

## ANNEXURE 1

### Health Funders Association

Reg. No.: 2015/384366/08

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Dr Siphon Kabane

The Acting Registrar

8<sup>th</sup> September 2017

Council for Medical Schemes

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Centurion

0157

Dear Dr. Kabane

### **Comment on the Approach to Consolidation of Medical Schemes' Loss-making Benefit Options**

The HFA appreciates the opportunity to present this note which has been compiled to alert the Council for Medical Schemes (CMS) and your office to some of the issues arising from a simplistic approach to the consolidation of medical scheme benefit options, and in particular, to the potential closure of loss making options as part of the effort to consolidate scheme benefit options.

This note will demonstrate the risk and income cross subsidies that currently exist across medical scheme options, and also aims to illustrate the adverse effects, in terms of cost and coverage, of a simple approach of closing loss making options.

The context of the current medical scheme environment is important, notably:

- Open medical schemes operate based on open enrolment and community rating. This means that all applicants must be accepted and members have the opportunity to make option selections at least once a year.
- There is no risk equalization mechanism in place across schemes.



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- In terms of community rating, all members of a benefit option pay the same contribution rate which can only be differentiated on income level or family size.
- All benefit options are required to cover the prescribed minimum benefits at cost.
- This means that the claims costs of any particular option will be affected by the level of the benefits of the option as well as the risk profile of the members who have selected that option.

#### Open medical schemes 2015

We have analysed the experience of the open medical scheme options in 2015 as published in the CMS Annual Report and classified them according to the level of the average monthly risk contribution per beneficiary per month. The classification below is approximately equivalent to a top quartile, a bottom quartile and the middle inter-quartile group. Note that this is across open medical schemes only. The risk contributions are classified based on the average cost per beneficiary per month (pbpm).

	Risk contribution grouping	Average risk contribution pbpm	Number of options	Number of beneficiaries	% of total
Low	< R950	R801	38	1 146 303	23%
Medium	R951-R1600	R962	49	2 590 938	53%
High	>R1600	R2 018	49	1 184 036	24%
Total schemes	All	R1 308	136	4 921 277	

The full listing of benefit options is shown in the Annexure.

The risk results of these options are reported as follows:

	Average risk contribution pbpm	Average risk claims pbpm	Average non-healthcare expense pbpm	Net result pbpm	% of risk contribution
Low	R 801	R 726	123	-49	-6%
Medium	R 1 178	R 962	162	55	5%
High	R 2 085	R 2,018	178	-111	-5%
Total scheme	R 1 308	R 1,161	157	-9	-1%

The risk results are expressed in total Rands as follows:

	Total Rands for 2015
Low	-R 668m
Medium	R 1,704m
High	-R 1,584m
Total scheme	-R 548m

Overall there was a net healthcare deficit on the open schemes of R548m for 2015. The medium options are effectively cross-subsidising the low and high options across all open medical schemes.



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The membership profile of these options is as follows:

	Average age per beneficiary	Pensioner %
Low	30.5	5.8
Medium	32.5	7.1
High	39.6	15.5
Total scheme	33.8	8.8

The higher cost options are associated with older members. It is likely that the chronic ratio of these options is also higher.

From the above, it is important to note the following observations:

- Lower cost options tend to have a younger profile and better health status, but are still loss making. This suggests that there is a significant element of income-based cross subsidy taking place in medical schemes. This is in accordance with the social solidarity principles of the Medical Schemes Act.
- Increasing the contribution rates on these options (in an effort to eliminate the losses) will lead to a significant drop off in membership. This will lead to a reduction in cover for this lower earning segment of the population due to affordability constraints.
- Higher cost options tend to have an older, sicker profile and tend to be loss making for these reasons. This indicates that risk-based cross subsidies are taking place within open schemes, from the middle options towards the higher options.
- Increasing the contribution rates on these higher cost options will lead to members moving to lower cost (medium options) due to affordability constraints. This downgrading will be selective – in other words, the relatively healthier members of the higher plans will move first, leaving a relatively sicker and older group of members on the top plans. Under such a scenario, the contribution increases would not be sufficient to compensate for the selective downgrading, and the losses on these higher plans would actually increase quite rapidly.

### Sample scheme

We can project this effect on the open scheme market as follows.

Assume we have 10 000 lives across three benefit options with the same distribution as the averages noted above i.e.

