

Exploring Public Perceptions Regarding Sustainable Implementation of the National Health Insurance in South Africa

Mfanelo Ntsohi*, King Costa, Kholekile Ntsohi and Letlhogonolo Mofolo

Sci-Bono Discovery Centre, Global Centre for Academic Research and Davinci Institute of Technology Management, Johannesburg, Gauteng 2107, South Africa

***Corresponding Author:** Mfanelo Ntsohi, Sci-Bono Discovery Centre, Johannesburg and Global Centre for Academic Research, South Africa.

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Abstract

Introduction: The implementation of National Health Insurance (NHI) in South Africa is a transformative initiative aimed at achieving universal health coverage and addressing historical health disparities. This ongoing study explicitly examines the perceptions of healthcare workers, policymakers, and citizens in Gauteng Province regarding the NHI initiative, acknowledging their essential contributions to its successful implementation.

Methods: A qualitative research design will be employed, utilizing semi-structured interviews and focus group discussions to gather in-depth data on stakeholder perceptions. Participants will be recruited through purposive sampling to ensure a diverse representation of views. Data analysis will be conducted using thematic analysis to identify key themes and patterns related to perceptions of the NHI.

Results: Preliminary findings suggest that stakeholder perceptions are influenced by factors such as trust in government, concerns about resource allocation, and expectations of service quality. Preliminary themes may include skepticism regarding implementation efficacy, perceived benefits of universal health coverage, and potential barriers to access.

Discussion: The anticipated results will provide valuable insights into the complexities surrounding the NHI initiative in South Africa. Understanding stakeholder perceptions is vital for identifying areas of resistance and fostering support for the NHI. The findings will contribute to the literature on health insurance systems and inform policymakers on strategies to enhance stakeholder engagement and address concerns.

Conclusion: This study aims to bridge the gap between policy intentions and public sentiment regarding the NHI initiative. By capturing the diverse views of healthcare workers, policymakers, and citizens, the research seeks to promote a more inclusive approach to health system reform in South Africa, ultimately advancing the goal of equitable healthcare access for all citizens.

Keywords: National Health Insurance (NHI); Universal Health Coverage; Stakeholder Perceptions; Healthcare Workers; Health Care Policy Makers

Introduction

The quest for universal health coverage has emerged as a pivotal goal for health systems globally, with National Health Insurance (NHI) being a prominent mechanism through which many countries aspire to achieve equitable access to healthcare. In South Africa, the government has initiated the NHI policy as part of its broader strategy to address historical inequity and disparities in health access stemming from the apartheid era. This initiative aims to provide quality healthcare services to all citizens, regardless of their socio-economic status, thereby fostering health equity and improving overall public health outcomes.

As South Africa embarks on this transformative journey, it is essential to recognize that the successful implementation of the NHI system hinges on the active participation and support of various stakeholders, including healthcare workers, policymakers, and the general public. Each of these groups possesses unique insights, experiences, and concerns that significantly influence the perception and acceptance of the NHI initiative. Understanding these perspectives is critical for identifying potential barriers to implementation and for devising strategies that promote stakeholder engagement.

The literature highlights that public skepticism and resistance can undermine health reforms, often stemming from concerns related to governance, resource allocation, and the quality of care (Bhatia & Sood, 2018; Goudge et al., 2018). In South Africa, where the healthcare landscape is characterized by stark inequalities between the public and private sectors, the NHI initiative faces a complex set of challenges that necessitate a thorough exploration of stakeholder perceptions.

This study aims to analyze the perceptions of key stakeholders regarding the NHI initiative in Gauteng Province, South Africa. By employing qualitative research methodologies, the study seeks to capture the nuanced views of healthcare workers, policymakers, and citizens, providing a comprehensive understanding of the socio-political and economic factors that shape their perspectives. Through this exploration, the research aims to contribute to the growing body of knowledge on health insurance systems, with a specific focus on the South African context.

