



# The GTC Medical Aid Survey

**Benefit and cost comparisons - 2016**

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## Foreword

It is with some anticipation - and pride - that I introduce the sixth edition of Jill's medical aid survey. The numerous complimentary letters and phone calls from existing and new clients over the past year ratify the late nights and working weekends that Jill and her team spent compiling the survey. Clearly there is an ongoing need for an authoritative synopsis to this complex, and often overlooked sector of one's own personal financial planning, and a comprehensive reference guide for any HR and/or risk management team.

The survey is more comprehensive this year, in that we have overlaid the Macro Council for Medical Schemes' results with our own micro premium analysis, to further guide HR and risk management teams responsible for the investigation into the longevity of the scheme, coupled with the appropriateness of the premium and plan ranges for their companies.

As always, the survey is intended as an easy-reading summary of all the open plan options available within the medical aid market, as well as being a reference guide that should be kept on the bookcases of all HR directors, financial directors and chief executive officers.

As detailed in the media, the healthcare industry remains under review with the White Paper on Healthcare reform released in December 2015 which was open for comment until the end of March 2016. Notwithstanding the (perhaps) grandiose ideals that Government aspires to with these envisaged reforms, GTC believes pragmatism will be required in the ultimate book balancing.

We welcome 21st Century remuneration consultants as a joint venture partner in this initiative, having enjoyed a very productive year working with them. As always, we would welcome the opportunity to introduce the complimentary products and services from within the GTC group that accompany Healthcare consulting.

We have heeded a number of suggested additions and adjustments to the survey including the addition of a further Savings category which separates those plans whose full Savings account allocations do not carry over from year to year; and we have removed our Hybrid category as 99% of schemes now offer a "Prevention/Immunisation/Wellness" benefit which negates the need to highlight those that offer something extra.

We continue to encourage dialogue from readers and clients in our pursuit of definitively reviewing and summarising South Africa's dynamic and ever evolving healthcare industry. To this end, we at GTC have identified the need for a more interactive tool allowing search and result definitions which will guide decision makers and assist individuals to identify the most appropriate scheme for them. We are pleased that this interactive tool has been launched with this edition of the Medical Aid Survey (MAS).

We have further identified that our clients want immediate onsite assistance when there is a healthcare crisis or query, and although the call centres of most of the medical aids are proficient, our members are sometimes frustrated by the jargon and confused by the representation (and perhaps misrepresentation?) as to what costs will be covered or not. We acknowledge that there is often a lack of understanding on behalf of members, especially when it comes to understanding that 100% cover does not necessarily mean 100% of costs are covered!

To this end we are rolling out a Remote Access Portal to employer clients which will enable members, especially those without smart phones, direct and immediate access to one of our skilled professional healthcare consultants, without the need to correspond through their employers' HR team. Our online consultants will be available to guide members through all of their questions and healthcare scheme queries, taking the guesswork out of deciphering call centre responses.



Our interactive MAS tool is available on our website at [www.gtc.co.za](http://www.gtc.co.za). If you would like a hard copy of this survey, or if you would like a personal introduction to this year's findings from one of our consultants, please contact Jill Larkan on 083 453 3344 or at [jlarkan@gtc.co.za](mailto:jlarkan@gtc.co.za).

Regards

Gary Mockler  
GTC Group Chief Executive Officer

## Introduction to GTC

GTC, formerly Grant Thornton Capital, is a diversified financial services company, established in 1991 from within the Grant Thornton Johannesburg audit practice and is nationally represented with offices in Johannesburg, Cape Town and Durban.

### Core capabilities include:

- Employee benefits consulting and administration
- Private client wealth management
- Healthcare consulting
- Asset management, with specific capabilities in stock broking, derivatives trading, multi-management, transition management, asset consulting and investment analytics
- Short term risk solutions
- Unit trust management
- Fiduciary services

Our flat organisation structure provides clients with immediate and direct access to top management and we boast an exceptional record of both senior personnel and client retention.

### GTC is differentiated in a competitive market through:

- a strong bias towards proper governance and integrity as a leading financial services and employee benefits company.
- absolute transparency of all costs and fees.
- access to proprietary solutions which can be tailored to meet unique and changing needs.
- client services provided by multi-disciplined and highly experienced teams.
- contractual accountability of service delivery to trustees, members and clients through a high degree of senior management involvement.
- audited and untainted business conduct.
- an unwavering focus on systems and people as drivers of excellence.
- regular and structured communication strategies with clients.
- strong corporate infrastructure and governance processes.

We advise, consult and/or manage assets to the value of approximately R28 billion. These include some 85 000 participating members of retirement funds through 300 participating employer schemes, most of these structured through one of several GTC umbrella funds. In addition we consult to about 2 500 private clients in terms of their wealth management goals.

The GTC team lives the brand **consult • partner • manage**



## About the author

### Biography

Jill Larkan is Head of Healthcare Consulting at GTC. She has extensive experience of the financial services sector, in which she has worked for more than 30 years. Whilst having been at GTC for some four years, Jill notes business relationships with several of her GTC colleagues of more than 20 years.

Prior to joining GTC in 2012, Jill ran her own successful broking and consulting business in the Western Cape, where she provided services to private and corporate clients. Before establishing her own business, Jill gained large corporate experience through a career path that included Old Mutual, Sage Life and Glenrand MIB.

Jill is continuously growing and learning and she has attained her Advanced Post Graduate Diploma in Financial Planning from the University of the Free State. She is a Certified Financial Planner®, an internationally recognised financial advisory designation, awarded by the Financial Planning Institute.

Jill is also a member of the Insurance Institute of South Africa, the FIA and the Financial Planning Institute. Her management style is based on “knowledge sharing”, believing that regular engagement and continuous information sharing creates an informed audience. Jill enthusiastically states “I am passionate about people, honesty and integrity, and about helping clients make the best decisions possible for their future.”

Jill is an enthusiastic sportsperson, having played soccer and hockey in her earlier years, and still actively participates in a wide variety of outdoor sports including mountain biking, cycling, water skiing, tubing, boating and hiking.

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## Executive summary



After the release of our 2015 Medical Aid Survey (MAS), we became aware of the uncertainties of the public regarding the Healthcare Medical Aid industry. We noted, with concern, the very obvious lack of knowledge from the “man on the street” regarding the basics of healthcare cover available and the obvious confusion regarding the myriad of choices with which he is faced. This understanding further reiterated the requirement that every employer and every member needs the assistance of a professional healthcare consultant to guide them through their options. It is vital that the correct scheme options are made available to employees and their family.

Whilst we acknowledge again this year that the direct comparison of many of the schemes in the different categories is almost impossible, we have once again grouped the plans to ensure the closest “apples for apples” type comparisons amongst competitors in each category.

Our usual plan categories of Non-Hospital, Entry Level, Hospital Only, Saver, Comprehensive and Traditional ranges are still in place, with a variation to the Saver plan ranges this year, including a “non-carry-over savings account” plan, indicating that the un-spent portion of the allocated out-of-hospital amount will not carry over year on year.

This edition of our survey has made headway in alleviating the burden of separating “hybrid” plans, whose necessity has been eased by the medical aid schemes aligning their “preventative maintenance” product offering along similar lines.

### No shortage of choice

It is hardly news that consumers have a vast range of medical scheme plans to choose from. As always, the correct decision demands that all factors be considered, especially ones’ personal circumstances and needs, which outweigh all other factors.

### Top-up or lose out

Top-up insurance is imperative in today’s market, and we strongly recommend that this inexpensive additional benefit be used. In all of our comparisons we acknowledge the need to enhance in-hospital cover to 500%, to enable a fair comparison of benefits.

### Council for Medical Schemes (CMS)

We have extrapolated our own ratings from the Council for Medical Schemes’ Annual Report, in order to guide our thinking on the longevity of each scheme. We detail our thinking in the pages to follow and we term these ‘macro ratings’. These relate to the macro demographic results of each scheme as published by the CMS.

We superimposed this macro overview onto our premium ratings (our micro ratings) to further guide our thinking regarding the level of support for the scheme.

