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STORY HEADLINE:

[WATCH] Why the NHI wants your medical aid premium

BLURB: If the National Health Insurance (NHI) Bill is passed in its current form, your medical aid will disappear in its current form. It's not clear how the NHI will be funded, but raised taxes will be unavoidable — and the scheme will likely want your medical aid premium.

BULLET POINTS:

- If the National Health Insurance (NHI) Bill is passed in its current form, your medical aid will disappear in its current form.
- Medical schemes will only be allowed to fund “top-up” services, so health services which aren't covered by the NHI.
- How will the state pay for the NHI? That's not clear, but raised taxes will be unavoidable, and payroll taxes, for both employees and employers are on the cards. Essentially, the NHI wants your medical aid premium.

BYLINE: Mohale Moloi, Mia Malan, Tshidiso Lechuba, Yolanda Mdzeke

SCRIPT

VO: The NHI will be like a giant state medical aid. It'll buy health services from both government and private health facilities — but at a set price.

VO: The NHI fund will be created to pay for services. But the government doesn't have nearly enough money.

VO: Currently, the public healthcare sector services about 85% of our population.

VO: Only 15% of people in South Africa can afford a medical aid that pays for private healthcare.

VO: But the amount of money spent on the 15% using private healthcare and the 85% using government hospitals and clinics is the same.

VO: The government says it needs the premiums people pay to their medical aid schemes.

VO: So our NHI Bill says medical aids, in their current form, will become illegal.

VO: Medical schemes won't be allowed to pay for the same services that the NHI provides. Only top up services will be allowed.

VO: Some experts say this goes against the Constitution.

Alex van den Heever - School of governance, Wits University

SOUND UP Alex van den Heever:

09:09 "the prohibition on medical scheme coverage is very unlikely to succeed.

Because it's a protected right in terms of the Bill of Rights.

10:11 "If somebody wants to be protected by this form of cover, they can take them to court, it's very likely that there will be multiple parties who challenged that particular feature of the bill.

VO: The medical aid industry says it has a right to exist. At the very least to help the NHI to process payments.

Katlego Mothudi - Board of Healthcare Funders

SOUND UP Katlego_Mothudi:

05:19 "This has been a structure for many decades, and schemes have got the necessary expertise, they've got the systems and processes that they have been uses that have been refined over time"

Ryan Noach - CEO, Discovery Health

SOUND UP Ryan_Noach:

13:33 "We think that the Bill would be much more feasible and much more easily implemented. If section 33 was amended to say that the role of medical schemes will be determined at a later time through a collaborative and a consultative process. That kind of Amendment, which relative it's only a few words in the act, but relative to today's position of medical schemes will not be entitled to have a role that that would lead to a collaborative process over the next 10 years."

VO: As the Bill stands right now, however, only the state will be allowed to administer NHI funds.

VO: The National Assembly passed the Bill in June. The next step is for the National Council of Provinces to adopt it.

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