Ultimately, this study aspires to inform policy development and implementation strategies for the NHI initiative, ensuring that it is responsive to the needs and expectations of all stakeholders involved. By fostering an inclusive dialogue around the NHI, this research endeavors to pave the way for a health system that not only addresses historical inequities but also promotes sustainable health outcomes for all South Africans.

Background

The implementation of a National Health Insurance (NHI) system in South Africa has been a subject of extensive debate and discussion over the past decade. As a country grappling with significant health disparities, the NHI aims to provide universal access to quality healthcare services for all South Africans, regardless of their socio-economic status (McIntyre et al., 2019). Against the backdrop of a complex healthcare landscape, understanding public perceptions regarding the sustainable implementation of the NHI is critical for its success.

Historically, South Africa's healthcare system has been characterized by inequities stemming from the apartheid era, which entrenched disparities in access to healthcare services based on race and socio-economic status (Department of Health, 2017). Although the democratic government has made strides in addressing these inequalities, the healthcare system remains fragmented, with a dual system comprising a largely privatized healthcare sector catering to those who can afford it and a public sector that serves the majority of the population but is often under-resourced and overburdened (Buhlungu, 2016). The inequities have been further exacerbated by the COVID-19 pandemic, which highlighted the vulnerabilities within the public health system and amplified calls for a more equitable approach to healthcare provision (World Health Organization, 2020).

The NHI policy seeks to address these disparities by pooling resources and ensuring that all citizens have access to comprehensive healthcare services. The vision is to create a single-payer system funded through taxation, thus alleviating the financial burden on

individuals and ensuring that health services are provided based on need rather than the ability to pay (Pillay, 2018). However, the transition to such a system poses significant challenges, including public skepticism, concerns over the efficiency and effectiveness of the proposed model, and the sustainability of funding mechanisms (McIntyre et al., 2020).

Public perception plays a crucial role in the successful implementation of the NHI. Understanding how the South African populace views the initiative is essential for policymakers to address concerns, build trust, and foster a sense of ownership among citizens. Surveys and studies have indicated mixed reactions to the NHI, with some segments of the population expressing support for universal healthcare while others voice concerns regarding potential increases in taxes, the quality of care, and the efficiency of the public health system (Health Systems Trust, 2021). These divergent perceptions are often influenced by personal experiences with the healthcare system, socio-economic status, and the level of awareness regarding the NHI's objectives and benefits.

One of the pivotal factors shaping public perception is the historical context of healthcare in South Africa. Many citizens have experienced the challenges of accessing quality care within the public health system, leading to a general mistrust of government initiatives (Buhlungu, 2016). This skepticism is compounded by ongoing issues such as long waiting times, inadequate facilities, and shortages of medical personnel in public hospitals. For many, these experiences create a perception that the NHI could exacerbate existing problems rather than resolve them, raising questions about the capacity of the government to manage and implement such a transformative policy.

Furthermore, the sustainability of the NHI is a significant concern for many South Africans. The proposed funding model, which relies on increased taxation and the reallocation of existing resources, raises apprehensions about the government's ability to maintain service quality and accessibility. Critics argue that without a clear and transparent plan for resource allocation and management, the NHI could lead to inefficiencies and further strain on an already burdened system (McIntyre et al., 2020). Public perceptions regarding the government's fiscal responsibility and transparency in implementing the NHI are pivotal in determining whether citizens will support the initiative.

In addition to financial concerns, the quality of care under the NHI emerges as a central theme in public discourse. Citizens often fear that a shift to a single-payer system may lead to a decline in the quality of healthcare services, as the public system may struggle to accommodate increased demand (Pillay, 2018). The success of the NHI hinges on the government's ability to reassure the public that quality care will be maintained and that the necessary infrastructure and human resources will be developed to support the initiative. This requires a robust communication strategy that emphasizes the potential benefits of the NHI, alongside concrete plans for improving service delivery.

