

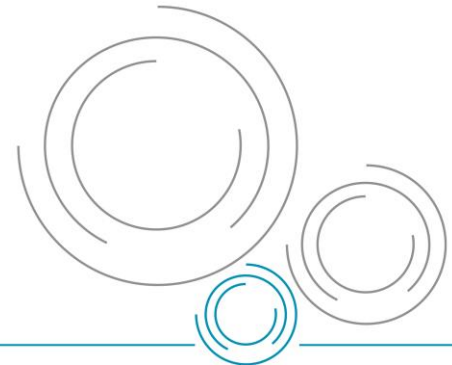
IEASA

Medical aid panel exercise 2020

Jacques van der Merwe

7 October 2020

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Agenda



Needs analysis



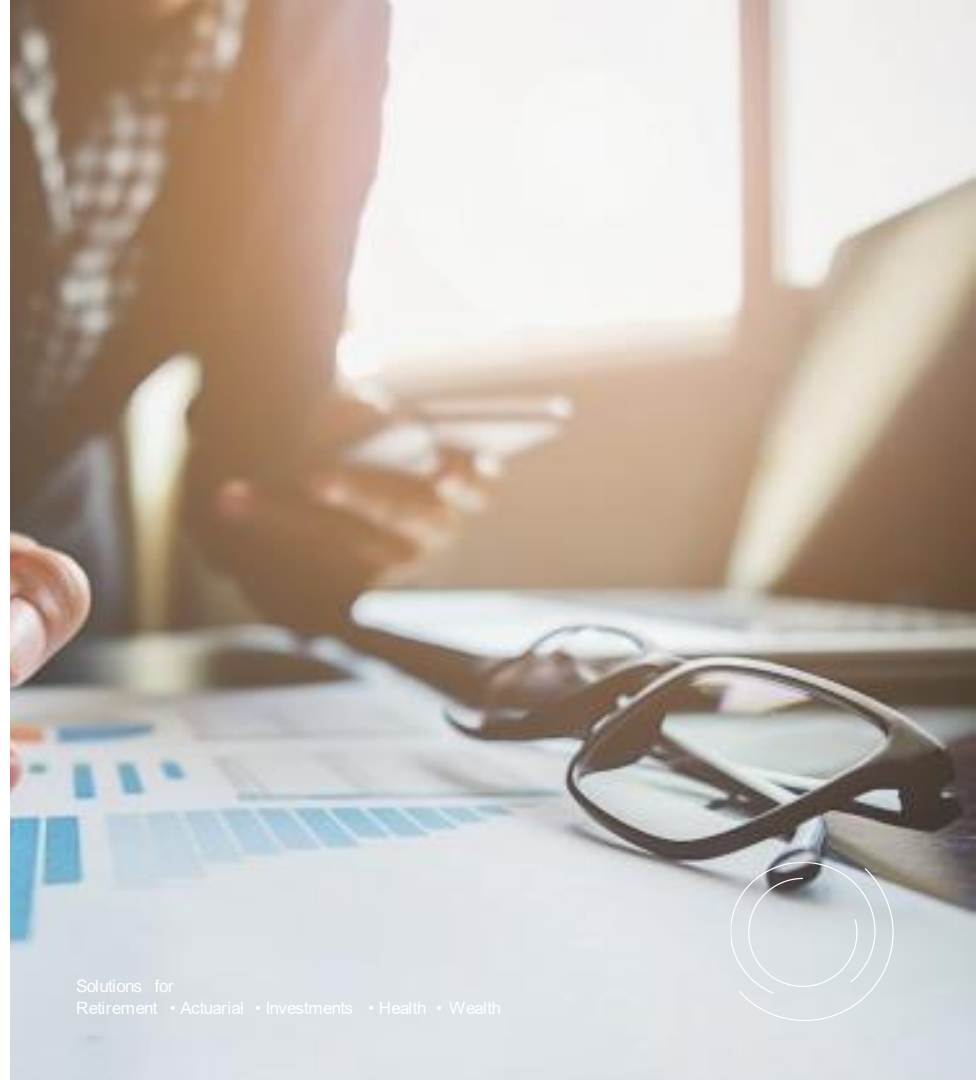
Solutions for
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Needs analysis

- Affordability (cost)
- Able to accept an annual upfront contribution and provide a membership certificate to reflect such membership
- Low administration effort required in terms of claims
- Able to provide services nationally on campuses
- Offering add on products which would include repatriation benefits
- Accessible benefits in terms of networks proximity to campuses
- Ability to offer benefits on a sustainable basis

