

Connecting the dots to deliver sustainable healthcare

By [Reinder Nauta](#) and [Patrick Lubbe](#)

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The passing of the NHI bill by the National Assembly, although a landmark development, is for many stakeholders concerning in the context of the demise of so many other state-owned enterprises.



Source: 123RF

Progress must however be made in achieving better healthcare access and affordability for all citizens of the country, and any government should and would no doubt take this same approach.

While I acknowledge the excellence of the South African private healthcare system, which has consistently ranked among the world's best, I also recognise the need for broader access and improved affordability in the current healthcare funding industry.

Our country's current private healthcare funding industry is predominantly focused on the higher income sectors of society and as such has reached its maturity with little or no future growth prospects.

With only 8.9 million South Africans covered by medical schemes, there is still much work to be done to ensure comprehensive healthcare coverage for the millions of people who do not have access to reliable healthcare services.

While the private healthcare system is commendable in so many respects – particularly in so far as our world-class

healthcare service providers and facilities are concerned – we must aim for greater inclusivity.

It is our duty to ensure that quality healthcare reaches a far wider spectrum of South Africans than is currently the case, and with innovation, co-operation and the intelligent and appropriate use of technology, we can lead Africa in addressing this urgent quest.

It is effectively this very challenge that the passing of the NHI bill is focusing on thereby issuing a renewed wake-up call to our industry.

Just as no man is an island, we need to find new ways of conducting business to better serve our industry and millions of South Africans who have little choice apart from waiting for the introduction of National Health Insurance.

Until such time, and by way of a starting point, we can achieve more together and practical solutions need to be shared.

Affordable healthcare for the hardworking

The National HealthCare Group has reached out to healthcare service providers and other businesses to create change – this approach has resulted in some highly promising partnerships to bring affordable healthcare to more hardworking South Africans and their families thus far.

When we first brought the MediClub range to the market – a product that broke the mould of affordable primary healthcare access with a simple, digitally enabled nursing triage model – we aimed to achieve sufficient economies of scale to ensure the product's sustainability and ultimately, to bring many more employed but medically uncovered individuals closer to quality healthcare.



The Odd Number appointed TymeBank's brand and creative partner

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It therefore stood to reason that we should partner with an organisation like TymeBank, a digitally smart bank that makes financial services more affordable to access and more convenient to use for hard-working and financially pressed individuals. If you can do it for the sake of financial wellness, you can surely do it for people's health too.

Empowering TymeBank customers

TymeHealth was launched 18 months ago and brings the MediClub range to TymeBank customers who represent the very market for which MediClub was developed.

In finding healthcare access solutions, we need to acknowledge that this is an ongoing concern for employers too, who in one way or another, are negatively impacted when uninsured employees have to rely on an overburdened state system.

In this case, an established organisation with well-forged corporate inroads, such as Standard Bank was the ideal partner to take the product to a wider corporate client audience. This also presented our first opportunity to offer MediClub as a white label product that could be packaged to speak specifically to Standard Bank's clients under the brand name BeWell.

Standard Bank's contribution

Standard Bank has also helped to fund the roll-out of Unu, which takes the same tried and tested product to individuals, as well as to small businesses through different channels.

It has always been more about connecting the dots than it ever has been about reinventing the wheel at National HealthCare Group.



Standard Bank appoints Diana Springer as head of brand and marketing

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It is with this approach that we have been able to achieve some truly tangible results, such as reducing the number of sick days by 35% over six months and reflecting a monthly savings of more than 25% in healthcare expenditure for some employers.

When you consider that this product provides access to private healthcare for employees for an entire month at less than the daily minimum wage, it is a solution many employers will want to explore.

The way for enhanced healthcare access

But it is in no small part thanks to the partnerships we have forged that this primary healthcare insurance product has begun to turn the tide in favour of improved healthcare access for South African businesses and individuals. Without such collaborative efforts, we would be working in a silo and the industry would still no doubt be treading the same old water.

With over 5.5 million employed individuals currently without medical aid, there is ample opportunity for positive change.

Together, we can give true meaning to 'improving healthcare access' once and for all.

National HealthCare Group remains committed to connecting the dots within the industry, striving for a more inclusive and sustainable healthcare funding landscape.

By building on these achievements and nurturing collaborative partnerships, the group aims to significantly further contribute to a healthier and more prosperous South Africa.

ABOUT THE AUTHOR

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