



PEOPLE queue at Durban's King Edward VIII Hospital. Experts say employees often have to take time off work to seek care at a state facility. | African News Agency (ANA) Archives

QUALITY HEALTH CARE

Cash-strapped workers can get medical help

MARTINA NICHOLSON

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. There are recent rate hikes on one side and stagnant or reduced salaries on the other, leading many to fund unforeseen yet essential expenses, such as health care, from debt.

This is according to Dr Mandla Moyo, financial director of the National HealthCare Group. He said that as South Africa took its first few steps on the long road to economic recovery, employees in need of quality health-care services were 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 health-care expenses.

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

Moyo referred to BankservAfrica's latest Take-Home Pay Index report which indicated that the number of employed individuals in South Africa had increased in recent months, yet the average salary value had declined. This indicates that while employment opportunities were on the rise, salary increases continued to evade employees.

"National Treasury reported that our household savings ratio was at just 2% 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 health-care services by other means.

"This means that employees who require quick access to quality health care 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 a highly stressed and financially depressed employee.

"Worse still is a scenario where an employee has exhausted all possibilities but cannot afford quality care, so avoids seeking it altogether. Such delay tactics can have a devastating impact on the health, morale and sustainability of a workforce," said Moyo.

Dr Reinder Nauta, executive chair-

person of the National HealthCare Group, said that while our nation's current economic position was far from ideal, there were 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 health-care markets 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.

As a key player and provider of choice in this market, National HealthCare offers a health-care funding solution that consists of an administration fee-based model, provided in partnership with a network of 12 000 health-care providers, including doctors, pharmacies and other providers. Its alternative offering is the same product with an added insurance component included.

"In the experience of so many South African 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 health-care products that are highly 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-care concerns are taken care of efficiently and effectively – and without having to dig yourself out of debt later on.

"Financial health is an essential component of employee well-being, and any product of this nature that takes that full picture into account will provide for a full suite of primary health-care services as well as trauma, debt and legal counselling," said Moyo.

Nicholson writes on behalf of the National HealthCare Group