Our combined macro and micro findings on each scheme are reflected in our survey ranking pages. The schedule hereunder reflects an overview of the best performing plans in each category, where it was possible to rate them. You will note that, once again, we have separated Network and Non Network plans in our findings.

# Executive summary

## Micro and macro rating results combined

	Network			Non network		
Category	P	P+A	P+A+2C	P	P+A	P+A+2C
RISK ONLY						
Non Hospital				Momentum Health4me 35+ Essential	Momentum Health4me 35+ Essential	Unable to determine
Entry Level Comprehensive - Target Market	Compcare NetworX	Compcare NetworX	Compcare NetworX	Momentum Ingwe - Any	Momentum Ingwe - Any	Momentum Ingwe - Any
Entry Level Comprehensive - Student Market	Compcare NetworX	Compcare NetworX	Compcare NetworX	Momentum Ingwe - Any	Momentum Ingwe - Any	Momentum Ingwe - Any
Entry Level Comprehensive State - Target Market	Momentum Ingwe - State	Momentum Ingwe - State	Momentum Ingwe - State			
Entry Level Comprehensive State - Student Market	Momentum Ingwe - State	Momentum Ingwe - State	Momentum Ingwe - State			
Entry Level Comprehensive Core - Target Market	Discovery KeyCare Core	Discovery KeyCare Core	Discovery KeyCare Core			
Entry Level Comprehensive Core - Student Market	Discovery KeyCare Core	Discovery KeyCare Core	Discovery KeyCare Core			
Hospital Only	Bestmed Beat 1	Bestmed Beat 1	Bestmed Beat 1	Genesis Private Choice	Genesis Private Choice	Genesis Private Choice
Saver	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N
Saver No Carry Over MSA	Bonitas Standard Select	Bonitas Standard Select	Bonitas Standard Select	Medimed MediSave Standard R0 - R8 500	Medimed MediSave Standard R0 - R8 500	Compcare Mumed R0 - R7 900
Comprehensive	Momentum Extender Associated State	Momentum Extender Associated State	Momentum Extender Associated State	Momentum Extender Any State	Momentum Extender Any State	Momentum Extender Any State
Traditional	Unable to determine	Unable to determine	Unable to determine	Unable to determine	Unable to determine	Unable to determine
COMPLETE COSTS						
Comprehensive	Momentum Extender Associated State	Momentum Extender Associated State	Fedhealth Maxima Standard Elect	Momentum Extender Any State	Momentum Extender Any State	Discovery Essential Comprehensive

A detailed explanation of how these ratings were determined is available in the pages which follow.

Should you require our services, or wish to discuss our findings in any further detail, we would welcome a meeting and /or consultation with you.



## Welcome to the 6th annual edition of the GTC Medical Aid Survey

### 1. History

The GTC MAS originated from the need to make informed recommendations to clients on preferred plans and benefits for the coming year. In order to meet the FAIS requirements on appropriate advice and our employer groups' annual investigation requirements into the array of alternate plans and benefits available for their consideration, an in-depth annual investigation was required.

Over the years, the investigation evolved into an annual survey that has become the standard referred to by our clients and the industry alike.

According to the Council for Medical Schemes' Annual Report, released in July 2015, 37.55% (35.5% in 2014) of all medical aid costs were in-hospital, followed by 23.51% (24.5% in 2014) from specialists of which less than 10% was attributable to out-of-hospital services, reflecting that a total of almost 61% of healthcare costs paid for by medical aids were for in-hospital procedures.

The Research and Monitoring Unit of the CMS has released an in-depth investigation into the drivers of medical inflation, in order to identify areas where increases are above inflation and those which may require greater "monitoring". This document, entitled "Utilisation of medical services", released by the CMS on 7 March 2016, reflects that in-hospital costs increased most substantially during the year in question. This sector is already within Government's spotlight and currently under in-depth scrutiny.

Our survey acknowledges that in-hospital costs are the greatest cost concerns of our clients, and is the area which receives our greatest analysis. In order to quantify and rate the in-hospital only elements of the medical aid plans, we have had to deduct any out-of-hospital allocation provided by the medical aid. These expense accounts, often referred to as savings accounts, assist members with out-of-hospital bills. The costs associated with the allocation of these accounts are deducted from the overall premium in order to arrive at a risk only premium, to enable a more accurate comparison and rating.

Most medical aid schemes have further complicated this comparison by adding in additional 'preventative maintenance' benefits such as a wellness/immunisation programme in order to differentiate themselves. This was previously seen as an additional benefit and allowed the allocation of that scheme/plan into our previously identified hybrid division. As this 'preventative maintenance' programme is now common place, it is no longer necessary to separate these plans. Our hybrid division has therefore fallen away.

We have therefore focused our survey on the comparison and rating of the major medical risk elements provided by schemes, which provide cover for members in-hospital.

Some of the medical aids analysed and compared do provide out-of hospital cover, however the allocation of the out-of-hospital benefits between plans was not compared. This exercise can be undertaken upon request (between selected plans).

Our inclusion of Top-up/Gap cover, once again this year, should be seen as a standard additional benefit on every one of our schemes, enhancing all benefits to over 500% of the previous NHRPL and ensuring an "apples-for-apples" comparison of in-hospital benefits for the same additional premium on all plans. Underwriting terms and conditions may prohibit this cover in specific circumstances, however for purposes of this survey it is assumed that the Top-up/Gap cover is provided to every participant (except non-hospital plans).

It is acknowledged that all plans provide prescribed minimum benefit (PMB) levels of cover from risk, inclusive of the chronic illness benefits, and that these amounts of cover differ from plan type to plan type. We have not included these differences nor accounted for them in our analysis.





## 2. Council for Medical Schemes

The following schedules reflect the Council for Medical Schemes' findings released in July 2015 and indicates the changes experienced by the schemes over time.

Whilst the complete report is available online, we have identified certain areas which influence our ability to make decisions about the longevity of the scheme over time, as well as to enable us to identify troubling or pleasing trends which occur.

### Changes in principal member numbers

Year	2010	2011	2012	2013	2014
Bestmed	65 857	69 982	73 181	88 184	90 942
Bonitas	271 441	267 071	273 285	293 700	297 242
Cape Medical Plan	6 654	6 225	6 043	6 114	6 029
Commed	11 127	8 536	7 535	6 592	5 835
Compcare	13 319	11 693	12 103	12 610	16 309
Discovery	983 862	1 048 504	1 111 438	1 191 987	1 231 116
Fedhealth	80 996	73 386	74 402	73 389	74 514
Genesis	7 147	7 186	7 336	7 715	8 108
Hosmed	37 580	34 807	29 757	27 142	26 891
KeyHealth	42 601	39 218	36 828	36 019	35 303
Liberty	76 680	65 335	58 780	56 555	56 685
Makoti	-	3 015	2 525	2 633	2 529
Medihelp	120 040	122 644	105 307	101 701	101 908
MediMed	4 237	4 746	4 960	5 446	5 771
MedShield	82 661	103 789	90 256	79 907	76 459
Momentum	79 100	92 421	195 235	108 108	116 147
Resolution Health	29 194	31 398	37 326	34 559	26 888
Selfmed	9 863	8 834	8 601	8 115	7 786
Sizwe	65 318	62 891	60 550	55 965	50 692
Spectramed	44 111	35 238	26 203	20 890	19 155
Suremed	1 575	1 486	1 635	8 582	8 333
Thebemed	6 753	9 346	9 727	8 316	8 503
Topmed	11 381	12 254	12 216	15 253	22 519
Profmed	25 181	25 991	26 565	27 442	28 356

