



Pressing questions and concerns about NHI Bill

Implementation of the National Health Insurance will require major investment in the health system and a phased approach to its roll-out. By **Neesa Moodley**

The approval of the National Health Insurance (NHI) Bill by the National Assembly this week seemed to catch some by surprise, as the healthcare industry expected further amendments after widespread concerns.

The bill still has to be approved by the National Council of Provinces before being signed off formally by Parliament and promulgated by the President.

SA's healthcare system is unequal: 84% of the population is dependent on a heavily burdened – and in some cases under-resourced – public health system and just 16% is on medical schemes.

The NHI seeks to solve this disparity by redistributing resources to provide equitable access to healthcare.

However, implementation of the NHI will require significant investment in the health system as well as a phased approach to ensure that it is rolled out in a sustainable and effective manner.

"While the Bill ensures that medical schemes will still exist, they will be required to provide complementary cover to beneficiaries of the NHI Fund," said Dr Katlego Mothudi, the managing director of the Board of Healthcare Funders (BHF), speaking at the release on 6 June of the 2023 Sanlam Benchmark Survey.

"Employers may be mandated to contribute to the NHI Fund on behalf of their employees. This is, of course, subject to finalisation of the funding mechanisms."

Anomalies in the Bill

The BHF, an industry body representing medical schemes (with the exception of Dis-

covery Health Medical Scheme), has identified several anomalies in the Bill that require alignment with constitutional mastery. One of the first points the BHF raises is the fact that the NHI is not universal health coverage, but a funding mechanism.

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"Medical schemes, managed care organisations and administrators, as well as other funders of health, are an asset to the ecosystem and are geared to move our country to achieve universal health coverage," said Mothudi.

He added that, although initial plans were for full implementation of the NHI by 2026, this was looking increasingly unlikely.

"It will probably be another 10 to 15 years before it is fully implemented, according to the Department of Health," he said.

Material concerns

Dr Ryan Noach, the CE of Discovery Health, says he is surprised that the Bill was passed despite "material concerns raised by almost all the opposition parties at the committee, and further to this, the significant constitutional concerns which were raised by the par-

liamentary legal adviser which seem to have been ignored".

Noach says it is particularly concerning that the inputs of healthcare professionals, who are essential to the delivery of healthcare, were not given the appropriate weight and attention in the amendments to the Bill.

"As a result, it appears highly likely that this Bill will be challenged through various legal avenues, including probably being contested on various constitutional grounds..."

How will it be funded?

The billion-rand question of how the NHI will be funded has not been addressed.

"This is particularly concerning, given the minister of finance's recent comments relating to the ... nascent stage of the Treasury's work on NHI funding," Noach says.

"It is ... critical to understand the affordability and economic strategy for supporting the Bill's proposals, as well as the financial systems and controls required to ensure effective oversight of the monies in the fund... It is in fact a clear and present risk that the resources to support this proposed structure do not exist within our fiscus."

Sandra Sampson, the director of Allmed Healthcare Professionals, says estimates for funding the NHI range from R165-billion to R450-billion. **DM**

Top: Patients and staff at Rahima Moosa Mother & Child Hospital, a maternity hospital in Coronationville, Johannesburg.

Photo: Spotlight