE FUNDED?

The funding for NHI will be through a combination of various mandatory pre-payment sources, primarily based on general taxes.

The DOWN SIDE?

Unfortunately, the NHI Fund is still in its pre-legislation phase and it appears it will not be implemented for quite some time come. On 30 June 2017 the National Health Insurance policy document was gazetted after approval by Cabinet.

It is further not yet certain if the NHI Fund will cover all medical expenses or only certain medical expenses, according to a number of legal analysts.

South Africa has a lengthy road to travel in the area of free comprehensive healthcare for all.