

Dalton

29 March 2012

Re: Draft Regulation regarding the Demarcation of Health Insurance Policies

Being a financial adviser and selling both the Medical Health Plan and the Health Insurance Plan I hereby state that I am strongly against the Government from stopping the Health Insurance Plan.

When you see a client about Medical Health Plan you have to take their health and financial position onto account as to what plan they can afford to cover their medical expenses. Note is made as to what rate the Medical Health Plan pays at and at what rate the Anesthetists and Specialists charge at. These two are not governed and can charge as much as 400% above the medical aid rate. The client then requests help as to how the shortfalls can be covered at a reasonable monthly contribution. Client is then told about the Health Insurance Policy that has an affordable monthly contribution and will cover the in-hospital shortfall up to 500%. This policy will then save a client of having to go to the bank and apply for a loan and go through the whole Credit Act process which in turn will financially affect the clients budget. If the Government does stop the Health Insurance Policy it will put many salaried South Africans into medical debt and will also stop people from going for operations to better their health as they can not afford to pay the large shortfall. Is this what the Government want as they are on a big drive that everybody must have Medical Health plan to keep the country healthy. Government must then regulate the amount charged by Anesthetists and Specialists. This they can not do as you would have a major exodus of professionals leaving the country which will result in the country not having enough medical doctors to deal with our country medical needs.

Note must be made that you can not have a Health Insurance Policy if you are not a member of a Medical Health Plan.

Once again I strongly disagree with the Government wanting to stop the Health Insurance Policies and putting people in to financial medical debt to cover the shortfall.