### Pensioner ratio changes (%)

Year	2010	2011	2012	2013	2014
Bestmed	11.90	12.70	12.90	11.70	10.80
Bonitas	4.70	4.90	5.20	6.30	6.00
Cape Medical Plan	11.00	11.80	12.40	13.00	13.40
Commed	11.4	13.80	13.90	17.30	18.70
Compcare	12.50	12.20	12.30	12.70	10.90
Discovery	6.10	6.30	7.30	7.10	7.50
Fedhealth	8.60	9.80	10.70	11.40	11.90
Genesis	5.3	5.60	6.20	6.60	6.40
Hosmed	30.50	2.40	2.70	3.00	3.00
KeyHealth	40.20	17.60	19.10	20.10	20.80
Liberty	8.80	10.50	11.70	12.80	13.50
Makoti	-	0.60	0.30	0.30	0.30
Medihelp	19.00	18.50	12.00	12.10	12.20
MediMed	3.60	3.30	3.40	3.50	3.50
MedShield	8.60	9.70	10.90	11.60	12.20
Momentum	8.00	8.10	8.10	8.20	8.30
Resolution Health	3.80	4.10	8.30	8.70	10.60
Selfmed	21.20	22.90	24.30	26.40	28.30
Sizwe	6.80	6.60	7.00	7.00	8.20
Spectramed	8.10	10.30	13.00	16.40	18.30
Suremed	6.10	6.80	6.70	2.40	2.60
Thebemed	0.20	0.20	0.10	0.20	0.30
Topmed	13.90	14.30	8.20	13.90	14.20
Profmed	10.70	12.30	13.10	14.00	14.70

### Solvency ratio changes (%)

Year	2010	2011	2012	2013	2014
Bestmed	32.40	30.20	28.50	29.20	27.00
Bonitas	36.50	37.30	35.50	33.30	30.70
Cape Medical Plan	130.10	133.80	140.30	133.10	127.90
Commed	19.20	22.00	25.50	25.60	21.40
Compcare	30.40	22.00	45.10	42.10	37.20
Discovery	24.70	23.50	23.40	24.30	25.80
Fedhealth	30.70	37.00	40.90	40.20	37.20
Genesis	108.00	114.50	123.40	135.40	145.10
Hosmed	14.80	37.00	23.10	24.50	25.50
KeyHealth	12.10	15.60	23.10	29.50	32.20
Liberty	27.00	27.90	26.20	24.40	17.20
Makoti	-	119.60	136.20	116.40	104.00
Medihelp	27.40	29.30	32.40	30.40	27.90
MediMed	99.60	102.50	101.70	92.00	89.90
MedShield	52.50	36.60	45.30	52.20	53.60
Momentum	20.20	23.90	28.60	31.00	31.50
Resolution Health	17.60	9.10	6.10	8.10	9.40
Selfmed	43.10	114.50	116.20	111.20	118.20
Sizwe	32.10	27.00	25.40	33.90	45.30
Spectramed	17.00	27.00	44.90	48.50	46.60
Suremed	76.20	72.40	75.90	29.00	21.40
Thebemed	5.80	11.00	10.60	15.10	22.80
Topmed	34.10	169.20	152.30	123.80	90.20
Profmed	47.20	48.50	52.00	54.30	54.90

### Average age changes

Year	2010	2011	2012	2013	2014
Bestmed	37.2	37.6	37.7	36.5	35.4
Bonitas	30.9	31.3	31.5	32.3	31.5
Cape Medical Plan	35.7	36.4	36.8	37.3	37.6
Commed	37.3	39.2	39.9	42.2	43.3
Compcare	38.5	37.5	36.9	37.1	35.4
Discovery	31.6	31.8	32.9	32.3	32.6
Fedhealth	35.9	36.8	37.3	37.5	37.5
Genesis	31.0	31.4	31.8	32.4	31.9
Hosmed	30.5	30.0	30.1	30.5	30.6
KeyHealth	40.2	41.4	42.3	42.6	42.6
Liberty	34.5	36.0	37.0	37.7	38.1
Makoti	-	30.6	30.3	30.2	28.3
Medihelp	39.9	39.6	36.1	35.9	35.7
MediMed	28.7	28.5	28.5	28.9	28.7
MedShield	34.6	35.5	36.5	37.3	37.7
Momentum	33.4	33.2	33.2	33.1	33.0
Resolution Health	31.4	31.7	35.3	35.4	36.8
Selfmed	43.1	44.3	45.3	46.6	47.8
Sizwe	32.3	31.3	32.0	31.4	33.7
Spectramed	35.1	37.1	39.2	41.4	42.8
Suremed	33.3	34.1	33.6	35.8	36.2
Thebemed	26.9	27.1	27.0	26.6	26.6
Topmed	38.2	38.2	38.1	37.2	37.5
Profmed	37.3	38.6	39.1	39.6	39.9





In narrowing down the research and outcomes, the result of our macro investigation further guides our discussion with clients. On this level, we have extrapolated certain information from the CMS annual report and used it as follows:

- Principal membership:** We have ascertained whether the membership between 2013 and 2014 has grown or not. If it has grown, we have allocated a specific point score to each positive participant. However, if the membership base has declined, we deducted a specific points score per participant.

We then noted whether the participant had managed to grow their membership by more than 10%, and if they had, allocated additional points to each of these.

We further allocated additional points to anyone who managed to grow their membership base by more than 20% for the period in question. Two participants, Topmed and Compcare, had managed to obtain excellent points in the Principal Membership category, which indicated that they had proportionately grown their membership base by the best percentages.

- Pensioner ratio:** We note that the average pensioner ratio for open schemes is 8.5%. We awarded points to each participant whose pensioner ratio was below the average. We further awarded points for a positive change in the pensioner ratio between 2013 and 2014 and deducted points for a negative change (decline).
- Solvency ratio:** We considered the levels of solvency ratio amongst participants. For those who had attained and retained the required 25% solvency level, we allocated points. For those between 25% and 50%, we allocated additional points. For those between 50% and 75% we allocated a reduced number of points. For those between 75% and 100% we deducted a small number of points, and for those above 100% we deducted a larger number of points. Having a high solvency level may reflect a loss of membership in previous years, non-payment of claims, inappropriate actuarial assumptions and experience, and/or other undesirable practices, resulting in such a high solvency level. It is not the desired impact of this requirement set by the Medical Schemes Act and we have therefore implemented negative scoring in this section.
- Average age:** We noted whether the participants’ average age increased or declined over the year. It is understandable that as each of us age by one year every 12 months, that this average age will increase by one point each year. If the scheme managed to bring on the required number of “younger than average aged” members, then this number would improve year on year. We have allocated points to every scheme that was able to decrease their average age. We further allocated additional points to every scheme whose average age was below the overall open schemes’ average age.

2.1 Macro ratings

The schedule below reflects our macro rating sheet, based upon these findings to the defined parameters already identified as influencing the longevity of the scheme. We found that all plans fitted into a fifteen point qualification category. Here we reflect our macro scoring of the schemes reported on by the CMS.

Category	Scheme name	Score allocation (%)
One	Compcare	100.00
Two	Bonitas	93.33
Three	Bestmed	86.67
Four	Genesis, Momentum	80.00
Five	MediMed	73.33
Six	Medihelp	66.67
Seven	Discovery	60.00
Eight	Hosmed, Makoti	53.33
Nine	Topmed	46.67
Ten	Fedhealth, Sizwe, Thebemed	40.00
Eleven	Profmed	33.33
Twelve	KeyHealth, Liberty, Spectramed	26.67
Thirteen	MediShield	20.00
Fourteen	Suremed	13.33
Fifteen	Cape Medical Plan, Commed, Resolution, Selfmed	6.67

This macro overview of the schemes, guides our financial planners and professional healthcare consultants. These do not, however, take into account such factors as existing professional or support relationships which may exist between consultant and the medical aid. They take no cognisance of the factors relative to administration service levels, internal IT systems, call centres, service level agreements or turnaround times.

This macro overview, overlaid onto our micro findings mentioned below, will guide our level of support for the different plans/schemes.

## 3. Top-up/Gap cover

In South Africa, medical service providers are not (yet) regulated. This means that they are able to, and many do, charge above the medical aid rate of each specific scheme, unless they have a payment/network arrangement with the scheme and have signed a contract to charge according to the scheme's rates.

The rate difference usually results in a member having to pay the provider, over and above, what the scheme has paid for in-hospital services.

Whilst some may have savings, not many people are able to afford either up-front payments required prior to admission, nor part payments which emerge post procedure, which schemes refer to either as co-payments or gaps indicative of the difference between these two rates.

The core purpose of Top-up/Gap cover is to assist members with service provider shortfalls relating to in-hospital amounts, payable to the specialists/doctors whilst members are hospitalised. There are different levels and types of Top-up/Gap cover, and the premiums are based upon the type of cover preferred. The gap will be covered up to a specified percentage, per your policy.

