

## ***PPREV2 Also Read 3***

### ***Discovery to 'modify' advertisement regarding comprehensive cover***

The Advertising Regulatory Board (ARB) instructed Discovery Health to modify its social media advertisement promoting “comprehensive chronic cover” to accurately qualify this statement. - ***Business Day*** (22 Nov 2023).

This follows an official complaint to the ARB by a prominent SA businessman, Grant Pattison, former CEO of Massmart Holdings and Edcon.

“Pattison argued that the ad was deceptive because Discovery Health did not extend coverage to all chronic diseases, excluding some prevalent conditions such as depression, dementia, asthma, chronic anaemia, and hypertension.”

In its response to the ARB, Discovery Health explained that the term “comprehensive” referred to the benefits provided once individuals qualified for chronic cover and was not intended to imply coverage for most chronic conditions.

### ***BHF turns up the legal heat on CMS and Minister***

In August ***Business Day*** reported that the Board of Healthcare Funders (BHF) was threatening to take the Council for Medical Schemes (CMS) and Health Minister Joe Phaahla to court for defying a court order to produce documents related to low-cost benefit options. The BHF accused the CMS and the Minister of blocking low-cost benefit options to make National Health Insurance more palatable.

“It has been more than seven years since the council began to develop a legal framework to enable medical schemes to offer low-cost benefit options exempt from providing the full, costly suite of benefits stipulated by law.”

### ***Health Squared trustees and consultants may still face sanctions***

In August ***Moneyweb*** reported that the trustees of Health Squared Medical Scheme, which went into liquidation in August 2022, might still face penalties for alleged mismanagement and irregularities that contributed to its financial collapse.”

“The scheme’s downfall left approximately 13 000 members seeking alternative medical aid cover.

“The scheme’s issues, including maladministration and irregular actions, were highlighted in a report by a provisional curator and affidavits supporting high court applications by the CMS. The CMS alleged that the scheme’s board of trustees attempted to evade regulatory intervention by applying for voluntary liquidation.”

### ***'Parliament's medical scheme can sink NHI'***

“Members of Parliament’s medical aid, Parmed, will have the most to lose following the adoption of the National Health Insurance (NHI) Bill. It is the most comprehensive and expensive medical scheme - with benefits richer than the top options on open medical schemes such as Momentum, Discovery and Fedhealth,” reported **Ina Opperman** (***The Citizen***, 8 December 2023).

“According to the latest scheme data published by the Council for Medical Schemes (CMS), Parmed costs were over R5 500 per person per month in 2021, 2.65 times the average medical scheme cost that year.

“The NHI is not likely to be able to sustain this level of cover without limiting access.”

“It will be interesting to see whether ANC apparatchiks and ‘leaders’ commit themselves -

and their families - wholeheartedly to the goal of equality for all in healthcare  
“That reality, perhaps even more than the pleas from business and the medical sector to revise the NHI, might prevent the idea from seeing the light of day.” – *The Citizen* Editorial (8 December 2023)