Community engagement and education are vital components in shifting public perceptions towards a more favorable view of the NHI. Empowering citizens with accurate information about the NHI's objectives, benefits, and implementation strategies can help dispel myths and alleviate fears. Collaborative efforts between the government, civil society, and healthcare organizations are essential in fostering a sense of collective ownership of the NHI and ensuring that public voices are heard in the policymaking process.

In conclusion, the sustainable implementation of the National Health Insurance in South Africa is intricately linked to public perceptions and attitudes towards the initiative. Addressing historical injustices, financial sustainability, quality of care, and effective communication are critical to gaining public trust and support. This study seeks to explore these dimensions, providing insights that can inform policymakers and stakeholders in navigating the complexities of implementing the NHI and ultimately achieving the goal of universal healthcare for all South Africans. By understanding public perceptions, the government can better tailor its strategies to ensure that the NHI is not only implemented effectively but also embraced by the community it aims to serve.

Problem Statement

The implementation of the National Health Insurance (NHI) in South Africa presents significant challenges related to public perception and acceptance, particularly among marginalized communities. Despite the government's efforts to promote the NHI, there exists

a substantial lack of clarity, trust, and understanding regarding its implementation and potential benefits. This situation is critical, as the prevailing skepticism and resistance among citizens can hinder the successful realization of the NHI's objectives. The initiative aims to provide universal healthcare access to all South Africans, yet a negative public perception risks undermining its goals of equity and accessibility, potentially leaving vulnerable populations without essential healthcare services (McIntyre et al., 2020).

The stakeholders involved in this complex issue encompass a wide range of actors, including the South African government, healthcare policymakers, public health officials, and the broader populace, particularly those in disadvantaged communities who stand to benefit most from the NHI. Additionally, healthcare providers and civil society organizations are integral to shaping and communicating the message of the NHI, as they play a crucial role in bridging the gap between policy intentions and public understanding (Pillay, 2018).

Addressing the problem necessitates a multifaceted approach that employs both qualitative and quantitative research methods to explore public attitudes towards the NHI. Through the use of surveys, focus groups, and interviews, researchers can gather valuable insights from diverse demographic groups, particularly those significantly affected by existing health disparities. This data will be instrumental in identifying specific concerns and misconceptions that need to be addressed in order to foster a more supportive public sentiment towards the NHI (Buhlungu, 2016).

The research will be conducted in various urban and rural areas across South Africa, with a particular focus on communities that are most impacted by health inequities. Areas such as Soshanguve and Khayelitsha, along with other underserved regions, are critical to understanding the local context and the unique challenges faced by these populations (World Health Organization, 2020). The study is planned to unfold over the course of the next year, aligning with ongoing discussions and implementation phases of the NHI policy. Data collection and analysis will occur in the first half of the year, with results disseminated to stakeholders and policymakers by year's end, aiming to inform future strategies and interventions.

Finally, the successful implementation of the National Health Insurance in South Africa is intricately linked to public perceptions and attitudes towards this transformative initiative. By understanding and addressing the underlying concerns of the population, the government can develop tailored strategies that not only enhance public trust but also ensure that the NHI achieves its intended outcomes of universal healthcare access and improved health outcomes for all South Africans.

Primary Research Question

How do public perceptions regarding the National Health Insurance (NHI) in South Africa influence its potential for successful implementation and sustainability?

Secondary Research Questions

- What are the key factors influencing public attitudes towards the National Health Insurance in South Africa?
- How do historical experiences with the healthcare system shape current perceptions and expectations regarding the National Health Insurance among various demographic groups?
- In what ways can effective communication strategies be employed to enhance understanding and support for the National Health Insurance among the South African populace?

Primary Research Objective

To determine how public perceptions regarding the National Health Insurance (NHI) influence its potential for successful implementation and sustainability.

Secondary Research Objectives

- To describe the key factors influencing public attitudes towards the implementation of NHI.
- To examine how historical experiences with the healthcare system shape current perceptions and expectations regarding the NHI among various demographic groups.
- To explain methods for effective communication strategies to enhance understanding and support for the NHI.

