

# 5 advantages of universal health coverage

The immense value that universal health coverage brings to a society is reflected by the fact that it is now included in the new Sustainable Development Goals, which aim to improve lives worldwide for a more inclusive and prosperous future for all. "As we work towards the implementation of National Health Insurance [NHI], it is inevitable that change on this scale may seem like a daunting prospect and so it is essential to keep in mind the favourable changes we as a nation are aspiring to achieve," says Dr Guni Goolab, principal officer of the Government Employees Medical Scheme (GEMS).



Dr Guni Goolab, principal officer, Government Employee Medical Scheme

## 1. Remove health-related barriers to education

"Children who have undiagnosed and untreated health problems or disabilities, including visual impairment or hearing difficulties, do not get the full benefits of education. With improved access to testing and healthcare solutions to address barriers to learning, children will be better equipped to take advantage of opportunities and unlock their true potential," Goolab says.

## 2. Give greater effect to the right to healthcare

The right to access healthcare is enshrined in the South African Bill of Rights, however, the inequality that currently exists between private and public healthcare means that the private sector is priced out of the reach of most South Africans while public healthcare faces challenges in providing access to quality care for the majority.

"NHI will see the two systems moving closer together to address the problems of sustainability and quality in the interests of all South African healthcare consumers," Goolab adds.

## 3. Promote equality

Access to quality healthcare should be determined by an individual's need rather than their ability to pay for expensive health services. As such, the NHI will provide healthcare to everyone, whether they are employed or unemployed, and will be free at the point of service.

"People who find themselves needing treatment should not be burdened with the financial pressures on top of concerns for their health or, worse still, find themselves resigned to ill health because of poverty. In a country that has one of the most progressive constitutions and provisions for human rights in the world, universal health coverage is overdue. All South Africans will benefit from the financial protections NHI will offer."

## **4. Stimulate the economy for inclusive growth**

Once universal health coverage is entrenched, health-related barriers to education and productivity will be greatly reduced and allow more South Africans to become economically active. Greater emphasis on preventative healthcare will help to keep South Africa's workforce productive for longer, and socio-economic challenges will also be addressed through aspects of poverty prevention inherent in universal health coverage.

"A healthy workforce is a key element of sustainable economic growth, and it has been estimated that investment in universal health cover delivers significant economic returns that exceed the cost. South Africa, therefore, cannot afford to fall further behind the global trend towards universal health coverage," Goolab says.

## **5. Improve social security**

"At present, it is vulnerable groups including the elderly, marginalised communities and women living in poverty who bear the brunt of our current inequitable health system. The NHI is likely to prioritise the healthcare needs of these sectors of society through an approach of progressive universalism so that they are protected and empowered.

"South Africa is on the brink of a major breakthrough with the implementation of NHI and we have an immense responsibility to future generations to get it right. The idea of affordable quality healthcare for all can only be achieved through co-operation and buy-in from many different stakeholders, and GEMS is committed to putting its experience and expertise behind this national imperative," he concludes.

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