

*An outsider's view*

# COMMENTARY ON MEDICAL AID SOCIETIES BILL

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BHF

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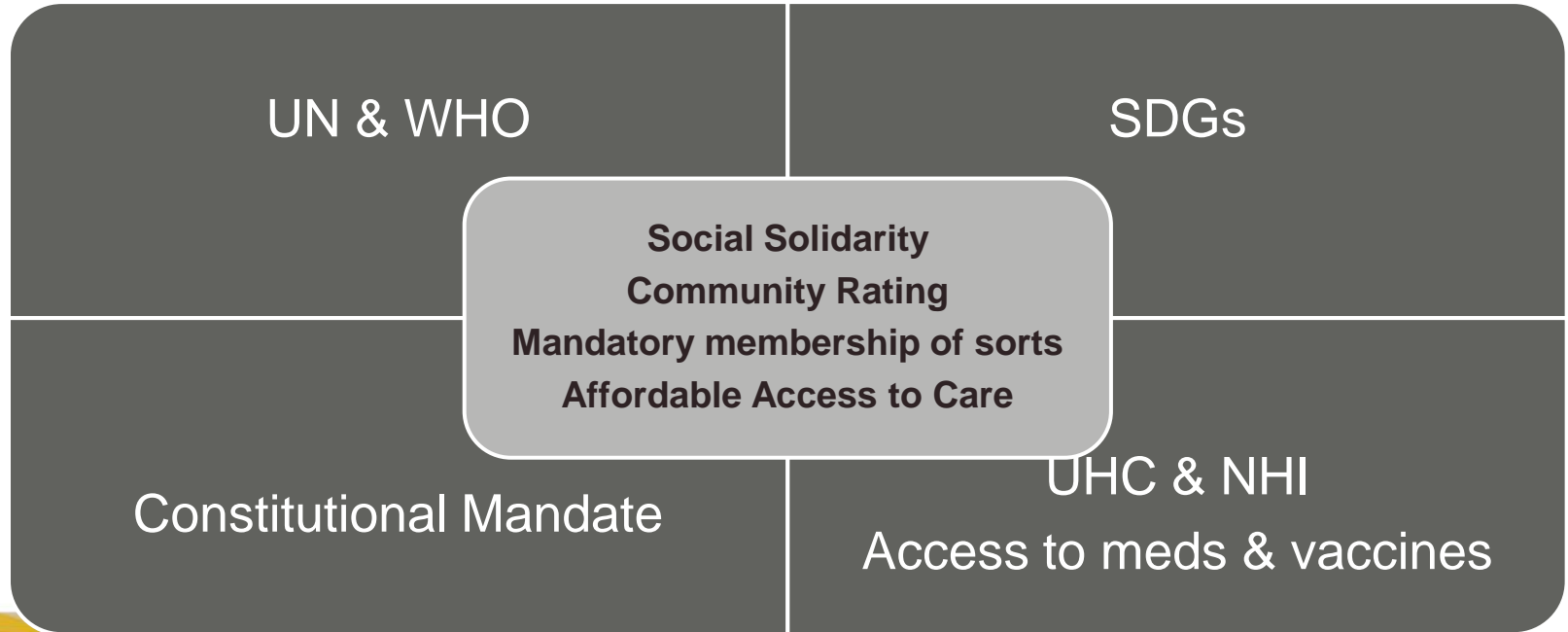
# Outline: policy imperatives

- Context
- “business” of MS
- Functions of the Authority
- Standard Benefits
- Waiting periods
  
- BHF comments on Bill passed onto AHFoZ



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# Zimbabwe Context that informs policy!



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# Business of MS

## Accountable to Minister of Health!

“medical aid society” or “society” means an association or organisation which accepts subscriptions from members or other persons wholly or mainly for the purpose of—

- (a) paying any expenses incurred by such members or persons and additionally, or alternatively, their dependants or employees, in respect of medical or dental treatment;
- (b) meeting the whole or part of any expenses incurred by such members or persons and additionally, or alternatively, their dependants or employees, **in respect of medical or dental treatment;**

Accountability for beneficiary health is not in the definition!



