

03 May 2012

ATTENTION:

Via email: [STdemarcation@treasury.gov.za](mailto:STdemarcation@treasury.gov.za)

I hereby lodge my objection to National Treasury with regard to government's proposed demarcation of health insurance policies.

My husband and I are both pensioners, and members of a fairly comprehensive medical aid. Due to the many shortfalls on these medical aid plans (we looked at all of them – they all have gaps), we took out medical top-up insurance to cover these gaps. Without our gap cover we would be in serious trouble financially. My husband is suffering from a terminal illness and our medical bills are exorbitant.

As pensioners, we are already battling to cope with rising inflation and the almost monthly petrol increases, let alone ridiculously excessive food prices. I feel that it is of paramount importance that in a democratic country one should have the right to choose which healthcare benefits suit one best and, by your proposed demarcation, you will be robbing the consumer of that right. Surely, if our government proclaims that it is a democracy, then your proposed legislation proves beyond doubt that democracy is in name, but no longer in practice in South Africa? Instead, it has the distinctly unhealthy smell of totalitarianism about it. We have worked hard all our lives, paid our taxes and never asked a cent of the state. It is our choice to cut back on other things in order to afford to pay for our medical aid, which is a necessity.

We do not consider state facilities as an option at all, due to the appalling conditions that currently prevail in the state health sector, of which you must surely be aware. It is however with a feeling of impending dread that we might find ourselves in the position where we are forced to use these facilities in the future and join the millions who are already a liability to the state, due to the financial strain that your proposal will cause us.

I trust that you will consider my objections favourably.

Thank you.