	Beneficiaries	Risk Contribution pbpm	Claims pbpm	NHE* pbpm	Net pbpm	Total Rands per annum	Result as % of contributions
Option A	2,329	R 801	R 726	R 123	R -49	R -1,358,203	-6.1%
Option B	5,265	R 1,178	R 962	R 162	R 55	R 3,463,308	4.7%
Option C	2,406	R 2,085	R 2,018	R 178	R -111	R - 3,218,649	-5.3%
Scheme	10,000	R 1,308	R 1,161	R 157	R -9	R -1,113,544	-0.7%

\*Non-healthcare expenditure



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Overall our sample scheme has a deficit of R1.1m.

Let us assume that we apply increases as follows:

- Increase Option A (for low income earners) by 6%. This will cause 20% of Option A members to lapse their cover due to affordability. If we assume that these lapsing members have an average claim cost that is 5% lower than the average, then the remaining Option A members' claims are 1.25% higher than the previous average.
- Increase Option C (comprehensive cover) by 5%. This will cause 20% of Option C members to move to Option B. Assume that these members have an average claim cost that is 5% lower than that of Option C and that they experience a benefit reduction of 10% (PMBs would not be affected). This means that the claim costs of the remaining members on Option C increases by 1.25%.

This leads to the following result:

	Beneficiaries	Risk Contribution pbpm	Claims pbpm	NHE* pbpm	Net pbpm	Total Rands per annum	Result as % of contributions
Option A	1,863	R 849	R 735	R 123	R -10	R -215,212	-1.1%
Option B	5,746	R 1,178	R 1,026	R 162	R -9	R -629,848	-0.8%
Option C	1,925	R 2,189	R 2,043	R 178	R -32	R -750,036	-1.5%
Scheme	9,534	R 1,318	R 1,174	R 158	R -14	R -1,595,096	-1.1%
Change	-4.7%	0.7%	1.2%		50.2%	43.2%	

Overall, the results are:

- A reduction in cover of 4.7% (10 000 beneficiaries has reduced to 9 534). The members who have lost cover are the lower income members who have lapsed due to a loss of cross subsidy between options attracting different income groups and the resulting impact on affordability.
- An increase in the overall deficit from R1.1m to R1.6m (43% increase). On a per beneficiary basis this deficit has increased by 50% since there has been a reduction in the number of beneficiaries. All options are now loss making.
- The overall cost of cover has increased by 0.7% (the net effect of lower income, lower claiming members exiting and higher cost members buying down).
- Option B is now running at a deficit due to more higher-risk members buying down from Option C. This has a knock-on effect as all options require further increases to address the deficits arising and a spiral situation results as members buy down, or lapse cover in response.
- The buy-down assumptions in this example are probably understated relative to what we have seen historically.



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## Conclusions

This example is based on the overall results of the open schemes for 2015 noted above, and indicates the catastrophic effect of a simplistic approach of adjusting the contributions of loss making options (or worse still, removing these options). Simply closing loss making options or applying increases which seem low (i.e. the 6% for low and 5% for high examples respectively) will potentially have a devastating impact on both the sustainability of medical schemes, and on the social solidarity principles of income and risk based cross subsidies.

Doing so will simply result in material negative impacts:

- 1) Low option members (usually low income) will lose coverage and lapse rates will increase due to affordability issues.
- 2) High option members will selectively move to medium options, but given that they have a "sicker", higher risk profile, medical schemes will suffer as there will be a reduction in the amount earned from their contributions and the burden is still high (because such members are still sicker and older and will still need to use benefits, but they are paying less).
- 3) An overall increase in the deficit across options (at a gross healthcare result level).

Based on these observations, we strongly caution that a simplistic approach to loss making options is avoided during the current scheme budget review and option approval process. Medical schemes should, of course, continue to be required to motivate any loss-making options with reference to the implicit income and risk cross subsidies, and also to demonstrate the benefit of operating these options at a deficit in terms of the impact on the scheme as a whole. This is important in preserving access to cover and the overall financial sustainability of the affected schemes.

We trust that the above will be received favourably, and would be happy to meet with the relevant officials in your office if you feel this would be of assistance.

