higher education & training

Department:
Higher Education and Training
REPUBLIC OF SOUTH AFRICA

MARKING GUIDELINE

NATIONAL CERTIFICATE (VOCATIONAL)

THE SOUTH AFRICAN HEALTH CARE SYSTEM
NQF LEVEL 4

XX FEBRUARY 2020

This marking guideline consists of 9 pages.

QUESTION 1

1.1 1.1.1 Mandatory health insurance

1.1.2 Voluntary health insurance

1.1.3 Mandatory health insurance

(3 × 2) (6)

1.2 Tertiary health care in South Africa is a specialised health care service.✓ Specialists administer the services✓ and require referral from primary or secondary health care institutions.✓ The training of health care professionals also takes place at tertiary health care institutes.✓ (4)

1.3
- Governance
- Educational services
- Teacher workforce
- Financing
- Infrastructure and technology
- Information for policy-making (Any 3 × 2) (6)

1.4
- Neurology
- Paediatrics
- Oncology
- Cardiology
- Plastic surgery (5)

1.5 1.5.1 In order for academic health care institutions to be accountable, they need to implement strategies for budgeting and communication,✓ as well as guidelines for collaboration and research and training.✓ (2)

1.5.2 Strategies to ensure revised curricula include upgrading curricula to include primary care approaches,✓ evaluation of postgraduate education,✓ as well as the re-orientation of teaching staff towards primary health care principles.✓ (3)

1.6 Social health insurance contributions are mandatory and everyone contributes to it. The amount is based on their income✓ and it covers those who contribute.✓

National health insurance contributions are mandatory to those who can afford it✓ and covers the entire population, whether or not they contribute.✓ (4)

1.7 There is a great disparity between the financial resources available to the public sector versus the private sector. The public sector provides health care to the majority of the population✓ and they have fewer resources than the private sector.✓ The public sector relies on government funding and does not exist to make a profit as the private sector does.✓ As they charge exorbitant fees for health care services, the private sector can afford to have more staff,✓ better equipment✓ and better services.✓ Less finances in the public sector means that there are long waiting lists,✓ queues that take hours,✓ not always enough hospital resources, such as beds or medicine,✓ and poor infrastructure.✓

(5 marks for public health care and 5 marks for private health care or 10 marks for a clear difference between them) (10)

[40]

QUESTION 2

2.1
2.1.1 D
2.1.2 C
2.1.3 B
2.1.4 A
2.1.5 C
2.1.6 D
2.1.7 C

(7)

2.2 Voluntary health insurance is any health insurance that is not mandatory,✓ but bought out of free choice✓ and funded by voluntary contributions.✓ (3)

2.3
2.3.1 The estimated income and expenses✓ over a set period of time.✓

2.3.2 Being able to maintain efficiency and effectiveness,✓ regardless of risk factors.✓

2.3.3 All the money that the government raises✓ through tax.✓

2.3.4 The difference between expenditure✓ and income.✓

2.3.5 An increase✓ in the general level of prices.✓

(5 × 2) (10)

2.4 2.4.1 The Steve Biko Academic Hospital is a tertiary-level hospital,✓ which means that they render specialised services.✓ The system works on referrals from clinics or secondary health care facilities.✓ If they were to still see walk-ins, they would be too busy.✓ (4)

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2.4.2
- Their specialised medical equipment.
- They are a teaching hospital.
- They are a referral hospital, which means that they do not accept walk-in patients.
- Their specialised wards, for example, the Oncology Complex. (4)

2.4.3 Outpatient services are medical tests or procedures✓ that can be done without staying over at the hospital.✓ (2)

2.5 A patient in the public sector will need to wait in long queues.✓ A patient in the private sector will make an appointment with their health carer and might only have to wait a few minutes.✓ There are higher volumes of patients in public health facilities, so it is not uncommon for patients to not get a bed✓ or for patients to be discharged before they are completely better.✓ Patients in private facilities are often kept until they are completely better as their medical aids cover the expenses.✓ (5)