Some of the additional benefits which MAY be provided along with your Top-up/Gap cover range from cancer cover, trauma counselling, co-payment cover, sub-limit extenders, premium waivers and most importantly casualty cover.

As Top-up/Gap cover is a short term insurance product, it is not governed by the Medical Schemes Council or Act, and the underwriters may impose exclusions and/or waiting periods at will.

We have assumed that all products/plans/schemes (except non-hospital plans) included in our survey, have a Top-up/Gap cover attached to it, extending in-hospital cover accordingly.

Should you require a group or individual quote, our GTC healthcare consultants will assist.

## 4. Methodology of micro comparisons

In the interests of using this survey to its fullest, we have included a detailed instruction of how to better navigate your way through, and reach the desired results to your research and findings.

### 4.1 Type of plans included

First we will cover the different types of plans which we included in our survey, and disclose the differences between this year's categories when compared to last.

On a macro level, we continue to rely very heavily on the findings released by the CMS. These continue to guide our thinking regarding the longevity of the scheme, and the likelihood of it receiving our support. This year we have rated our findings of these demographics to further fine tune our "likelihood of support".

We have included all the open plans, without exception, in all categories.

**The categories this year are:**

- non hospital cover plans;
- entry level plans;
- hospital only plans;
- saver with and without carry-over medical savings account plans;
- comprehensive plans;
- traditional plans.

## 4.2 Definitions of plan types

**4.2.1 Non-hospital plans:** Which are becoming more and more popular as Government focuses more attention on the improvement of Public Health/State facilities and benefits. These provide for out-of-hospital only benefits; some for employees only and others for both members and family. Some may include such additional benefits as dentistry and optometry.

Some providers have salary banded their premiums to further provide cross-subsidisation from rich to poor, and to discourage more affluent members from belonging to these types of plans, but to rather subscribe to a more comprehensive medical aid.

Whilst we have reflected the overall annual premiums for this category, and overlaid the macro findings of the CMS (where applicable to any registered medical aid), to give an indication of our "likelihood of support", our survey did not take into account the vast variation in the cover levels and limitations provided within this sector. Very careful consideration will be required when handling enquiries in this category.

**4.2.2 Entry level plans:** These plan types generally provide in and out-of-hospital benefits within very defined networks and formularies. These plans are aimed at entry level members who have not been part of our medical aid industry before, generally young first time workers, students or the recently graduated. Most closely related to the traditional plans of old, these allow members access to private hospitals (except the State option) as well as networked GP's, dentists, opticians etc.

Most, not all, plans are salary banded, allowing for cross-subsidisation with those earning higher salaries paying higher premiums for the same benefits as those earning lower salaries.

In rating these plans this year, we identified both student level premium plans (students earning less than R 1000 pm), as well as a target market (salary bands between R 4 000 and R 7 000 per month), and rated both of these sectors separately. Benefits for these sectors remain the same regardless of salary.

**4.2.3 Hospital only plans:** These provide for in-hospital cover only, with the exception of chronic illness and prescribed minimum benefits provided by all registered medical aids. The micro ratings of these plans is by far the simplest. The annual risk premium (adjusted if necessary to ensure the extension of any overall annual limit to a minimum of R2mil per family), in our calculations referred to as the risk premium, is rated against competitors in this category. The overlay of the macro findings from the CMS Report, have further been included to provide an indication of the "likelihood of support" each plan type will receive, based upon a combination of both macro and micro results.

**4.2.4 Saver plans:** The next level of benefits are those provided by the saver plans. A saver plan is a plan whose out-of-hospital benefits are provided by an "out-of-hospital" benefits or savings account. Included in our saver range of plans is the limited above threshold plan range. These provide for a secondary savings account or out-of-hospital benefit which is limited to a set Rand maximum allocated for out-of-hospital spend during that year, usually separated by a self-payment gap. The self-payment gap between the two savings accounts has not been measured nor rated. During our investigations we found that some saver plans (as designated by the CMS) allowed for the carry-over of any unused savings year on year (new generation plans) whilst others (traditional type plans) did not. We have separated these two different types of savings accounts plans in our survey this year. Whilst the quantum of these non carry-over amounts has been calculated for the different family sizes, these amounts are not depicted nor rated in our results.

The level of the savings allocations in both accounts (should there be more than one) has been deducted from the overall annual premium, to reflect a net risk contribution for each plan. This risk contribution has then been rated against competitors in this sector and reflected as our micro rating for each competitor. The overlay of the macro findings from the CMS Report, have further been included to provide an indication of the "likelihood of support" each plan type will receive based upon a combination of both macro and micro results.



**4.2.5 Comprehensive plans:** These plans typically have an unlimited above threshold benefit or an unlimited additional/secondary out-of-hospital benefit account (savings account). They offer members in and out-of-hospital benefits. They most commonly make use of a savings account, have a self-payment gap and an unlimited above threshold benefit.

The level of cover provided by this second account is not taken into account in our investigation, neither is the level of in-hospital benefit, chronic illness cover or allocated savings levels. Our survey measures and rates costs on a “risk only” level, as well as a “complete” level. The “risk only” level reflects the annual premium (adjusted for any gap or overall annual limit extensions if required), less any allocation to out-of-hospital accounts, such as a savings account or out-of-hospital account. The “complete level” includes the full contributions due per annum, as well as any self-payment gap which members may be exposed to during the year, before they reach their unlimited secondary benefit provision or above threshold benefit. Executive type plans, offering higher in-hospital-benefit levels and an extended number of chronic conditions covered, have been included in this category. These micro findings, in both the risk only as well as complete cost sectors are then overlaid with the results of the CMS annual report providing an indication of the “likelihood of support” each plan type will receive.

**4.2.6 Traditional plans:** Which provide for set sub-limits of cover across all benefits, or for set savings allocations for some benefits together with a multitude of immeasurable additional benefits in respect of out-of-hospital cover. Whilst we have mentioned these in our Survey, we have not rated them.

**4.2.7 Network/non- network plans.** We have found it necessary to once again separate network and non-network plans in our survey. A network plan is that which restricts hospital admissions to an agreed Network/group for planned hospital procedures; with non-network plans being those which allow full unrestricted use to all available hospitals, the same as is the case in a life threatening emergency situation.

Medical schemes allow a discount in premium to members who accept the restricted list of hospitals and it would thus be unfair to compare the restricted discounted plan to the unrestricted non discounted range. You will therefore find that for all categories – except traditional and non-hospital, that we have a network and non-network category.

Our previous divisions of hybrid and core plans falls away this year as 99% of all plans now provide some sort of preventative/immunisation/wellness programme (preventative maintenance) in an effort to encourage members to check and maintain their current health status. This is especially relevant to chronic disease status such as, blood pressure, diabetes, cholesterol and HIV.

All registered medical aid plans provide a minimum of the prescribed minimum and chronic illness benefits. Many of the savers, and all of the comprehensive plans offer an enhanced number of chronic illness benefits over and above the PMB requirements. These have not been measured nor rated in this survey.

We have not taken the different levels of in-hospital cover provided by the various plans into account either. Firstly because of the provisions of network providers who are fully covered by schemes, provided you use their network provider, but secondly because of our assumption that all of our clients will participate in our proposed Top-up/Gap cover. On this point, we assumed that all participants in this survey will have a Top-up/Gap Policy which extends their in-hospital benefits by 500%. This will mean that all in-hospital doctors’ expenses should be covered in full by their insurers (medical aid and Gap) making their level of cover provided by the medical aid irrelevant to our comparison. (Terms and conditions apply to Top-up/Gap in-hospital cover).

We have extended the in-hospital cover for any plan with an Overall Annual Limit, to a minimum of R2 million per family per year. We have adjusted the premiums accordingly and included the adjusted premiums in our rating.

5. Types of micro comparisons

As discussed in the comprehensive definitions, ratings and comparisons were done on “risk only” and “complete cost” basis.