Significance of the Study

The significance of this study lies in its potential to illuminate the complex relationship between public perceptions and the successful implementation of the National Health Insurance (NHI) in South Africa. As the country seeks to establish a universal healthcare system aimed at addressing longstanding inequities, understanding the attitudes and concerns of various demographic groups, particularly marginalized communities, is essential for ensuring that the initiative is both accepted and effective (McIntyre et al., 2020).

Firstly, this study will provide valuable insights into the specific factors that shape public perceptions of the NHI. By identifying the key concerns and barriers to acceptance, policymakers and healthcare advocates can develop targeted communication strategies that address these issues directly. This could facilitate greater public engagement and support, ultimately leading to more successful implementation and sustainability of the NHI (Pillay, 2018).

Secondly, the research will contribute to the broader discourse on health equity in South Africa. By examining how socio-economic status and access to information affect understanding and acceptance of the NHI, this study will highlight disparities that need to be addressed to achieve the initiative's goals of equity and accessibility (Buhlungu, 2016). This understanding can inform interventions aimed at empowering disadvantaged communities and fostering a more informed citizenry.

Moreover, the findings will underscore the importance of trust in government institutions and previous healthcare experiences in shaping public perceptions. Recognizing the significance of these factors can help stakeholders build trust and credibility, which are essential for the successful rollout of the NHI (Health Systems Trust, 2021).

Finally, this study is significant because it not only aims to enhance understanding of public perceptions of the NHI but also seeks to inform practical strategies for effective implementation. The insights gained from this research will contribute to the development of a more inclusive and equitable healthcare system in South Africa, ultimately benefiting the health and well-being of all citizens.

Theoretical Framework

In exploring public perceptions of the National Health Insurance (NHI) in South Africa, the Health Belief Model (HBM) emerges as an appropriate theoretical framework for this study. Developed in the 1950s by Rosenstock, Becker, and Maiman, the HBM is grounded in understanding individual health behaviors and the perceptions that influence these behaviors, positing that individuals are more likely to engage in health-promoting actions if they perceive a significant threat to their health, believe that a particular health action can mitigate this threat, and possess confidence in their ability to undertake such action (Rosenstock, 1974; Janz & Becker, 1984).

The applicability of the HBM to this study is multifaceted. It emphasizes the importance of individual perceptions in shaping health behavior, which is central to investigating how public perceptions of the NHI influence its implementation. By employing this model, the study can effectively analyze how perceptions of risk, benefits, and barriers shape attitudes toward the NHI. For instance, marginalized communities may express specific concerns regarding the NHI's efficacy and accessibility, insights that can be understood through the constructs of perceived susceptibility and perceived benefits outlined in the HBM (Champion & Skinner, 2008).

Moreover, the model's focus on perceived barriers to action is critical for understanding why certain populations may exhibit resistance to the NHI. Identifying these barriers—such as distrust in government institutions and past negative experiences with healthcare systems—will provide a comprehensive understanding of the challenges faced in garnering support for the NHI (Brennan et al.,

2016). The HBM further establishes a connection between perceptions and behavioral intentions, thereby facilitating an exploration of how public attitudes toward the NHI can translate into support or resistance. This understanding is vital for informing targeted interventions aimed at enhancing public engagement and promoting the initiative (Maiman et al., 1980).

The adaptability of the HBM to incorporate socio-cultural factors is particularly relevant in the South African context, where cultural influences, historical experiences, and socio-economic disparities significantly shape public perceptions of health initiatives (Pillay, 2018).

The Health Belief Model serves as an appropriate theoretical framework for this study as it provides a structured approach to understanding the perceptions that influence public attitudes toward the NHI. By applying this model, the research aims to identify key factors affecting acceptance, ultimately informing strategies that enhance public trust and engagement in the NHI initiative.