Evaluation data



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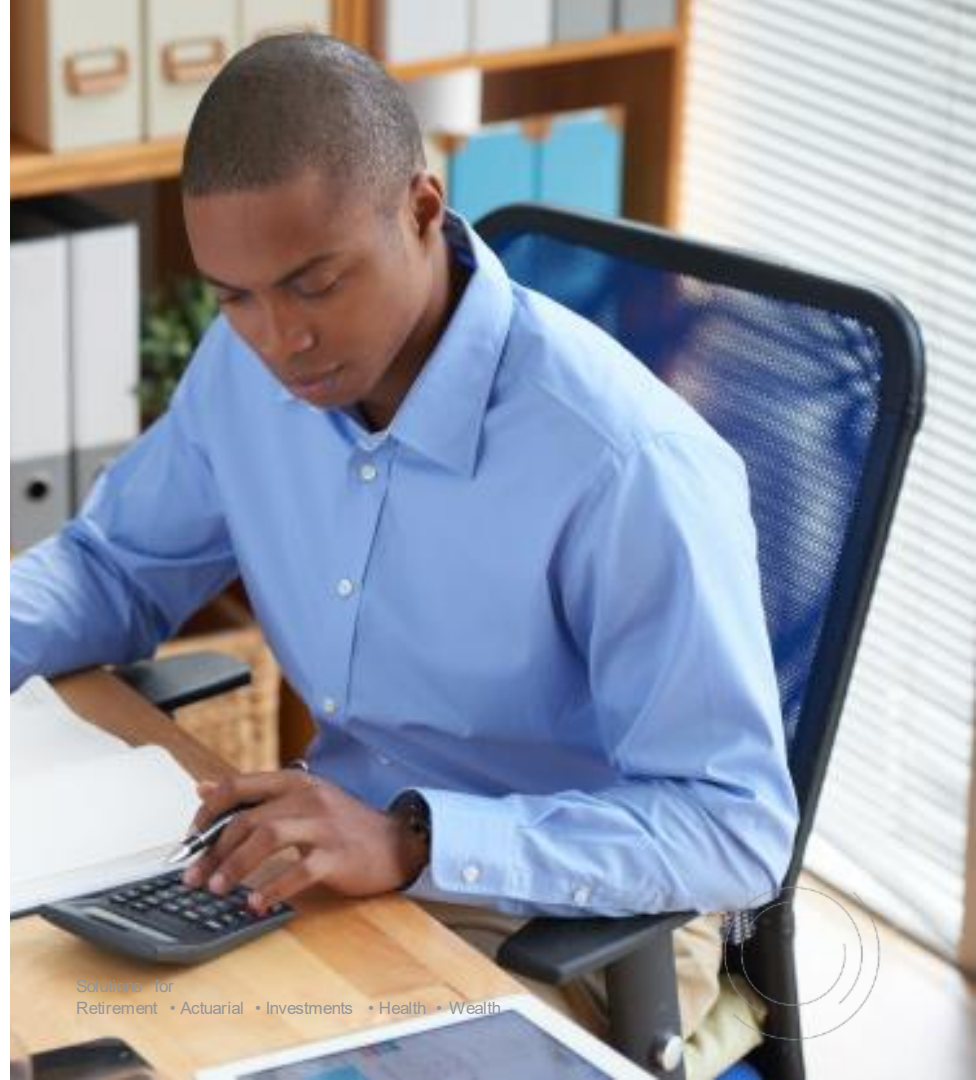
Evaluation data

Scheme	Option	Scheme members	Option members	Option premium	Specific needs rating	Notes
Bestmed	Pulse 1	93 342	2 731			
Bonitas	Boncap	330 993	45 857			
Compcare	NetworX	13 236	5 618			
Discovery	Keycare Start	1 350 854	New			
Fedhealth	myFED	72 808	4 487			
Makoti	Primary	4 715	3 574			
Medihelp	Necesse	92 951	7 343			
Momentum	Ingwe	156 555	46 493			
Sizwe	Copper Core	46 596	4 743			

Needs ratings - top 4

	Momentum	Compcare	Makoti	Medihelp
Affordable				
Upfront contribution				
Low administration				
Services nationally				
Repatriation benefits				
Networks and proximity				
Sustainable				
Total				

Conclusion



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Conclusion

- Affordability single most important consideration, but...
- Very specific market needs – schemes have to adhere to number of specific requirements, e.g. upfront payment
- Not easy for schemes to offer benefits sustainably at the low cost without large pools
- Not sustainable to service nationally without large pools
- More choice = difficult communication
- State facilities not advisable
- Comfortable to advise staying with the current schemes (Momentum and Compcare)

Thank you