

National Health Insurance: All you need to know

The passing of the NHI Bill by the National Assembly on 12 June 2023 has left many questions unanswered. That is, until now..



Source: [Pexels](#)

Here we try to unpack a few of them:

Who will be covered under the NHI Fund?

- The fund will purchase services on behalf of SA citizens, permanent residents, refugees, inmates and specific categories of foreign nationals
- Asylum seekers and illegal foreigners will be covered for notifiable conditions and emergency medical services.
- All children will be covered for all benefits purchased by the fund regardless of nationality.
- Visiting foreign nationals will be covered by their mandatory travel insurance.

Will unemployed people access healthcare services?

- Yes. The NHI Fund will purchase services on behalf of all South Africans. All users will be able to access healthcare services without paying anything at the point of care, regardless of their socio-economic status.

How much will it cost to receive services?

- The NHI Fund will pay the clinic, GP or hospital. You will not pay anything when receiving care. This is to make sure that everyone is able to receive healthcare services when they are sick, at a facility close to them (as long as the facility has a contract with the NHI Fund).

How can I register and what do I need for registration?

- You will register with the NHI Fund when you go to a clinic, GP or hospital that has a contract with the NHI for the first time. You will not need to register again when you go to any other clinic, GP or hospital because the NHI system will make sure that your records are available at every contracted healthcare provider.

- There is no fee payable for registration. This will be a similar process that you currently do each time you go to a clinic, GP or hospital.



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- You will need your ID book, passport, or other identity document to register. Your fingerprints will be taken and put on the NHI Fund system. This will make it easy when you visit the clinic, GP or hospital again, or when your ID is lost. Fingerprints are a way to prevent fraud and identity theft but mostly to be absolutely sure that the medicines that you are given are for you and not someone else.
- Each time you attend a clinic, GP or hospital you will need to present your proof of identity. If you are unconscious, then the provider can still find your records using your fingerprints.

Will individuals be able to use facilities of their choice?

- Yes. The NHI aims to make healthcare more accessible to all South Africans. Individuals will be able to access NHI-contracted GPs, clinics or hospitals closest to them, whether in the public or private sectors.

How will South Africans who do not have IDs be helped?

- Biometric identification will be used in facilities under the NHI reform. This is to ensure that all users have a portable health record that can be accessed under all circumstances anywhere in the country.
- The Department of Health has a collaboration with the Department of Home Affairs to address birth- and death records. This collaboration helped many undocumented South Africans to access Covid-19 vaccinations during the Covid-19 pandemic.

What role do private health care providers play in the NHI?

- Private healthcare providers will continue to operate privately under the NHI dispensation.
- NHI will not allow healthcare providers to set their own fees for NHI funded benefits. The Fund will set the fees that it will pay to private doctors, hospitals and others on your behalf.



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- Private general practitioners will be a part of multi-disciplinary networks in their communities and will be paid by the NHI Fund using a capitation model.
- Private hospitals will see patients referred by primary healthcare providers in both public and private sectors and the NHI Fund will settle the bill at the prescribed rates.

What role do medical schemes play in the NHI?

- The business models of private funders and their administrators will change over time. Once the NHI Fund covers a benefit, the medical schemes may not cover the same benefits. This means that their membership fees must be reduced. Some will be too small to survive so they will consolidate with others to maintain a viable risk pool for the

benefits that they may still cover.

- Administrators of medical schemes will no longer manage more than 250 options, and the complexity of their services will be greatly reduced.

Will NHI take the reserves of medical schemes?

- No, the Fund will not take the accumulated reserves of medical schemes since those belong to the members and not the schemes.

What if I want to contribute to a medical scheme?

- Once implemented, medical-aid schemes won't be able to offer any health services already offered by the NHI.
- Medical schemes will only offer you extra services not covered by the NHI.
- Medical-aid schemes will remain a voluntary arrangement for those who choose to contribute to them, but they will only cover you for any additional benefits that the NHI Fund does not pay for, so they should be significantly less expensive.

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