Literature Review

Global Perspectives on National Health Insurance

The pursuit of National Health Insurance (NHI) has garnered increasing international attention as a mechanism to achieve universal health coverage. Countries such as the United Kingdom, Canada, and Australia serve as prominent examples where NHI frameworks have been successfully implemented, largely attributed to their commitment to equitable healthcare access and public health outcomes (OECD, 2020). These systems prioritize government funding and centralized administration, which have been shown to effectively reduce health disparities and improve population health indicators (WHO, 2019). For instance, Mossialos et al. (2016) provide evidence that nations employing robust NHI models often experience lower infant mortality rates and enhanced life expectancy metrics.

However, the efficacy of NHI systems is not without challenges. Issues such as fiscal sustainability, service quality, and public perception play critical roles in determining the success of these initiatives (Bhatia & Sood, 2018). The National Health Service (NHS) in the United Kingdom, while lauded for its accessibility, faces ongoing criticism related to funding constraints and the increasing pressure on service delivery (NHS, 2021). Furthermore, the COVID-19 pandemic has exposed systemic vulnerabilities across various health systems globally, emphasizing the need for resilient frameworks capable of adapting to health crises (Kluge et al., 2020). These global trends provide a foundational context for understanding the potential advantages and pitfalls of NHI systems, which are particularly relevant for examining similar initiatives in diverse contexts, including those emerging within the African continent.

African Continental Perspectives on Health Insurance

The discourse on health insurance across the African continent has evolved significantly over recent years, particularly in the context of the African Union's Agenda 2063, which champions universal health coverage as a fundamental goal (African Union, 2015). Several nations, including Rwanda and Ghana, have pioneered community-based health insurance (CBHI) models that aim to increase healthcare access through localized solutions tailored to the socio-economic realities of their populations (Wang et al., 2018). These initiatives underscore a growing recognition of the need for innovative and contextually relevant approaches to health insurance in Africa.

Despite these advancements, numerous challenges continue to impede the realization of effective health insurance systems across the continent. The WHO (2020) reports that inadequate health financing, insufficient healthcare infrastructure, and a dearth of qualified personnel are persistent barriers that many African countries confront. Such challenges often lead to significant inequities in healthcare access, particularly in rural and underserved regions (Kruk et al., 2018). Moreover, public skepticism regarding governmental initiatives and concerns about corruption further complicate efforts to successfully implement health insurance schemes (Mugisha et al., 2019). While there is a growing commitment to achieving universal health coverage in Africa, the path toward sustainable and effective health insurance systems remains fraught with obstacles that require strategic navigation.

South African Context: The NHI Initiative

In South Africa, the proposal to implement a National Health Insurance (NHI) system has ignited extensive discourse among various stakeholders, including healthcare professionals, policymakers, and citizens. The South African government's NHI policy is designed to facilitate equitable access to quality healthcare services for all citizens, transcending socio-economic barriers (Department of Health, 2017). This initiative is framed within the broader context of redressing historical inequalities entrenched in the apartheid regime, which marginalized numerous communities, leaving them without adequate healthcare access.

The South African healthcare system is characterized by a dual structure, comprising a well-resourced private sector that caters to a small portion of the population and a public sector that serves the majority, often underfunded and overburdened (McIntyre et al., 2018). This duality presents a complex dynamic wherein disparities in service quality and access persist, underscoring the critical need for a comprehensive NHI framework. However, as highlighted by Goudge et al. (2018), public skepticism regarding the government's capacity to effectively manage the NHI initiative poses a substantial barrier. Concerns about corruption, mismanagement, and potential declines in service quality have led to resistance among various stakeholder groups, including healthcare workers and taxpayers.

Furthermore, scholarly literature suggests that for the NHI to succeed in South Africa, it is imperative to engage meaningfully with all stakeholders, ensuring their concerns are addressed and their perspectives integrated into the planning and implementation processes (Bhengu & Mchunu, 2019). The active involvement of healthcare workers is particularly critical, as their firsthand experiences can inform policy adjustments that enhance service delivery and foster public confidence in the NHI system (Bhengu, 2019).

