



What the NHI Bill process means for you

Description

South Africa's new National Health Insurance (NHI) Bill aims to provide quality healthcare for all, regardless of income. But how will this proposed legislation affect you, your medical aid and the future of healthcare in the country?

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What is National Health Insurance?

National Health Insurance (NHI) is a health financing system designed to pool funds to provide health services for all. This pooling of funds is to support UHC, with the NHI fund purchasing healthcare services for its members. The design, structure, management and implementation of NHIs vary across countries but the core objective is consistent, which is to provide equitable and affordable healthcare for all.

Why is an NHI being introduced in South Africa?

South Africa has a very inequitable health system with a large number of insured and uninsured South Africans experiencing out-of-pocket healthcare expenses.

On 26 May 2023, the Health Portfolio Committee adopted the NHI Bill, and on 13 June Parliament passed the Bill. The NHI aims to achieve universal health coverage by ensuring equitable access to quality healthcare services for all citizens.

The next step is for the Bill to be debated in the National Assembly. The process of bringing the NHI into law is expected to take a year, while full implementation is expected to take a few years.

There are concerns related to the affordability of the NHI, the implementation, governance, management and quality of care in the public sector. The specifics of the NHI implementation, including funding mechanisms and service delivery models, are still being developed.

How do the new NHI developments impact my medical aid membership?

At this stage medical aids will continue to provide cover to their members. There's no need to panic because the NHI must be fully implemented before medical schemes will be impacted, and it is still uncertain what the extent of this impact will be.

The scheme sector continues to engage with the government to find ways to partner with the NHI, in a manner that allows the schemes to continue to fulfil a meaningful role in the healthcare sector in South Africa, into the future.

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