Yours sincerely

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LERATO MOSIAH

Health Funders Association: CEO

cc: Mr. Teddy Mosomothane  
Chairman



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**Annexure: Listing of open scheme options ranked by average contribution**

Category	Medical Scheme	Option	Members at 31 Dec 2015	Beneficiaries at 31 Dec 2015	Average age	Pensioner ratio	Average risk contribution pbpm	Net healthcare result	% of RCI
L	Selfmed Medical Scheme	SelfNET	760	1,339	25.9	0.8	346.2	1,879,129	33.8
L	Compicare Wellness Medical Scheme	Networx	7,003	8,139	25.6	0.3	374.9	-2,421,719	-6.6
L	Makoti Medical Scheme	Makoti Primary	1,032	1,975	29.2	0.1	381.0	-28,051	-0.3
L	Medshield Medical Scheme	MediPhila	545	979	27.6	1.7	410.4	332,213	6.9
L	Momentum Health	Ingwe	35,687	43,343	26.8	2.9	489.9	18,152,000	7.1
L	Fedhealth Medical Scheme	Maxima Entrysaver	4,718	10,404	25.7	1.7	552.9	5,857,941	8.5
L	Topmed Medical Scheme	TopMed Active Saver	7,029	13,744	26.2	1.5	565.8	1,240,256	1.3
L	Discovery Health Medical Scheme	KeyCare Access	5,241	7,531	29.5	4.4	568.8	10,227,626	19.9
L	Thebemed	Universal	6,141	10,389	28.6	0.5	599.3	-10,149,235	-13.6
L	Liberty Medical Scheme	Traditional Basic	3,423	4,614	27.5	4.0	601.9	-8,358,799	-25.1
L	Genesis Medical Scheme	Private Choice	1,831	3,929	27.9	2.8	623.7	8,938,217	30.4
L	Keyhealth	Origin	326	623	27.3	0.2	657.8	661,976	13.5
L	Suremed Health	Explorer	482	655	27.3	3.5	662.9	-759,590	-14.6
L	Medimed Medical Scheme	Alpha	1,720	4,324	29.4	3.9	672.8	1,060,461	3
L	Bonitas Medical Fund	BonCap	39,299	59,492	32.8	6.4	710.9	-139,919,626	-27.6
L	Discovery Health Medical Scheme	KeyCare Core	14,854	23,320	33.2	9.0	736.0	77,631,265	37.7
L	Keyhealth	Essence	2,600	5,961	32.9	8.6	742.1	-8,024,719	-15.1
L	Medimed Medical Scheme	Essential Option	1,096	2,568	27.9	1.8	749.2	-1,702,207	-7.4
L	Fedhealth Medical Scheme	Blue Door Plus	4,953	8,084	27.0	1.4	757.7	-5,293,723	-7.2



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L	Bestmed Medical Scheme	Beat 2	22,252	45,724	29.3	3.0	766.7	-9,179,956	-2.2
L	Discovery Health Medical Scheme	KeyCare Plus	229,510	403,636	27.7	4.8	785.3	-529,518,749	-13.9
L	Bonitas Medical Fund	BonEssential	4,641	10,534	31.1	6.0	792.2	-7,563,767	-7.6
L	Bestmed Medical Scheme	Beat 1	5,572	11,345	35.1	7.4	795.4	4,451,020	4.1
L	Fedhealth Medical Scheme	Maxima Entryzone	3,290	6,081	32.5	5.7	803.4	10,176,613	17.4
L	Sizwe Medical Fund	Gomomo Care	4,079	11,240	27.9	2.6	807.1	-14,093,532	-12.9
L	Resolution Health Medical Scheme	Foundation	3,439	5,458	33.1	8.5	829.5	-14,084,518	-25.9
L	Momentum Health	Custom	46,943	105,189	31.0	5.2	843.7	53,174,000	5
L	Keyhealth	Equilibrium	6,741	15,172	29.1	6.7	846.4	-19,131,406	-12.4
L	Medimed Medical Scheme	Medisave – Standard	3,070	7,275	28.0	2.7	861.4	504,047	0.7
L	Topmed Medical Scheme	TopMed Network	4,432	6,918	30.2	6.3	867.5	-12,267,302	-17
L	Thebemed	Energy	3,223	11,023	24.7	0.4	868.6	12,308,184	10.7
L	Cape Medical Plan	Healthpact Silver	3,339	7,169	35.9	10.1	875.3	-16,241,357	-21.6
L	Medshield Medical Scheme	MediValue	22,185	40,986	32.2	4.7	898.5	-44,813,082	-10.1
L	Medihelp	Dimension Prime 1	16,440	39,724	32.6	7.8	905.4	-17,100,460	-4
L	Spectramed	Spectra Aqua	2,385	4,584	41.2	15.3	917.5	-9,193,712	-18.2
L	Cape Medical Plan	Healthpact Premium	2,153	4,479	39.6	15.8	939.9	-8,266,420	-16.4
L	Discovery Health Medical Scheme	Coastal Core	87,022	191,498	35.8	9.8	948.4	12,845,453	0.6
L	Topmed Medical Scheme	TopMed Hospital Plan	3,315	6,855	39.7	15.1	948.4	-10,234,382	-13.1
M	Hosmed Medical Aid Scheme	Essential	3,827	7,150	34.1	7.1	963.7	-3,633,962	-4.4
M	Discovery Health Medical Scheme	Coastal Saver	181,052	412,879	32.0	5.8	965.8	-110,686,348	-2.3
M	Bonitas Medical Fund	BonSave	30,815	72,764	27.4	2.8	969.6	-17,071,724	-2
M	Genesis Medical Scheme	Private Plus	2,141	5,286	31.8	5.6	970.9	8,107,981	13.2
M	Fedhealth Medical Scheme	Maxima Saver	2,244	4,733	27.7	2.9	974.7	8,238,603	14.9