Finally, the literature reveals a complex interplay of global and continental trends concerning NHI systems, highlighting both successes and persistent challenges. While international examples illustrate the potential benefits of such frameworks, African contexts emphasize the necessity for localized solutions that account for unique socio-economic realities. In South Africa, the proposed NHI initiative signifies a pivotal step toward achieving universal health coverage; however, its success hinges on addressing stakeholder concerns and ensuring transparent, effective implementation. This literature review establishes a basis for further investigation into public perceptions of the NHI, particularly among healthcare workers, policymakers, and citizens within Gauteng Province, which is the focus of the current study.

Methods

Overview

In research investigations, methods refer to the systematic approaches and techniques employed to collect, analyze, and interpret data pertinent to the study's objectives (Creswell & Creswell, 2018). The choice of methods is crucial as it influences the validity and reliability of the findings, allowing researchers to draw *meaningful* conclusions that can inform practice and policy (Bryman, 2016). In qualitative research, methods may include interviews, focus groups, and content analysis, which facilitate an in-depth understanding of participants' experiences and perceptions (Denzin & Lincoln, 2011). Ultimately, well-defined methods ensure transparency and rigor, enabling replication and validation of the study by other researchers (Flick, 2018).

Research Design

Research design is a critical component of any research investigation, as it outlines the strategies and processes through which data will be collected, analyzed, and interpreted to address specific research questions (Creswell & Creswell, 2018). It encompasses the overall structure of the study, ensuring that methods align with the research objectives and contribute to the validity of the findings (Bryman, 2016).

This study will utilize a multiple case study design, which is particularly effective for gaining insights into complex phenomena by examining multiple instances within a real-world context (Yin, 2018). The cases will be clustered into four categories: the public sector,

the private sector, taxpayers, and policymakers. This approach allows for a comparative analysis of perceptions regarding the National Health Insurance (NHI) among different stakeholder groups.

According to Robert Yin, multiple case studies facilitate a deeper understanding of phenomena by enabling researchers to explore similarities and differences across cases, thereby enhancing the richness of the data (Yin, 2018). In contrast, Robert Stake emphasizes the importance of the context in which the cases are situated, arguing that a case study should not only focus on the phenomenon itself but also on the surrounding circumstances that influence it (Stake, 1995). By incorporating these perspectives, the study aims to capture the diverse experiences and viewpoints of each stakeholder group, ultimately contributing to a comprehensive understanding of the factors affecting public perceptions of the NHI.

Population, Sampling and Data Collection

Population

The population in a research investigation is crucial as it defines the group from which data will be collected and analyzed, ultimately influencing the validity and generalizability of the study's findings (Creswell & Creswell, 2018). Clearly identifying the population allows researchers to focus their efforts on relevant participants who can provide insights related to the specific research questions, ensuring that the data collected is both meaningful and representative of the broader context (Bryman, 2016).

In this study, the population will consist of three distinct groups within Gauteng Province: healthcare workers, policymakers, and citizens/taxpayers. Each of these groups plays a vital role in shaping and experiencing the impacts of the National Health Insurance (NHI) initiative.

Sampling Strategy

In qualitative research, sampling strategies are essential for identifying and selecting participants who can provide rich and relevant data pertinent to the research questions (Palinkas et al., 2015). For this study, both purposive sampling and snowball sampling strategies will be employed to ensure a comprehensive representation of perspectives regarding the National Health Insurance (NHI) among various stakeholder groups.

Purposive sampling allows the researcher to intentionally select individuals based on specific characteristics or qualities that align with the study's objectives (Etikan, Musa, & Alkassim, 2016). In this case, participants will be chosen from the public sector, private sector, taxpayers, and policymakers, ensuring that each group is adequately represented. This approach facilitates the exploration of targeted insights and experiences that are directly relevant to the research focus, thereby enhancing the depth of the data collected (Palinkas et al., 2015).