2.6 Health workers in public facilities are busier, because they have more patients.✓ Health workers in private health care facilities can spend more time with their patients✓ and they work in cleaner environments.✓ The workers in public health care facilities sometimes struggle to do their jobs because of a lack of resources, such as equipment or medicine.✓ The private sector has more money so they seldom lack resources.✓ (5)
[40]

QUESTION 3

3.1
3.1.1 D
3.1.2 C
3.1.3 B
3.1.4 E
3.1.5 A
(5 × 1) (5)

3.2
- The Road Accident Fund
- Workmen's Compensation Fund (2)

3.3
- Government taxes
- Donations/Grants
- Medical schemes
- Out-of-Pocket
- Community Financing (Any 3 × 1) (3)

3.4 Phase 1: Planning Phase
Phase 2: Legislative/Authorisation
Phase 3: Implementation
Phase 4: Evaluation/Auditing (4)

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3.5 Funds are transferred✓ from national government✓ across the nine provinces.✓ (3)

3.6 Funds are divided✓ between the three spheres of government,✓ namely local, provincial and national.✓ (3)

3.7 Advantages:

- Contributors are covered by their medical aids so they can use private health care with minimal to no co-payments.
- People who contribute to a medical scheme do not need to use public health care.

Disadvantages:

- It is very expensive
- It is unaffordable to most people.
- Based on the specific plan, some do not cover everything and people still have to make large payments to their private health care providers. (5)

3.8 Advantages:

- Everyone is covered by it.
- Health care is equitable.
- Public and private health sectors work together to ensure that the deficiencies within the public sector are sorted out.
- Mandatory health insurance is more affordable than voluntary health insurance.

Disadvantages:

- Even if you do not make use of health care, everyone must still make payments to ensure that those who cannot afford it are also covered. (5)

3.9 Should South Africa adopt a mandatory health insurance and succeed in implementing it, the economy should improve.✓ Health care will be more accessible to the working class✓ and, therefore, health outcomes will improve.✓ The healthier a nation is, the more fruitful they are, because they can work and participate in the growing economy of the country.✓ If less people are sick, the country will gain a status and attract more trade and tourism, aiding in the economic growth of the country.✓ (5)

3.10 Medical aids are very expensive✓ and unaffordable to the majority of people in South Africa.✓ Our private health care system is not equipped to handle the whole population.✓ They are profit driven and need to supply a superior quality health care in order to ensure that they are providing a useful service.✓ If everyone had medical aid and could use private health care facilities, no one would make use of the public facilities and the problem would be reversed.✓ The private sector will become strained and be unable to cope with the volume of patients.✓ (5)

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QUESTION 4

4.1
4.1.1 False
4.1.2 True
4.1.3 False
4.1.4 True
4.1.5 False
4.1.6 True
4.1.7 True
4.1.8 False
4.1.9 False
4.1.10 True

(10 × 1) (10)

4.2
- Budget Council
- Medium-Term Expenditure Framework Committee
- Financial and Fiscal Commission
- Minister's Committee on the Budget
- Budget Forum
- Civil Servants
- National portfolio committees
- Provincial standing committees (Any 5 × 1) (5)

4.3 The first amount of money is set aside for debt repayment and emergency reserve.✓ The second is vertical division✓ and the third is the horizontal division of funds.✓ (3)

4.4 Out-of-pocket payments are when patients pay directly for health care services✓ from their own money,✓ mostly in the private sector.✓ (2)

4.5 4.5.1 Margaret's situation is unaffordable to most South Africans and it will be different with national health insurance as her health insurance will become more affordable.✓ Currently, Margaret pays a lot of money to ensure that she can use private health care services. With national health insurance, quality health care will be provided to everyone,✓ which will take out any need for exclusive private health care.✓ National health insurance will not require patients to make out-of-pocket payments. Margaret will pay less money for national health insurance,✓ but still receive quality health care services.✓

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4.5.2 If everyone has access to good health care, there will be a ripple effect on the economy and lifestyles of South Africans.✓ If South Africans are healthy, they will be able to contribute to creating wealth for the country,✓ thereby improving the economy and ultimately their quality of life,✓ for example, Margaret would not need to pay so much money on health care and she could rather spend that money on other things, such as entertainment and culture, pumping her income back into different sectors of the economy.✓ Margaret's contribution to national health insurance also helps to ensure that those less fortunate can also have access to health care and they can then be healthy enough to work.✓