5.1 Risk only

The methodology used to arrive at the Risk Only costs for each plan type was to strip away any allocated measurable out-of-hospital component either in the form of a savings account or allocated annual out-of-hospital spend amount, revealing a risk only cost element, covering in-hospital and PMB events, as well as any preventative care programme allocated by each service provider to their scheme/paln.

In other words, the out-of-hospital benefits (like savings accounts) have been deducted from the overall premiums. Should there have been the need to extend the overall annual limit, then an additional monthly premium has been included to ensure that the Overall Annual Limit for each family is R2 million.

These risk only costs have been compared with one another and ranked to arrive at our micro ratings across all plans types and all categories (where applicable).

5.2 Complete cost

Complete costs are only applicable to the comprehensive range of plans, where the savings account and unlimited above threshold benefit is separated by a self-payment gap account.

Our definition of a comprehensive plan, requires that the plan has an unlimited above threshold type of account, providing unlimited additional benefits to members who have made use of all of their savings, and paid their self-payment gap.

To accurately indicate to members their anticipated annual healthcare expenses for the year, we have assumed that all costs for the year are accumulated and paid out at 100% of the medical aid rate, thus not extending the self-payment gap experienced by the member. In reality, this does not happen and many of the costs payable are at private rates, which extend or seemingly increase the self-payment gap monthly. For this reason, the complete costs indicated are theoretical figures and would only apply in extremely rare circumstances. For purposes of completing our assumptions we have found it necessary to adopt this approach in order to complete the calculation necessary to do comparisons.

We reiterate once again that the self-payment gap has been calculated assuming that the members’ costs for the year, are all only at 100% of the former NHRPL.

Our calculations take the total premium applicable for the year (extending the overall annual limit to R2 million per family if necessary) and adding to that any allocation applicable to the self-payment gap with may arise during the year, assuming once again, that all costs remain at 100% for the year.

This total premium is then rated to arrive at our micro ratings, which are overlaid by our macro ratings to arrive at our “likelihood of support”.

6. Family sizes

In all of our comparisons, we have made use of the following family sizes:

Family size	
Primary member	P
Primary member + adult dependant	P+A
Primary member + adult dependant + 2 children	P+A+2C

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## Categorisation of plans

These tables reflect which categories the different plans have been placed into.

### Non-hospital plans

Discovery Primary Care
Stratum Essential Primary Plus
Momentum Health4 me - 5 - 35
Momentum Health4 me 35+ Essential - Limited
Momentum Health4 me 35+ Intermediate - Limited
Momentum Health4 me 35+ Comprehensive - Limited
Affinity Option 1
OnePlan Core
Makoti Primary
OcsaCare Gold

### Network plans

#### Entry level - comprehensive

Discovery KeyCare Plus
Fedhealth Blue Door Plus
Sizwe Gomomo Care
Bonitas BonCap
Momentum Ingwe Network
Momentum Access
BestMed Pulse 1
Medimed Medisave Essential
Commed Roots
Medshield MediPhila
CompCare NetworX
Commed Standard
Resolution Progressive Flex
Liberty Traditional Basic
Resolution Foundation
Suremed Explorer
Medihelp Necesses Network
Selfmed Selfnet
Thebemed Energy Core
Thebemed Energy Medium
Thebemed Energy Open
Thebemed Universal

### Network plans

#### Entry level - comprehensive state

Discovery KeyCare Access
Momentum Ingwe - STATE

#### Entry level plan - hospital only - network

Discovery KeyCare Core
------------------------

#### Hospital only - network

Fedhealth Maxima EntryZone
Momentum Custom Assoc Any
Momentum Custom Assoc Assoc
Momentum Custom Assoc State
Discovery Classic Delta Core
Discovery Essential Delta Core
Discovery Coastal Core
Bestmed Beat 1
Spectramed Aqua
Medshield MediCore
Liberty Hospital Select

#### Saver with carry over MSA - network

Momentum Incentive Assoc Any
Momentum Incentive Assoc Assoc
Momentum Incentive Assoc State
BestMed Beat 2 N
BestMed Beat 3 N
Commed Deluxe
Commed Shina - R6 000
Commed Shina - R6 001 - R18 000
Commed Shina - R18 001 +
Fedhealth Maxima EntrySaver
Discovery Classic Delta Saver
Discovery Essential Delta Saver
Discovery Coastal Saver
Medshield MediSaver
Bonitas BonFit
Liberty Saver Select
Resolution Classic
Medihelp Dimension Prime 1 Network
Medihelp Dimension Prime 2 Network



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## Network plans

### Saver no carry over MSA - network

Medshield MediBonus  
Medshield MediValue  
Medshield Premium Plus  
Bonitas Standard Select  
BestMed Pulse 2  
Medshield MediPlus  
Liberty Complete Select

### Comprehensive

Momentum Extender Assoc Any  
Momentum Extender Assoc Assoc  
Momentum Extender Assoc State  
Fedhealth Maxima Standard Elect  
Discovery Classic Delta Comprehensive  
Discovery Essential Delta Comprehensive

### Traditional

Medihelp Dimension Prime 3  
Bonitas BonClassic  
TopMed Limited  
Medihelp Dimension Elite  
Hosmed Plus  
Discovery Smart Plan  
Sizwe Full Benefit - R17 810 +  
Sizwe Full Benefit - R0 - R17 810  
Sizwe Affordable - R14 200  
Sizwe Affordable - R14 201 - R17 400  
Sizwe Affordable - R17 401+  
Selfmed Selfmed - 80%  
Medimed Alpha  
Medihelp Plus  
Hosmed Value - R7 000  
Hosmed Value - R7 001 +  
Hosmed Access - R7 000  
Hosmed Access - R7 001 +  
Medihelp Dimension Prime 3 Network



# GTC Medical Aid Survey

## Non network plans

### Entry level - comprehensive - non network

Momentum Ingwe - ANY  
Liberty Traditional Standard  
Suremed Challenger  
TopMed Network  
Sizwe Primary Care  
Makoti Comprehensive  
Hosmed Essential

### Hospital only - non network

Fedhealth Maxima Core  
Momentum Custom Any Any  
Momentum Custom Any Assoc  
Momentum Custom Any State  
Discovery Classic Core  
Discovery Essential Core  
BestMed Beat 1  
Fedhealth Ultima 200  
TopMed Hospital  
Genesis Private  
Genesis Private Choice  
Bonitas BonEssential  
Cape Medical Plan Premium  
CompCare Axis  
Liberty Hospital Plus  
Liberty Hospital Standard  
Resolution Hospital  
Suremed Shuttle  
Selfmed Med Elite  
Profmed ProActive Plus  
Profmed ProActive - R5 000  
Profmed ProActive - R5 000 - R9 000  
Profmed ProActive - R9 001 +  
Keyhealth Essence  
Selfmed MedXXI

## Non network plans

### Saver with carry over MSA - non network

Keyhealth Gold  
Momentum Incentive Any Any  
Momentum Incentive Any Assoc  
Momentum Incentive Any State  
Keyhealth Equilibrium  
Genesis Private Plus  
TopMed Savings  
Cape Medical Plan - Select  
Genesis Private Comprehensive  
Spectramed Cyan <R10 500  
Spectramed Cyan - R10 501 +  
TopMed Active Saver  
Medihelp Dimension Prime 1  
Spectramed Capri  
Medihelp Unify  
Fedhealth Maxima Basis  
Discovery Classic Priority  
Discovery Essential Priority  
Fedhealth Maxima Saver  
Discovery Classic Saver  
Discovery Essential Saver  
Bonitas BonSave  
BestMed Beat 3  
BestMed Beat 2  
Cape Medical Plan - Silver  
Profmed ProPinnacle  
Profmed ProSecure Plus  
Profmed ProSecure - R0 - R9 000  
Profmed ProSecure - R9 001 +  
Liberty Saver Plus  
Liberty Saver Standard  
Medihelp Dimension Prime 2