In addition to purposive sampling, snowball sampling will be utilized to identify participants who may be difficult to reach through traditional methods (Noy, 2008). This method involves asking initial participants to refer others who may have relevant experiences or insights regarding the NHI. Snowball sampling is particularly beneficial in qualitative research, as it can help researchers access hidden populations or networks, thereby enriching the diversity of perspectives gathered (Biernacki & Waldorf, 1981).

By combining both purposive and snowball sampling strategies, the study aims to achieve a well-rounded understanding of the varying perceptions and attitudes toward the NHI, ultimately contributing to a more nuanced analysis of the factors affecting public acceptance of this important healthcare initiative.

Data Collection

Data collection for this study will be conducted using a semi-structured interview guide, which is particularly effective in qualitative research for exploring complex topics such as public perceptions of the National Health Insurance (NHI). Semi-structured interviews allow for flexibility in questioning, enabling researchers to delve deeper into participants' responses while maintaining a focus on key

themes relevant to the research objectives (Kvale & Brinkmann, 2015). This method strikes a balance between structured and unstructured interviews, providing a framework that guides the conversation while also allowing participants to express their views in their own words (DiCicco-Bloom & Crabtree, 2006).

The use of a semi-structured interview guide facilitates the exploration of participants' experiences, beliefs, and attitudes toward the NHI, capturing nuanced perspectives that may not emerge through more rigid data collection methods (Hennink, Hutter, & Bailey, 2020). The interview guide will be developed based on the theoretical framework established in the study, ensuring that questions are aligned with the constructs of the Health Belief Model, such as perceived susceptibility, perceived benefits, and perceived barriers. This alignment will enable the collection of rich qualitative data that can inform a deeper understanding of the factors influencing public perceptions of the NHI.

Additionally, the semi-structured format allows for the incorporation of follow-up questions and prompts, which can help clarify responses and encourage participants to elaborate on their thoughts (Rubin & Rubin, 2012). This adaptability is particularly important when engaging diverse stakeholder groups, as it can facilitate a more inclusive and comprehensive exploration of the varying perspectives held by the public sector, private sector, taxpayers, and policymakers regarding the NHI.

Data Analysis

Data analysis in qualitative research is essential for interpreting and deriving meaning from the collected information (Nowell, et al., 2017). In this study, both content analysis and thematic analysis will be employed to systematically analyze the data obtained from the semi-structured interviews (Vaismoradi & Turunen, 2013).

Content analysis involves a systematic examination of the text to identify patterns, frequencies, and the overall presence of specific concepts or themes (Krippendorff, 2018). This approach will allow the researchers to quantify the prevalence of certain responses or opinions regarding the National Health Insurance (NHI) among the different stakeholder groups. It helps in providing a clear structure to the data, making it easier to draw comparisons and insights based on the frequency of particular themes or concepts.

Thematic analysis, on the other hand, involves identifying, analyzing, and reporting patterns (themes) within the data, providing a more nuanced understanding of participants' experiences and perceptions (Braun & Clarke, 2006). This method will enable the researchers to explore deeper meanings and insights related to the NHI, capturing the richness of participants' narratives and the context in which their views are situated.

To facilitate these analyses, the study will utilize COSTA QDA software, which is designed to assist researchers in the qualitative data analysis process. The rationale for using this software is based on its ability to help in organizing the data efficiently (Costa & Mfolo.L., 2024), coding responses according to identified themes (Costa & Costa, 2024), and allowing for easier retrieval and comparison of qualitative data (Friese, 2019). By integrating both content and thematic analysis with the support of COSTA QDA, the researchers aim to provide a comprehensive and robust analysis of the factors influencing public perceptions of the NHI (Bryda & Costa, 2023).

COSTA QDA Software was chosen because of its ability to incorporate both literature analysis with primary data analysis (Ntsobi, 2024). It has been listed as one of the best African qualitative data analyses by key software rating platform (SourceForge, 2024). Furthermore, due to the nature of this study, the COSTA QDA software will assist in critical appraisal of literature using CASP (Chenail, 2011), while also ensuring depth in rigor through intercoder reliability (ICR) functionality through Cohen's Kappa (Cheung & Tai, 2023).