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M	Discovery Health Medical Scheme	Essential Core	35,434	74,106	33.9	7.9	978.4	116,004,398	13.3
M	Genesis Medical Scheme	Private	3,244	8,660	34.8	9.4	997.9	9,220,973	8.9
M	Discovery Health Medical Scheme	Essential Saver	97,816	205,605	28.9	4.1	999.2	447,064,734	18.1
M	Topmed Medical Scheme	TopMed Limited	1,047	2,367	44.0	23.1	1,006.0	3,631,348	12.7
M	Suremed Health	Shuttle	70	144	32.8	4.9	1,017.7	492,123	28
M	Bonitas Medical Fund	Primary	65,421	157,835	27.4	2.7	1,026.6	-24,377,885	-1.3
M	Sizwe Medical Fund	Savings Care	50	83	32.0	3.6	1,053.5	324,149	30.9
M	Resolution Health Medical Scheme	Hospital	3,550	8,486	37.2	9.7	1,063.0	11,793,871	10.9
M	Topmed Medical Scheme	TopMed Savings	6,212	14,248	38.7	14.3	1,065.8	-30,809,816	-16.9
M	Liberty Medical Scheme	Traditional Standard	5,227	10,848	34.9	11.2	1,090.7	-8,688,434	-6.1
M	Medihelp	Dimension Prime 2	15,992	37,392	32.5	9.2	1,094.4	-747,366	-0.2
M	Liberty Medical Scheme	Hospital Standard	11,672	22,131	39.9	14.0	1,117.5	3,444,867	1.2
M	Liberty Medical Scheme	Saver Standard	7,404	14,695	33.6	8.9	1,123.4	-10,889,769	-5.5
M	Hosmed Medical Aid Scheme	Access	212	463	28.8	3.2	1,133.5	-290,556	-4.6
M	Makoti Medical Scheme	Makoti Comprehensive	1,399	2,766	27.2	0.6	1,146.7	207,138	0.5
M	Compicare Wellness Medical Scheme	Axis	809	1,527	45.0	19.8	1,162.2	-5,965,025	-28
M	Genesis Medical Scheme	Private Comprehensive	1,376	3,613	31.2	5.7	1,170.6	2,924,844	5.8
M	Sizwe Medical Fund	Primary Care	23,111	58,707	30.0	4.0	1,173.2	40,094,909	4.9
M	Discovery Health Medical Scheme	Classic Saver	258,175	565,252	30.8	5.3	1,192.0	836,033,041	10.3
M	Bestmed Medical Scheme	Beat 3	7,165	14,711	35.7	10.8	1,236.1	8,745,848	4
M	Bestmed Medical Scheme	Pulse 1	4,263	7,282	39.1	15.4	1,252.0	-973,476	-0.9
M	Momentum Health	Access	2,735	5,383	31.0	6.5	1,254.4	12,461,000	15.4