GTC Medical Aid Survey

Non network plans

Saver no carry over MSA - non network

Suremed Navigator
Sizwe Savings - R14 201 +
Compcare Mumed - R0 - R7 900
Compcare Mumed - R7 901 - R15 000
Compcare Mumed - R15 001+
Resolution Supreme
Momentum Summit
Selfmed Selfsure
Medimed Medisave Max - R10 000
Medimed Medisave Max - R10 001 - R16 000
Medimed Medisave Max - R16 001+
Medimed Medisave Standard - R0 - R8 500
Medimed Medisave Standard - R8 501 - R12 000
Medimed Medisave Standard - R12 000 - R16 000
Medimed Medisave Standard R16 000+
Bonitas Primary
Bonitas Standard
BestMed Pace 1
BestMed Pace 2
BestMed Pace 3 - R8 208
BestMed Pace 3 - R8 209 +
BestMed Pace 4
Bestmed Beat 4
Sizwe Savings - R14 200
Compcare Symmetry
Liberty Traditional Ultimate
Liberty Complete Standard
Spectramed Cobalt
Spectramed Azure - R11 500
Spectramed Azure - R11 500 - R14 700
Spectramed Azure - R14 701+
Keyhealth Silver
Resolution Millenium
Compcare Pinnacle
Compcare Dynamix
TopMed Paladin Comprehensive

Non network plans

Comprehensive non network

Momentum Extender Any Any
Momentum Extender Any Assoc
Momentum Extender Any State
Discovery Classic Comprehensive R0 MSA
Fedhealth Maxima Standard
Keyhealth Platinum
Discovery Classic Comprehensive
Discovery Essential Comprehensive
TopMed Professional
Liberty Complete Plus
Bonitas BonComprehensive
Fedhealth Maxima Plus
Fedhealth Maxima Exec
Fedhealth Ultimax
Discovery Executive
TopMed Rainbow Comprehensive





1. Micro ratings

Our micro ratings reflect the rankings of our findings in numerical order in the different categories. Whilst these ratings remain very important, we do find that they become increasingly relevant when overlaid by the results of the CMS Report. This allows us, as Healthcare Consultants, to form an opinion regarding the “likelihood of support”. This is of great relevance when marketing these plans and benefits through an employer group, for whom the longevity of the plan is of critical importance, due to the sheer number of members affected by a change in underlying service provider, scheme or plan.

The schedule hereunder reflects all the best performers relative to our micro findings alone.

In the interest of the publication of this booklet, we have not included each micro rating schedule as was done previously, but refer you to our online analysis tool, available on our website [www.gtc.co.za](http://www.gtc.co.za) which will allow analysis based upon micro ratings alone, without the overlay of the macro ratings, should this be required.

Micro ratings

	Network			Non Network		
Category	P	P+A	P+A+2C	P	P+A	P+A+2C
RISK ONLY						
Non Hospital				Momentum Health4me 35+ Essential	Momentum Health4me 35+ Essential	Stratum Essential Primary Plus
Entry Level Comprehensive - Target Market	Compcare NetworX	Compcare NetworX	Compcare NetworX	Momentum Ingwe Any	Momentum Ingwe Any	Hosmed Essential
Entry Level Comprehensive - Student Market	Discovery KeyCare Plus	Discovery KeyCare Plus	Compcare NetworX	Compcare NetworX	Momentum Ingwe - Any	Momentum Ingwe - Any
Entry Level Comprehensive State - Target Market	Momentum Ingwe - State	Momentum Ingwe - State	Momentum Ingwe - State			
Entry Level Comprehensive State - Student Market	Momentum Ingwe - State	Momentum Ingwe - State	Momentum Ingwe - State			
Entry Level Comprehensive Core - Target Market	Discovery KeyCare Core	Discovery KeyCare Core	Discovery KeyCare Core			
Entry Level Comprehensive Core - Student Market	Discovery KeyCare Core	Discovery KeyCare Core	Discovery KeyCare Core			
Hospital Only	Bestmed Beat 1	Bestmed Beat 1	Bestmed Beat 1	Profmed ProActive - R5 000	Profmed ProActive - R5 000	Profmed ProActive - R5 000
Saver	Medihelp Dimension Prime 1 Network	BestMed Beat 2 N	Medihelp Dimension Prime 1 Network	Discovery Essential Priority	Discovery Essential Priority	Topmed Saver
Saver No Carry Over MSA	Medshield MediValue	Medshield MediValue	Medshield MediValue	Medimed Medisave Standard - R8 500	Medimed Medisave Standard - R8 500	Medimed Medisave Standard - R8 500
Comprehensive	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard	Fedhealth Maxima Standard	Fedhealth Maxima Standard
Traditional						
COMPLETE COSTS						
Comprehensive	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard	Fedhealth Maxima Standard	Fedhealth Maxima Standard



Results and comparison

2. Combined ratings

In order to combine these ratings, we allocated a % score to each of the macro ratings received above, and overlaid these on the micro ratings determined. Our final analysis reflects a score which indicates the likelihood that the particular plan/scheme would receive our support or not.

Our ratings on support are as follows:	(%)
Low likelihood of receiving support/recommendation to clients	0 - 49
Medium likelihood of receiving support/recommendation to clients	50 - 69
High likelihood of receiving our support/recommendation to clients	70 +

The schedules which follow reflect our overall rankings and findings on a micro and macro level and indicate our “likelihood of support”, given the combined rankings.



Example

To enable an understanding of the methodology behind the micro comparisons, please see below an example of how these calculations were performed. For ease of understanding and micro demonstration, the Discovery Classic Comprehensive plan, that falls within the comprehensive range mentioned above, has been used.

This is an example of our comparison table:

The risk only costs reflected on the table are an accumulation of the premiums for the year (medical aid and top ups), less the annual medical savings account allocation reflected. The complete costs are the total premium (medical aid + top ups) plus any amount in the self-payment gap, reflecting the total premium payable for this member to enjoy cover at 100% for the year.

A manipulation of the data provided by Discovery, in this case, has facilitated the comparison table, upon which this survey has been based. Similar comparison tables are prepared for each of the plans considered in this survey.

Example

Discovery Classic Comprehensive	Premium (R)	Cumulative (R)	Total per annum (R)
Single member	4 026	4 026	48 312
Spouse / Adult dependant	3 809	7 835	94 020
Child	802	9 439	113 268
Medical Savings Account + OHEB per annum	Total (R)	Cumulative (R)	Premium – (MSA+OHEB)
Single member	12 072	12 072	36 240
Spouse / Adult dependant	11 424	23 496	70 524
Child	2 400	28 296	84 972
Annual threshold	Total (R)	Cumulative (R)	Premium – (MSA+OHEB) + SP
Single member	13 840	13 840	38 008
Spouse / Adult dependant	13 840	27 680	74 708
Child	2 620	32 920	89 596
Self payment gap	Total (R)	Cumulative (R)	Premium + SPG
Single member	1 768	1 768	50 080
Spouse / Adult dependant	2 416	4 184	98 204
Child	220	4 624	117 892
Brief description of plan			
% in hospital		200%	
Overall annual limit		No	
Above threshold benefit		Unlimited	
Network		No	

Non hospital plans

Salary band	N/A	R0 - R3 000	R3 001 - R6 000	R6 001 - R8 000		R8 001 - R11 000	R11 001 - R15 000	R15 001 +	Rating /10	Micro	Macro	Combo	Likelihood of support
Single members													
Plan name													
Discovery Primary Care	2 508								2	90.00	60	78.00	High
Stratum Essential Primary Plus	2 880												
Momentum Health4 me - 5- 35	3 060												
Momentum Health4 me 35+ Essential - Limited	2 268								1	100.00	80	92.00	High
Momentum Health4 me 35+ Intermediate - Limited	2 628												
Momentum Health4 me 35+ Comprehensive - Limited	2 988												
Affinity Option 1	4 668												
OnePlan Core	3 360												
Makoti Primary	2 544	2 544	2 700	6 000		6 444	6 912	7 428	3	80.00	53.33	69.33	Medium
OcsaCare Gold	2 988												
Member + 1 adult dependant													
Discovery Primary Care													
Stratum Essential Primary Plus	5 040								2	90.00	N/A	-	-
Momentum Health4 me - 5- 35													
Momentum Health4 me 35+ Essential - Limited	4 536								1	100.00	80	92.00	High
Momentum Health4 me 35+ Intermediate - Limited	5 256												
Momentum Health4 me 35+ Comprehensive - Limited	5 976												
Affinity Option 1	9 348												
OnePlan Core	6 720												
Makoti Primary	5 088	5 088	5 400	10 956		11 664	12 456	13 200	3	80.00	53.33	69.33	Medium
OcsaCare Gold													
Member + adult dependant + 2 children													
Discovery Primary Care													
Stratum Essential Primary Plus	6 720								1	100.00	N/A	-	-
Momentum Health4 me - 5- 35													
Momentum Health4 me 35+ Essential - Limited	6 816								2	90.00	80	86.00	High
Momentum Health4 me 35+ Intermediate - Limited	7 896								3	80.00	80	80.00	High
Momentum Health4 me 35+ Comprehensive - Limited	8 976												
Affinity Option 1	12 492												
OnePlan Core	11 880												
Makoti Primary	8 424	8 424	9 000	15 372		16 416	17 496	18 528					
OcsaCare Gold													

