

**FTSE/JSE**

▲ -2.98% 116583.41

**FTSE/JSE Top 40**

▲ -3.02% 108597.24

**USD/ZAR**

▲ 0.06% 16.56

**GBP/ZAR**

▲ 0.14% 22.21

**EUR/ZAR**

▲ 0.05% 19.23

**Gold**

▲ -0.23% 5158.89

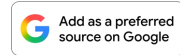
**Oil**

0.00% 92.88

South Africa

## Discovery CEO Adrian Gore shares good news about the NHI

[Shaun Jacobs](#) • 7 March 2026



Discovery CEO Adrian Gore is more optimistic than he has been previously about a rational outcome surrounding the National Health Insurance (NHI) scheme in South Africa.

Gore has been a vocal critic of the NHI scheme, as it is currently set out, saying that the tax increases needed to fund it would potentially crush the South African economy.

The role of the private sector in delivering universal healthcare has also been defended by Gore, with the CEO saying South Africa has to make NHI work and, as part of that, it has to include the private sector.

South Africa's NHI scheme has come under intense scrutiny since it was signed into law by President Cyril Ramaphosa on 15 May 2024.

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However, despite the fanfare during the signing ceremony, Ramaphosa has now hit pause on implementing the NHI to wait for various legal challenges to play out.

A notice issued by the Office of the State Attorney on behalf of Ramaphosa outlines his commitment not to promulgate any provision of the NHI until certain existing court cases are settled.

The specific public participation challenges causing this roadblock refer to two cases, one from the Board of Healthcare Funders and another from the Premier of the Western Cape, at the Constitutional Court.

Following these developments, Gore discussed the NHI scheme and its looming implementation at Discovery's interim results presentation on 3 March 2026.

Gore explained that he is increasingly optimistic about a rational outcome for the NHI in South Africa, with the government gradually coming round to discussion about the scheme.

He said that the NHI is unworkable in its current form, with it lacking a sustainable funding source, a clear implementation plan, and institutional capacity.

Gore has long argued that implementing universal healthcare in South Africa would require significant private-sector collaboration to make it work.

This is largely due to the immense resources in the private sector, from funding to hospital beds, that would have to be brought to bear to make universal healthcare viable.

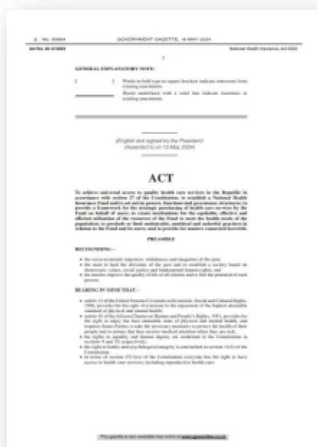
Gore told investors and analysts that Discovery is trying its best to offer assistance to make universal healthcare workable in South Africa.

“I think we are feeling a lot more confident that there is space to have a debate about how to make NHI workable,” Gore said.

## National Health Insurance (NHI) Act developments



### Discovery's position: NHI is not workable without private sector collaboration



### NHI developments

#### 1. ConCourt process ongoing

Scheduled hearings on 5-7 May 2026 on the constitutionality of Parliament's public participation process prior to the assent to the NHI Act

#### 2. High Court order of 24 February 2026

Proclamation and/or implementation of any sections of the NHI Act paused until the ConCourt delivers ruling

#### 3. Medical Scheme Tax Credits

Inflationary increase (3.3%) in medical scheme tax credits in the 2026/27 budget with no structural changes

In the event of future amendments to tax credits, these would likely only affect tax-payers earning more than R1m p.a.

Source: Discovery interim results presentation

## NHI may never see the light of day

In its current form, the NHI is unlikely to see the light of day, with it being bogged down by several legal challenges.

However, even if these legal challenges were to disappear, the scheme is unworkable as it lacks a funding model and the institutional design to provide universal healthcare.

“A large part of the argument against the NHI itself is that it does not actually propose feasible reforms. And so, in effect, nothing will happen even if there is an attempt to take the Act forward,” governance expert Professor Alex van den Heever said.

“There is likely to be an endless series of largely immaterial reforms going forward.”

However, despite the fact that the NHI may never become a reality, Van den Heever said there is a very good chance that the reforms will damage the existing healthcare system.

“It is not that there is anything being held back. The real problem that quite a lot of people have raised is that the government is saying this is the only way to fix the healthcare system, when it is likely to do the opposite,” he said.

“There is no effort to deal with the current governance flaws in the public and private healthcare systems. Those need urgent attention and have nothing to do with the NHI Act.”

However, this does not mean that the legal challenges are not necessary, as they force the government to engage with what actually needs to be done to improve healthcare in South Africa.

“What is very important is to focus on what we are meant to be doing instead. We have not had that conversation for 20 years,” Van den Heever said.

The professor explained that the credible proposals to tackle challenges in the South African healthcare system have nothing to do with the NHI.

“We have effectively had no structural policy interventions for the past 20 years. That is a very problematic situation as the public system is deteriorating and the private system is quite inefficient,” he said.

As a result of this, South Africa's healthcare outcomes have steadily deteriorated in recent years, with regard to coverage and quality of care.

"Unless we have a government that genuinely focuses on this issue and proposes a credible universal coverage programme, this progressive deterioration will continue," he said.

This is the argument put forward by many litigants, who do not oppose universal healthcare but rather the NHI as a mechanism to achieve it.

"The NHI is unlikely to ever see that light of day. One way or the other. Even if this Act were unopposed, there is no way it could be funded," Van den Heever said.



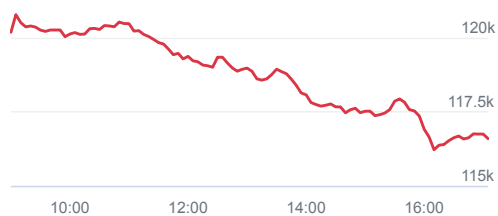
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## Newsletter

## Top JSE indices

1D 1M 6M 1Y 5Y MAX



### **All Share**

J203

▲ -2.98%

116583.41

### **All Share Industrials**

J257

▲ -2.09%

136296.35

### **Financial 15**

J212

▲ -4.45%

24724.96

### **Industrial 25**

▲ -2.11%

127392.42

### **Top40 - (Tradeable)**

J210

▲ -2.63%

136756.90

### **Top40 - (Tradeable)**

J200

▲ -3.02%

108597.24