Conclusion

This research protocol outlines a comprehensive investigation into the perceptions of National Health Insurance (NHI) among healthcare workers, policymakers, and citizens in Gauteng Province, South Africa. The study is predicated on the understanding that successful implementation of NHI is contingent upon the active engagement and support of all relevant stakeholders. By employing

qualitative methodologies, this research aims to uncover the nuanced perspectives, concerns, and aspirations that these groups have regarding the NHI initiative, thereby providing a rich, contextual understanding of the dynamics at play.

The significance of this research is underscored by the broader global and continental trends surrounding health insurance systems, which highlight both the potential advantages of universal health coverage and the challenges that often accompany its implementation. As South Africa embarks on this transformative journey toward equitable healthcare access, it is imperative to consider the voices of those directly involved in or affected by the NHI initiative. Understanding the barriers to acceptance and the factors that can foster support will be crucial for policymakers to navigate the complexities of health system reform effectively.

Moreover, the findings of this study are expected to contribute to the existing body of literature on health insurance in South Africa and Africa more broadly, offering insights that can inform future policy decisions and enhance the efficacy of health interventions. By fostering dialogue among stakeholders, this research aims to facilitate a more inclusive approach to the NHI implementation process, ultimately promoting a health system that is responsive to the needs and expectations of the South African populace.

In conclusion, this study represents a vital step toward understanding the multifaceted nature of public perceptions surrounding the National Health Insurance initiative in South Africa. By bridging the gap between theory and practice, the research not only aims to provide actionable recommendations for policymakers but also aspires to empower communities to engage meaningfully in the discourse on health equity and access. The outcomes of this research hold the potential to shape the future of healthcare in South Africa, ensuring that the vision of universal health coverage becomes a reality for all citizens.

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Annexure 1 - Interview Guide

Research Objective 1: To describe the key factors influencing public attitudes towards the implementation of NHI

1. What are the main factors that influence your support or opposition to the NHI? (Pillay, 2018).
2. How does your level of trust in the government's ability to manage healthcare systems influence your attitude toward the NHI? (Goudge et al., 2018).
3. What role does the perceived quality of healthcare services play in shaping your opinion of the NHI? (Health Systems Trust, 2021).
4. Are financial concerns, such as taxation or costs, a significant factor in your view of the NHI? Why? (McIntyre et al., 2020).
5. How do socio-economic factors, such as income or access to resources, influence your perception of the NHI? (Buhlungu, 2016).

Research Objective 2: To examine how historical experiences with the healthcare system shape current perceptions and expectations regarding the NHI among various demographic groups

6. Can you describe any past experiences with the public healthcare system that have influenced your current expectations of the NHI? (Buhlungu, 2016).
7. How do your past experiences with private healthcare differ from those with public healthcare, and how does this comparison influence your perception of the NHI? (McIntyre et al., 2018).
8. In what ways have historical inequalities in South Africa's healthcare system affected your trust in the proposed NHI? (Department of Health, 2017).
9. How have changes in the healthcare system since apartheid shaped your current views on healthcare reform initiatives like the NHI? (Pillay, 2018).
10. How do generational differences in healthcare experiences within your family influence expectations of the NHI? (Health Systems Trust, 2021).

Research Objective 3: To explain methods for effective communication strategies to enhance understanding and support for the NHI

11. How familiar are you with the goals and implementation process of the NHI? (Health Systems Trust, 2021).
12. Which communication methods (e.g., media, public forums, social networks) do you think are most effective for disseminating information about the NHI? (Kluge et al., 2020).
13. What additional information or clarification would you need to better understand and support the NHI? (Brennan et al., 2016).
14. How can government campaigns address misinformation or confusion about the NHI? (Champion & Skinner, 2008).
15. What role should healthcare workers and community leaders play in improving public understanding of the NHI? (Bhengu & Mchunu, 2019).

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