



# Can't afford *medical aid?*

## Weigh your options

**L**ast year Lidia Mohammed gave birth to her baby boy in a government hospital. The 36-year-old former PA says her stay wasn't without challenges. 'The nurse left to go home just before I gave birth, and we had to call her back,' she says. She and her husband had to deal with lots of student doctors who came and went, and she says most of the doctors were quite rude. 'They didn't ask for my consent before they performed certain procedures and they didn't bother telling me what they were doing,' she recalls. 'Many think you are ignorant because you can't afford medical aid.'

WE LOOK AT WAYS THAT YOU CAN SLASH YOUR MEDICAL BILL WITHOUT COMPROMISING YOUR HEALTH.  
TEXT KATHERINE GRAHAM

Her experience at a state facility resonates with others who, for financial reasons, are deprived access to private health care. It's an unfortunate reality in South Africa that only 13% of the country's population can afford to belong to medical-aid schemes. The remaining 87% have to rely on alternatives, such as health insurance or public health care.

### WHAT ARE YOUR OPTIONS?

'While medical aid is the most appropriate method of ensuring that you are covered for

health problems, there are other ways in which consumers can protect themselves' says Heidi Kruger of the Board of Healthcare Funders of Southern Africa. One such option is a savings account specially earmarked for health issues, that you put money into each month.

Another option is to take out medical insurance with an insurance company. 'There's a wide range of health insurance products on the market, including products for primary health care (eg GP visits, dental care and medication), hospital cash plans and emergency cover,' says medical-scheme administrator Dylan Garnett. The benefit of medical insurance is that you can choose where you want an operation to be performed. In addition, you may keep any surplus amount over and above the cost of the procedure that the insurance pays out in a lump sum. Some insurance companies also offer no-claims bonuses. But consumers need to be aware that the level of cover offered by medical insurance is not the same as that given by medical aids. 'Health insurance products can refuse cover to bad risks and can also charge different premiums to their policy holders,' says Garnett. This is different to a medical aid, which has to charge the same

rates according to the scheme its members choose. Medical-aid schemes are also not allowed to refuse anyone membership based on age or risk. They are also obliged by law to cover a list of 200 medical conditions, known as Prescribed Minimum Benefits. 'With health insurance products, benefits are often limited to a specified sum assured, and will not cover the full cost of treatment,' Garnett adds.

## INSURING FOR SPECIFIC CONDITIONS

You can insure for specific medical conditions, but be aware of the limitations. 'There's a number of health-insurance products that provide for specific conditions or types of benefits, such as cancer or dental insurance,' says Garnett. But this approach can be risky. 'You do not know what might happen in the future with your health, and once you get ill, you might not have any cover for a specific medical condition,' says Dr Elsabé Conradie of the Council for Medical Schemes.

## WHAT ABOUT THE UNEXPECTED?

If you don't have any form of medical cover, you could be caught short in the event of an accident or unforeseen illness. 'This is not a good position to be in,' says healthcare expert Len

Deacon. Your only options at this stage are state facilities or to foot the bill of private health care yourself – bearing in mind that a week-long private-hospital stay can cost in the region of R100 000. As soon as you can afford to do so, your best long-term option is to join a medical scheme, even if you choose a basic hospital plan.

As Deacon says: 'Younger people feel that medical-scheme contributions are a grudge purchase, but as you get older you will get more medical claims, and if you have not been a member before, you will be excluded for certain conditions for a period, and be charged a penalty of up to 75% of your monthly contribution every month going forward.' ■



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