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# Business of MS

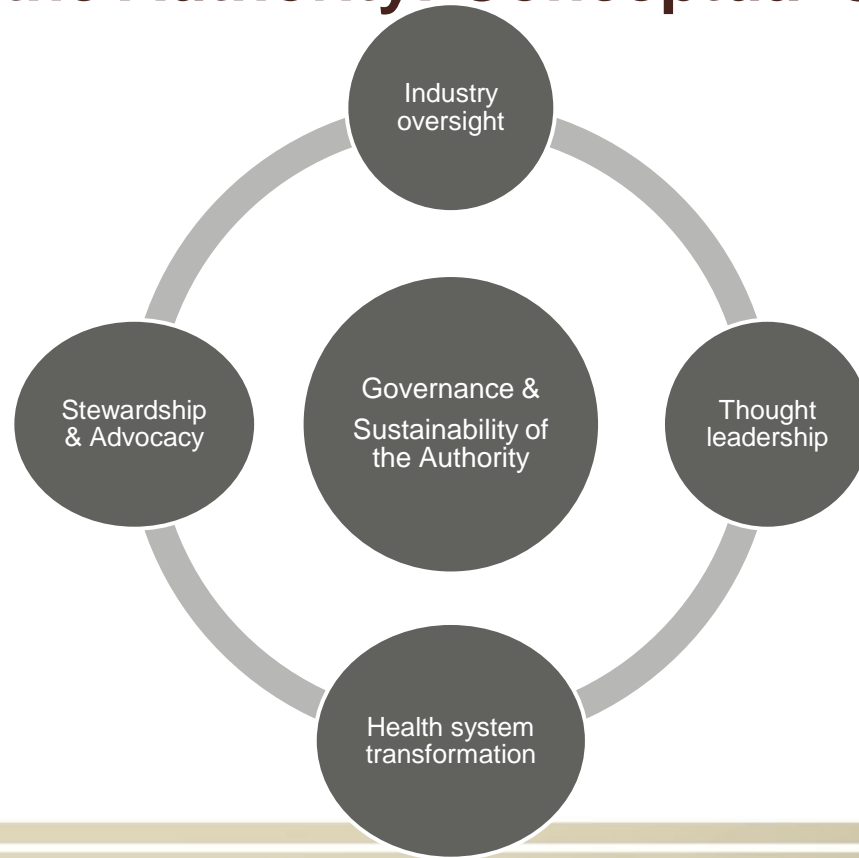
- Medical aid society vs Insurance products
  - Definition appears to include insurance products/companies
  - Need for demarcation
- “Not for profit” vs “For profit”

Not entirely clear!



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# Functions of the Authority: Conceptual Strategy



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# Functions of the Authority

