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## SOUT AFRICANS ARE FEELING THE HEALTHCARE SQUEEZE

While the wheels of commerce begin to turn in a more recognisable rhythm, employees still find themselves caught between a rock and a hard place, with recent rates hikes on one side and stagnant or reduced salaries on the other, leading many to fund unforeseen yet essential expenses, such as healthcare.

This is according to Dr Mandla Moyo (**pictured**), financial director of the National HealthCare Group, who says that as South Africa takes its first few steps on the long road to economic recovery, employees in need of quality healthcare services are often left with little choice but to take time off work to seek care at a state facility or use the lines of credit available to them to fund private healthcare expenses.

"Access to quality primary healthcare should not be a stumbling block for our workforce. We're talking about basic healthcare that everyone needs during the course of a year and which, if left unaddressed, can have serious consequences down the line," he said.

Moyo said that as outlined in BankservAfrica's latest Take Home Pay Index report, the number of employed individuals in South Africa has increased in recent months, yet the average salary value has declined, indicating that while employment opportunities are on the rise, salary increases continue to evade employees.

"National Treasury reported that our household savings ratio was at just two percent at the end of last year, a very low figure that translates to little or no discretionary savings to fund essential care.

Consequently most South Africans cannot afford prohibitively expensive medical aid and many end up having to pay for private healthcare services by other means.

"This means that employees who require quick access to quality healthcare are often relying on unsecured credit such as credit cards or personal loans, and possibly even micro-lenders, who charge heavily inflated interest rates.

"While this may be intended as a temporary measure, the incremental effect is

likely to result in an employee who is highly stressed and financially depressed.

"Perhaps worse still is the scenario where an employee has exhausted all possibilities and literally cannot afford quality care by any means, so avoids seeking it altogether. Such delaying tactics can have a devastating impact on the health, morale and sustainability of a workforce," said Moyo.

Dr Reinder Nauta, executive chairperson of National

HealthCare Group, said that while our nation's current economic position is far from ideal, there are options available to employers who may not yet be in a position to implement salary increases but who are looking for meaningful ways to add value for employees in the here and now.

"So many employers are not aware of the significant difference they could make to the healthcare experience of their employees for even the most nominal amount.

"With a budget of just R100 per employee per month you can totally alter their primary healthcare experience and begin to reshape this very human aspect of your business.

"The low-cost and emerging healthcare market is a relatively new segment of the greater South African healthcare landscape and here there is a reservoir of innovation that forward-thinking companies can tap into," he said.

In the experience of so many employers, whether an employee needs an X-ray or a script for antibiotics, at least a full day at work can be lost to queuing simply to diagnose a problem, not to mention recovery time at home, Nauta said.

Moyo said the solution lies in technology driven primary healthcare products that are affordable for the employer and streamlined for the employee.

"By being able to immediately contact a nurse who will set up a doctor's appointment if needed, giving you access to medication, blood tests, X-rays, dentistry, optometry and so on, your day-to-day health concerns are taken care of efficiently and effectively, and this without having to dig yourself out of debt later on."

— National HealthCare Group.

