

What role do medical schemes play in the NHI?



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.
- The NHI will offer comprehensive health care service cover - there will be no co-payments.
- Medical Aid schemes will remain 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 cheaper.

How does the NHI affect those who are currently insured by medical schemes?

- The Fund will be implemented over phases and over many years. Regulations will be published to address the phased implementation of the NHI Fund and phased implementation of service benefits as the money is moved to the Fund. Medical schemes will be given notice on the type of services that they will no longer be able to cover.

The National Health Insurance (NHI)

What is the NHI and how will it change the system?

- The NHI is a Fund, paid by our taxes, from which the government will buy health care services for all of us who live in the country from health care providers in the public sector and private sector.
- This means when you feel unwell, you can go to your nearest GP or clinic of your choice that has a contract with NHI and not worry about the cost of care.

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, and 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 over 250 options, meaning the complexity of their services will be greatly reduced.