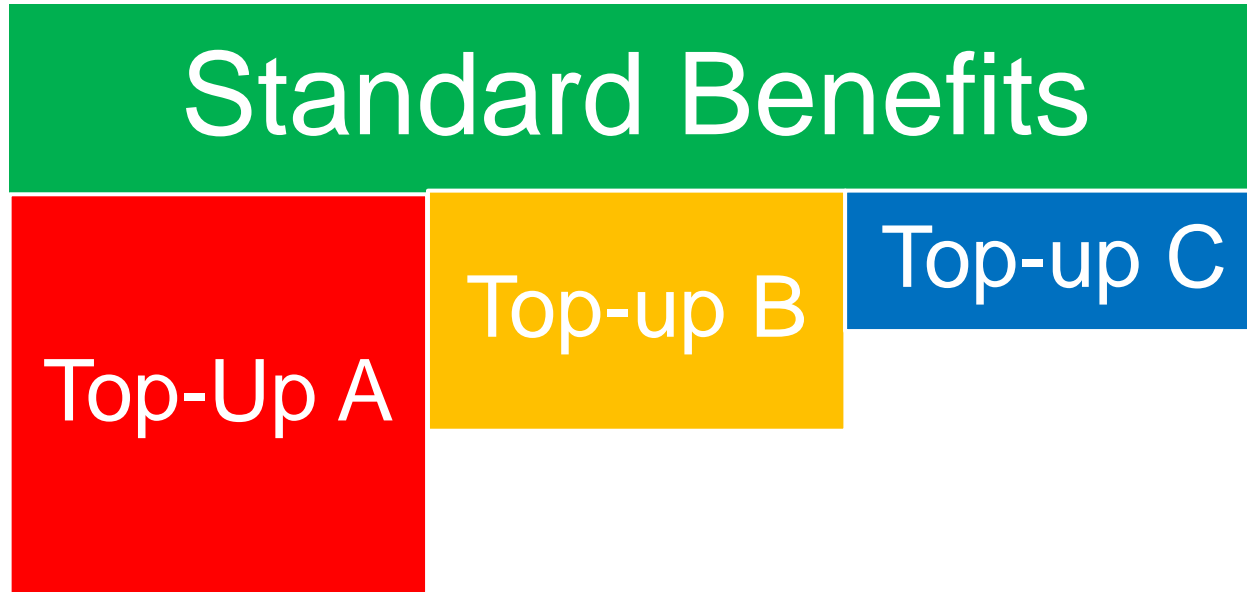
- Conduct research to inform health improvements and policy
- Make access to healthcare more affordable
- ?Establish forensic unit
  - Co-ordinate industry wide forensic risk mitigation
  - Obligation on Societies to report suspected fraud and abuse

Fraud and Abuse mitigation must be a national imperative!



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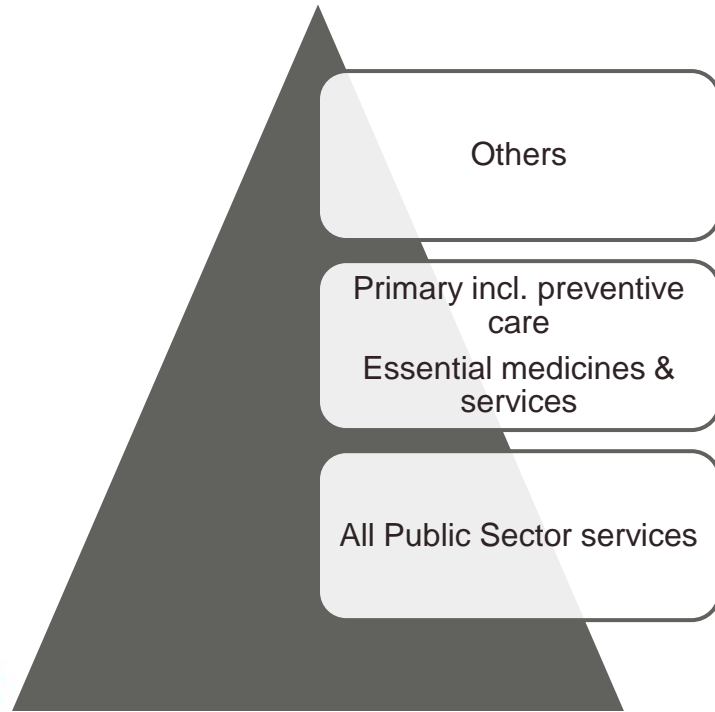
# Standard benefits structure for Social Solidarity



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# Standard benefits Content: Health Agenda



- Current proposal is specialist and hospital-centric!
- Not considered progressive health policy!
- ?unconstitutional
- Consider UHC and Alma Ata declaration



# Maximum waiting periods

- Not entirely aligned to health agenda
- If “married” to waiting periods and anti-selection protection
  - Suggest remove from list:
    - (a) medical treatment related to pregnancy;
    - (e) drugs for chronic illnesses;
- Mandatory membership of sorts to mitigate antiselection.



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# Technical input excluded

- Authorities vs Authority's
- Anybody vs any body
- Cross referencing
- ...



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**THANK YOU**



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