

NATIONAL HEALTH INSURANCE

HEALTHCARE FOR ALL SOUTH AFRICANS

WHAT ARE THE CHALLENGES THAT SOUTH AFRICANS FACE WHEN IT COMES TO HEALTH:

ON MEDICAL AID



I have medical aid cover but my contributions are always increasing yearly and the benefits seem to be shrinking. I find myself paying co-payments.



My medical aid does cover emergency ambulance pick-ups but unfortunately, I find that I still have to pay extra from my pocket.



The great thing about private hospitals is, the service is quick. They are run like a business, so the service offered has to bring profit therefore it becomes very expensive. I always end up topping up on my medical aid, which defeats the purposes of a medical aid.



In private hospitals, you pay for the convenient services offered, more than the experience of doctors. They have more doctors, this makes the service offered quicker but it also means that I am paying more than a person who goes to a public hospital.



Private hospitals have state of the art equipment and quality service; it all comes at a price that is usually more than my medical aid can cover.



The cost of medicines and health services seems to be eating up my disposable income.



What I fear the most is having incomplete treatment because my medical cover and cash paid has been exhausted.

MEDICAL AID COVER

EMERGENCY SUPPORT (AMBULANCES)

QUALITY HEALTH CARE

DOCTOR AVAILABILITY

HOSPITAL STANDARDS

HEALTH'S IMPACT ON DISPOSABLE INCOME

INCOMPLETE TREATMENT

Living without medical aid is scary but I can't afford it. I still have to pay school fees, rent, transport, and food; medical aid ends up falling off the list.

I can't afford to call a private ambulance so my option is using a public ambulance, these are overburdened. So life becomes difficult when you're faced with an emergency.

Although public hospitals are free; patients outnumber the service providers. We have to wait for everything, nurses, doctors, and equipment. It's no longer free when you wait and sometimes I end up paying for using certain equipment.

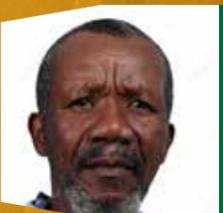
When you're referred to a doctor at a public hospital, you know you have to wake up early to avoid long queues. This makes public hospitals crowded and look inefficient because of very few doctors in public hospitals.

Public hospitals are inadequately staffed, the number of people vs. the equipment they have, does not balance. The service is free but it takes time because of the number of people who need attention.

Not all services in public hospitals are free, so one-way or another I end up using my disposable income. Sometimes I end up at a private practice so I need to pay.

the public hospitals are overburdened by the number of patients, so we end up being referred to another date but the doctors do provide complete treatment when they finally get to you.

WITHOUT MEDICAL AID



South Africans are facing numerous challenges when it comes to health care costs and services. The Government through the Department of Health has introduced National Health Insurance (NHI). It is a fund that pays for health care for everyone in South Africa.

All of us will contribute to this fund through taxes and/or special contributions in line with what we can afford. Everyone will be entitled to free healthcare when they need it. There will be no fees charged at the health facility offering the service because the fund will cover the costs of your care. NHI will have contracts with private and public hospitals, as well as private health practitioners and public clinics, to provide services. You will be able to choose any NHI-contracted provider in your neighbourhood for your regular health needs. NHI will be a non-profit public entity that will improve health services in public hospitals in terms of staffing, equipment, and services, and it will also keep the costs of healthcare in the current private hospital at arms reach for all.

National Health Insurance is a detailed comprehensive health plan that needs to be read and understood by all, to read more and understand, download the complete document go to www.health.gov.za click on the menu item, National Health Insurance under the heading Health Priorities and look for policy on National Health Insurance. You can also call 012 395 8000 to find out when the NHI town hall meeting will be held in your community or pick up a booklet on NHI at your nearest health facility.



health

Department:
Health
REPUBLIC OF SOUTH AFRICA