Entry level - hospital only - network

Salary band	R0 - R4 000	Student rating	Micro	Macro	Combo	Likelihood of support	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R7 000		Target market rating	Micro	Macro	Combo	Likelihood of support	R7 001 - R8 000	R8 001 - R9 000	R9 001 - R10 000	R10 001 - R11 000	R11 001 - R12 000	R12 000 +
Single members																					
Plan name																					
Discovery KeyCare Core		7 980	1	100.00	60.00	84.00	High	7 980	7 980	7 980	1	100.00	60.00	84.00	High	7 980	9 960	9 960	9 960	15 372	15 372
Member + 1 adult dependant																					
Discovery KeyCare Core		15 960	1	100.00	60.00	84.00	High	15 960	15 960	15 960	1	100.00	60.00	84.00	High	15 960	19 920	19 920	19 920	30 744	307 44
Member + adult dependant + 2 children																					
Discovery KeyCare Core		20 112	1	100.00	60.00	84.00	High	20 112	20 112	20 112	1	100.00	60.00	84.00	High	20 112	24 816	24 816	24 816	37 680	37 680

Entry level - comprehensive state network

Salary band	R0 - R1 000	Student rating	Micro	Macro	Combo	Likelihood of support	R1 001 - R2 000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R7 000	Target market rating	Micro	Macro	Combo	Likelihood of support	R7 001 - R8 000	R8 001 - R9 000	R9 001 - R10 000	R10 001 - R11 000	R11 001 - R12 000	R12 000 - R13 000	R13 001 +	
Single members																									
Plan name																									
Discovery KeyCare Access	7 032	2	50.00	60.00	54.00	Medium	7 032	7 032	7 032	7 032	7 032	7 032	2	50.00	60.00	54.00	Medium	7 032	13 548	13 548	13 548	20 340	20 340	20 340	
Momentum Ingwe - STATE	4 560	1	100.00	80.00	92.00	High	7 020	7 020	7 020	7 020	7 020	7 896	1	100.00	80.00	92.00	High	7 896	9 072	9 072	15 096	15 096	15 096	15 096	
Member + 1 adult dependant																									
Discovery KeyCare Access	14 064	2	50.00	60.00	54.00	Medium	14 064	14 064	14 064	14 064	18 768	18 768	2	50.00	60.00	54.00	Medium	18 768	27 096	27 096	27 096	40 680	40 680	40 680	
Momentum Ingwe - STATE	8 220	1	100.00	80.00	92.00	High	13 140	13 140	13 140	13 140	13 140	17 244	1	100.00	80.00	92.00	High	17 244	17 244	17 244	28 656	28 656	28 656	28 656	
Member + adult dependant + 2 children																									
Discovery KeyCare Access	20 208	2	50.00	60.00	54.00	Medium	20 208	20 208	20 208	20 208	25 512	25 512	2	50.00	60.00	54.00	Medium	25 512	34 704	34 704	34 704	51 672	51 672	51 672	
Momentum Ingwe - STATE	12 804	1	100.00	80.00	92.00	High	19 740	19 740	19 740	19 740	19 740	21 636	1	100.00	80.00	92.00	High	21 636	24 324	24 324	37 200	37 200	37 200	37 200	



Entry level - comprehensive network



Salary band	R0 - R1 000	Student rating	Micro	Macro	Combo	Likelihood of support	R1 001 - R2 000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R7 000	Target market rating	Micro	Macro	Combo	Likelihood of support	R7 001 - R8 000	R8 001 - R9 000	R9 001 - R10 000	R10 001 - R11 000	R11 001 - R12 000	R12 000 - R13 000	R13 001 - R14 000	R14 001 - R15 000	R15 000 +
Single members																										
Plan name																										
Discovery KeyCare Plus	3 480	1	100.00	60.00	84.00	High	9 984	9 984	9 984	9 984	9 984	9 984	9	63.64	60.00	62.18	Medium	13 980	13 980	13 980	13 980	20 808	20 808	20 808	20 808	20 808
Fedhealth Blue Door Plus	8 280	7	71.43	40.00	58.86	Medium	8 280	8 280	8 280	8 280	10 500	10 500	2	95.45	40.00	73.27	High	10 500	14 724	14 724	18 708	18 708	25 368	25 368	25 368	25 368
Sizwe Gomomo Care	8 400	8	66.67	40.00	56.00	Medium	8 400	8 400	8 400	8 400	8 400	12 360	3	90.91	40.00	70.55	High	12 360	18 360	18 360	22 680	22 680	22 680	22 680	22 680	22 680
Bonitas BonCap	4 416	4	85.71	93.33	88.76	High	9 036	9 036	9 036	9 036	9 036	9 036	5	81.82	93.33	86.42	High	10 992	10 992	10 992	10 992	17 916	17 916	17 916	17 916	22 008
Momentum Ingwe Network	4 560	5	80.95	80.00	80.57	High	8 556	8 556	8 556	8 556	8 556	10 644	4	86.36	80.00	83.82	High	10 644	14 496	14 496	20 172	20 172	20 172	20 172	20 172	20 172
Momentum Access	20 316	19	14.29	80.00	40.57	Low	20 316	20 316	20 316	20 316	20 316	20 316	17	27.27	80.00	48.36	Low	20 316	20 316	20 316	20 316	20 316	20 316	20 316	20 316	20 316
BestMed Pulse 1	13 572	15	33.33	86.67	54.67	Medium	13 572	13 572	13 572	13 572	13 572	16 284	15	36.36	86.67	56.49	Medium	16 284	16 284	16 284	19 560	19 560	19 560	19 560	19 560	19 560
Medimed Medisave Essential	12 240	12	47.62	73.33	57.90	Medium	12 240	12 240	12 240	12 240	12 240	12 240	12	50.00	73.33	59.33	Medium	13 320	13 320	15 480	15 480	15 480	18 480	18 480	18 480	18 480
Commed Roots	9 408	9	61.90	6.67	39.81	Low	9 408	9 408	9 408	9 408	9 408	10 728	7	72.73	6.67	46.30	Low	10 728	10 728	10 728	10 728	10 728	10 728	10 728	10 728	10 728
Medshield MediPhila	12 528	13	42.86	20.00	33.71	Low	12 528	12 528	12 528	12 528	12 528	12 528	13	45.45	20.00	35.27	Low	12 528	12 528	12 528	12 528	12 528	12 528	12 528	12 528	12 528
CompCare NetworX	4 320	3	90.48	100.00	94.29	High	7 800	7 800	7 800	8 016	9 420	9 816	1	100.00	100	100.00	High	9 816	11 040	11 664	20 700	20 700	20 700	20 700	20 700	20 700
Commed Standard	32 760	21	4.76	6.67	5.53	Low	32 760	32 760	32 760	32 760	32 760	35 304	22	4.55	6.67	5.40	Low	38 040	38 040	38 040	38 040	38 040	38 040	38 040	38 040	38 040
Resolution Progressive Flex	22 920	20	9.52	6.67	8.38	Low	22 920	22 920	22 920	22 920	22 920	22 920	19	18.18	6.67	13.58	Low	22 920	22 920	22 920	22 920	22 920	22 920	22 920	22 920	22 920
Liberty Traditional Basic	10 872	11	52.38	26.67	42.10	Low	10 872	10 872	10 872	10 872	10 872	10 872	10	59.09	26.67	46.12	Low	15 120	15 120	21 204	21 204	21 204	21 204	21 204	21 204	21 204
Resolution Foundation	9 600	10	57.14	6.67	36.95	Low	9 600	9 600	9 600	11 472	11 472	11 472	11	54.55	6.67	35.40	Low	14 532	14 532	21 960	21 960	21 960	21 960	21 960	21 960	21 960
Suremed Explorer	9 600	10	57.14	13.33	39.62	Low	9 600	9 600	9 600	9 600	9 600	9 600	8	68.18	13.33	46.24	Low	9 600	11 940	11 940	11 940	19 200	19 200	19 200	19 200	20 880
Medihelp Necesse Network	4 752	6	76.19	66.67	72.38	Medium	15 192	15 192	15 192	15 192	15 840	15 840	16	31.82	66.67	45.76	Low	17 928	17 928	17 928	17 928	20 880	20 880	20 880	20 880	20 880
Selfmed Selfnet	13 164	14	38.10	6.67	25.53	Low	13 164	13 164	13 164	13 164	13 164	13 164	14	40.91	6.67	27.21	Low	13 164	13 164	13 164	13 164	13 164	13 164	13 164	13 164	13 164
Thebemed Energy Core	14 292	16	28.57	40.00	33.14	Low	14 292	14 292	14 292	22 128	22 128	22 128	18	22.73	40.00	29.64	Low	34 920	34 920	34 920	39 108	39 108	39 108	39 108	39 108	39 108
Thebemed Energy Medium	17 844	17	23.81	40.00	30.29	Low	17 844	17 844	17 844	24 576	24 576	24 576	20	13.64	40.00	24.18	Low	37 752	37 752	37 752	41 148	41 148	41 148	41 148	41 148	41 148
Thebemed Energy Open	20 100	18	19.05	40.00	27.43	Low	20 100	20 100	20 100	28 908	28 908	28 908	21	9.09	40.00	21.45	Low	28 908	45 288	45 288	51 444	51 444	51 444	51 444	51 444	51 444
Thebemed Universal	4 200	2	95.24	40.00	73.14	High	8 940	9 348	9 348	9 348	11 088	11 088	6	77.27	40.00	62.36	Medium	11 088	15 600	15 600	15 600	15 600	15 600	15 600	15 600	15 600