4.5.3 The savings plan that Margaret receives with her medical aid was used up very quickly in the year, because private health care is very expensive.✓ Even though Margaret continued to pay her monthly contribution, she had access to her savings for the year from the beginning of the year (before she had actually paid for it),✓ and she went through it faster than anticipated.✓ Perhaps she was not well-informed about her medical aid plan✓ or she did not plan effectively, resulting in her having to pay a lot of money in.✓

4.5.4 Yes/No✓ (Either is correct provided that the motivation makes sense)
Example answer:
Yes, it is fair,✓ because this is how medical schemes work.✓ If they had to give more money for the medical savings without increasing the monthly contributions, then they would lose money.✓ Medical schemes need to make a profit in order to ensure that quality medical care is accessible to people.✓ Margaret could save money by planning better with her medical savings.✓

OR

No, it is not fair.✓ Margaret has the right to access quality and affordable health care✓ and available health care is unaffordable.✓ Margaret is being taken advantage of by the private health care sector, as well as her medical scheme.✓ She pays a lot of money to the medical aid and she should not have to pay in extra, especially since she did not have any hospital stays. The medical scheme has made a lot of money out of her hospital plan and should have some sort of exchange policy between the annual hospital coverage and medical savings.✓ (4 × 5) (20)

[40]

QUESTION 5

5.1 5.1.1 Primary Care 101 (1)

5.1.2 Ideal Clinic Initiative (1)

5.1.3
- national health insurance
- millenium development goals (2)

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5.1.4 pooling funds (1)

5.1.5 Integrated School Health Team (1)

5.1.6 burden of disease (1)

5.1.7 equity (1)

5.1.8 Community health workers (1)

5.1.9 professional nurse (1)

5.2 1. Apartheid was implemented, which caused health care financing priorities to change. The health care system was very segregated.

2. The National Health Service Commission was led by Dr Henry Gluckman and it recommended the implementation of national health tax.

3. The Committee of Inquiry into a Comprehensive Social Security for South Africa recommended fixed medical cover for all employees in the formal sector, earning above a certain tax amount.

4. Medical schemes were regulated for the first time through the Friendly Societies Act, which paved the way for the Medical Schemes Act.

5. The ANC established Resolution 53, which led to the establishment of national health insurance. (5 × 2) (10)

5.3 5.3.1 Advantages:
- Ensures that poor and vulnerable people have access to health care.
- Access to tax revenues.

Disadvantages:
- The people paying the taxes are not always the people using the public health care system.
- Limited attention to customer satisfaction due to high volumes of patients.
- Bureaucracy limits innovation. (Any 2 × 2) (4)

5.3.2 Advantages:
- Protects you if you suddenly need to pay large medical expenses.
- Treatment will not be delayed due to a lack of funds.
- Can use private health care.

Disadvantages:
- Expensive and fees are always increasing.
- Does not address the inaccessibility of health care in some areas.
- Some out-of-pocket payments might still be necessary.

(Any 3 × 2) (6)

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5.4.1 First, estimate what the total income will be.✓ Then you need to identify what your expenses will be.✓ Now you can allocate your income amount to your expenses.✓ This will give you an idea of whether your income will cover your expenses or if you will fall short.✓ Once the budget has been implemented, it needs to be monitored to ensure that you stay within this budget.✓ (5)

5.4.2 If a budget is not followed, money will just be spent without much thought and it will run out very quickly.✓ Money might end up being spent on things that are not very necessary, while the vital things have not been paid for,✓ for example, without a household budget, a family might go out for dinner and buy treats before they have paid their rent and then they run out of money and cannot pay their rent.✓ This will cause unpleasant situations, such as bad credit.✓ For health care, budgets play a role in ensuring that there is equity in health care and without it, there will not be fair distribution of health resources.✓ (5)

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TOTAL: 200

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