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M	Momentum Health	Incentive	36,267	79,478	36.2	12.0	1,258.8	-84,248,000	-7
M	Spectramed	Spectra Cyan	3,228	5,192	41.2	18.6	1,267.7	-13,180,980	-16.7
M	Discovery Health Medical Scheme	Classic Core	54,057	115,775	37.1	11.9	1,269.6	252,573,669	14.3
M	Compicare Wellness Medical Scheme	Mumed	3,596	7,310	32.5	7.3	1,276.7	-13,731,025	-12.3
M	Spectramed	Spectra Capri	2,251	4,264	41.1	16.5	1,285.2	-16,451,422	-25
M	Bestmed Medical Scheme	Pace 1	27,385	66,307	33.3	6.8	1,301.1	41,625,913	4
M	Fedhealth Medical Scheme	Maxima Core	9,409	18,826	41.4	16.8	1,304.9	-16,348,349	-5.5
M	Selfmed Medical Scheme	MedXXI	3,423	6,060	50.4	29.7	1,313.3	-6,292,181	-6.6
M	Suremed Health	Navigator	652	1,549	34.8	7.1	1,313.8	124,931	0.5
M	Medihelp	Necesse	10,009	17,458	36.6	11.7	1,320.6	-25,596,535	-9.3
M	Hosmed Medical Aid Scheme	Value	15,315	44,696	29.4	2.9	1,345.3	33,998,445	4.7
M	Medshield Medical Scheme	Standard	8,347	16,714	45.1	24.8	1,369.0	-21,253,878	-7.7
M	Medshield Medical Scheme	Core Plus	6,520	14,724	46.2	27.2	1,387.9	-12,991,043	-5.3
M	Resolution Health Medical Scheme	Progressive Flex	8,229	17,417	34.9	7.5	1,393.0	13,514,429	4.6
M	Discovery Health Medical Scheme	Essential Priority	8,344	17,651	34.2	9.7	1,430.4	69,699,012	23
M	Medshield Medical Scheme	MediPlus	28,918	67,308	35.4	8.1	1,434.8	3,467,062	0.3
M	Liberty Medical Scheme	Complete Standard	18,007	39,743	36.1	10.2	1,450.3	-61,599,660	-8.9
M	Discovery Health Medical Scheme	Classic Priority	100,080	230,166	35.0	9.1	1,451.7	274,276,544	6.8
M	Medihelp	Dimension Prime 3	30,432	73,522	34.1	9.7	1,548.9	-17,287,374	-1.3
M	Medimed Medical Scheme	Medisave – Max	211	470	43.6	17.7	1,560.5	477,455	5.4
M	Fedhealth Medical Scheme	Maxima Basis	7,858	15,792	35.0	9.1	1,576.2	10,795,571	3.6
M	Keyhealth	Silver	4,760	11,400	38.6	15.7	1,591.3	-1,838,190	-0.8
H	Bonitas Medical Fund	Standard	138,632	320,896	33.0	7.1	1,640.3	-175,662,940	-2.8
H	Fedhealth Medical Scheme	Maxima Standard	27,345	57,979	37.1	9.7	1,731.6	38,418,978	3.2



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H	Selfmed Medical Scheme	Selfsure	2,771	4,746	42.0	20.1	1,749.2	-20,575	0
H	Sizwe Medical Fund	Affordable Care	19,091	43,015	34.0	9.8	1,783.8	-14,005,509	-1.5
H	Bestmed Medical Scheme	Beat 4	5,578	11,922	42.2	15.7	1,800.2	-35,831,410	-13.9
H	Spectramed	Spectra Azure	7,688	15,740	45.7	22.2	1,821.3	-56,689,156	-16.5
H	Liberty Medical Scheme	Hospital Plus	5,486	10,959	48.3	27.7	1,864.2	-19,124,189	-7.8
H	Resolution Health Medical Scheme	Classic	2,353	4,419	48.3	27.3	1,872.1	-11,360,755	-11.4
H	Hosmed Medical Aid Scheme	Plus	6,583	18,982	33.6	3.6	1,953.9	-19,894,488	-4.5
H	Bonitas Medical Fund	BonClassic	12,740	24,774	45.3	21.7	1,982.5	-62,784,440	-10.7
H	Compicare Wellness Medical Scheme	Symmetry	2,472	5,356	41.1	17.0	1,999.5	1,958,985	1.5
H	Liberty Medical Scheme	Saver Plus	1,016	1,879	45.1	23.5	2,070.3	-2,152,764	-4.6
H	Fedhealth Medical Scheme	Ultima 200	3,408	6,213	56.8	41.2	2,121.3	-10,348,771	-6.5
H	Discovery Health Medical Scheme	Classic Comprehensive Zero MSA	753	1,700	37.3	10.6	2,121.6	-1,008,253	-2.3
H	Discovery Health Medical Scheme	Classic Comprehensive	163,889	376,774	38.7	13.7	2,129.2	-705,164,548	-7.3
H	Discovery Health Medical Scheme	Essential Comprehensive	20,388	40,810	43.1	22.2	2,129.8	84,832,715	8.1
H	Keyhealth	Gold	17,598	36,859	46.8	25.0	2,152.9	-27,527,163	-2.9
H	Medshield Medical Scheme	Premium Plus	3,150	5,697	53.3	40.5	2,188.0	-25,234,137	-16.9
H	Topmed Medical Scheme	TopMed Professional	1,482	2,870	53.4	36.0	2,192.4	-21,453,503	-28.4
H	Resolution Health Medical Scheme	Millennium	1,686	3,091	48.9	26.4	2,205.5	5,757,556	7
H	Compicare Wellness Medical Scheme	Dynamix	1,405	2,863	46.5	24.9	2,234.4	-9,691,240	-12.6



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H	Topmed Medical Scheme	TopMed Paladin Comprehensive	1,193	2,499	44.8	24.7	2,240.0	4,849,229	7.2
H	Momentum Health	Extender	6,204	13,347	43.0	21.3	2,292.7	-11,458,000	-3.1
H	Suremed Health	Challenger	276	634	42.6	20.0	2,469.8	1,120,819	6
H	Fedhealth Medical Scheme	Maxima Exec	5,949	11,490	49.0	29.0	2,472.5	-97,590,757	-28.6
H	Bestmed Medical Scheme	Pace 2	10,876	20,681	49.7	29.8	2,500.7	-13,281,645	-2.1
H	Medshield Medical Scheme	MediBonus	5,341	10,391	44.7	19.1	2,511.5	-13,459,008	-4.3
H	Bestmed Medical Scheme	Pace 3	6,552	13,549	48.7	28.4	2,514.2	-11,349,854	-2.8
H	Bonitas Medical Fund	BonComprehensive	3,940	8,089	42.8	19.2	2,636.3	-66,897,084	-26.1
H	Discovery Health Medical Scheme	Executive	11,262	25,149	41.6	17.9	2,753.2	-327,852,055	-39.5
H	Compicare Wellness Medical Scheme	Pinnacle	1,036	2,149	48.4	27.0	2,768.2	1,185,701	1.7
H	Medihelp	Dimension Elite	14,800	24,492	53.8	36.2	2,937.0	22,848,732	2.6
H	Resolution Health Medical Scheme	Supreme	1,791	3,407	48.6	27.5	3,025.8	-6,113,354	-4.9
H	Sizwe Medical Fund	Full Benefit	5,986	12,321	45.5	24.1	3,026.4	1,372,706	0.3
H	Liberty Medical Scheme	Complete Plus	4,566	8,891	49.8	30.5	3,072.7	3,159,476	1
H	Spectramed	Spectra Cobalt	578	935	63.4	59.9	3,166.6	-7,039,451	-19.8
H	Selfmed Medical Scheme	MED Elite	657	1,020	64.5	61.2	3,456.4	-2,921,866	-6.9
H	Medihelp	Unify	37	91	29.1	4.4	3,558.8	1,231,618	31.7
H	Cape Medical Plan	Healthpact Select	291	465	62.3	58.5	3,561.6	-3,228,118	-16.2
H	Bestmed Medical Scheme	Pulse 2	1,009	1,313	73.7	82.5	3,633.8	-17,519,313	-30.6
H	Topmed Medical Scheme	TopMed Rainbow Comprehensive	955	1,612	59.0	47.9	4,255.9	-1,247,227	-1.5
H	Bestmed Medical Scheme	Pace 4	3,614	6,071	57.3	40.4	4,348.6	-6,378,145	-2
H	Fedhealth Medical Scheme	Maxima Plus	1,760	2,835	58.7	45.6	4,729.0	-16,514,440	-10.3



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H	Liberty Medical Scheme	Traditional Ultimate	175	357	42.4	20.7	4,760.8	4,384,344	21.5
H	Keyhealth	Platinum	4,002	6,195	60.8	50.0	4,769.6	2,422,356	0.7
H	Selfmed Medical Scheme	Selfmed 80 %	512	795	63.1	60.0	4,978.1	3,229,065	6.8
H	Momentum Health	Summit	845	1,432	59.3	48.1	5,417.7	-302,000	-0.3
H	Medihelp	Medihelp Plus	4,237	5,837	59.4	45.5	5,557.6	35,524,575	9.1
H	Fedhealth Medical Scheme	Ultimax	294	445	63.9	59.1	6,660.8	4,823,041	13.6
			2,327,137	4,938,453	33.8	8.8	1,308.7	-565,627,000	-0.7



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