Entry level - comprehensive network



Salary band	R0 - R1 000	Student rating	Micro	Macro	Combo	Likelihood of support	R1 001 - R2 000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R7 000		Target market rating	Micro	Macro	Combo	Likelihood of support	R7 001 - R8 000	R8 001 - R9 000	R9 001 - R10 000	R10 001 - R11 000	R11 001 - R12 000	R12 000 - R13 000	R13 001 - R14 000	R14 001 - R15 000	R15 000 +
Member + 1 adult dependant																											
Plan name																											
Discovery KeyCare Plus	6 960	1	100.00	60.00	84.00	High	19 968	19 968	19 968	19 968	19 968	19 968		9	63.64	60.00	62.18	Medium	27 960	27 960	27 960	27 960	41 616	41 616	41 616	41 616	41 616
Fedhealth Blue Door Plus	15 144	7	72.73	40.00	59.64	Medium	15 144	15 144	15 144	15 144	19 176	19 176		2	95.45	40.00	73.27	High	19 176	26 940	26 940	33 372	33 372	47 352	47 352	47 352	47 352
Sizwe Gomomo Care	16 680	8	68.18	40.00	56.91	Medium	16 680	16 680	16 680	16 680	16 680	24 600		4	86.36	40.00	67.82	Medium	24 600	35 400	40 560	40 560	40 560	40 560	40 560	40 560	40 560
Bonitas BonCap	8 604	5	81.82	93.33	86.42	High	17 604	17 604	17 604	17 604	17 604	17 604		5	81.82	93.33	86.42	High	21 384	21 384	21 384	21 384	33 876	33 876	33 876	33 876	41 604
Momentum Ingwe Network	8 220	3	90.91	80.00	86.55	High	16 212	16 212	16 212	16 212	16 212	16 212		3	90.91	80.00	86.55	High	16 212	27 672	27 672	38 856	38 856	38 856	38 856	38 856	38 856
Momentum Access	39 636	20	13.64	80.00	40.18	Low	39 636	39 636	39 636	39 636	39 636	39 636		19	18.18	80.00	42.91	Low	39 636	39 636	39 636	39 636	39 636	39 636	39 636	39 636	39 636
BestMed Pulse 1	26 472	17	27.27	86.67	51.03	Medium	26 472	26 472	26 472	26 472	26 472	31 764		15	36.36	86.67	56.49	Medium	31 764	31 764	31 764	37 152	37 152	37 152	37 152	37 152	37 152
Medimed Medisave Essential	24 480	14	40.91	73.33	53.88	Medium	24 480	24 480	24 480	24 480	24 480	24 480		13	45.45	73.33	56.60	Medium	26 640	26 640	30 960	30 960	30 960	36 960	36 960	36 960	36 960
Commed Roots	17 916	9	63.64	6.67	40.85	Low	17 916	17 916	17 916	17 916	17 916	20 556		7	72.73	6.67	46.30	Low	20 556	20 556	20 556	20 556	20 556	20 556	20 556	20 556	20 556
Medshield MediPhila	24 156	13	45.45	20.00	35.27	Low	24 156	24 156	24 156	24 156	24 156	24 156		12	50.00	20.00	38.00	Low	24 156	24 156	24 156	24 156	24 156	24 156	24 156	24 156	24 156
CompCare NetworX	7 740	2	95.45	100.00	97.27	High	14 352	14 352	14 352	14 784	17 508	18 300		1	100.00	100.00	100.00	High	18 300	20 688	21 900	38 520	38 520	38 520	38 520	38 520	38 520
Commed Standard	58 860	22	4.55	6.67	5.40	Low	58 860	58 860	58 860	58 860	58 860	63 504		22	4.55	6.67	5.40	Low	68 484	68 484	68 484	68 484	68 484	68 484	68 484	68 484	68 484
Resolution Progressive Flex	44 376	21	9.09	6.67	8.12	Low	44 376	44 376	44 376	44 376	44 376	44 376		21	9.09	6.67	8.12	Low	44 376	44 376	44 376	44 376	44 376	44 376	44 376	44 376	44 376
Liberty Traditional Basic	20 568	12	50.00	26.67	40.67	Low	20 568	20 568	20 568	20 568	20 568	20 568		10	59.09	26.67	46.12	Low	28 248	28 248	39 948	39 948	39 948	39 948	39 948	39 948	39 948
Resolution Foundation	19 200	11	54.55	6.67	35.40	Low	19 200	19 200	19 200	22 944	22 944	22 944		11	54.55	6.67	35.40	Low	29 064	29 064	43 920	43 920	43 920	43 920	43 920	43 920	43 920
Suremed Explorer	18 240	10	59.09	13.33	40.79	Low	18 240	18 240	18 240	18 240	18 240	18 240		8	68.18	13.33	46.24	Low	18 240	22 740	22 740	22 740	38 400	38 400	38 400	38 400	41 760
Medihelp Necesses Network	9 504	6	77.27	66.67	73.03	High	27 216	27 216	27 216	27 216	28 512	28 512		16	31.82	66.67	45.76	Low	31 896	31 896	31 896	31 896	37 152	37 152	37 152	37 152	37 152
Selfmed Selfnet	26 328	16	31.82	6.67	21.76	Low	26 328	26 328	26 328	26 328	26 328	26 328		14	40.91	6.67	27.21	Low	26 328	26 328	26 328	26 328	26 328	26 328	26 328	26 328	26 328
Thebemed Energy Core	24 756	15	36.36	40.00	37.82	Low	24 756	24 756	24 756	31 656	31 656	31 656		17	27.27	40.00	32.36	Low	31 656	47 124	47 124	50 748	50 748	50 748	50 748	50 748	50 748
Thebemed Energy Medium	30 960	18	22.73	40.00	29.64	Low	30 960	30 960	30 960	35 160	35 160	35 160		18	22.73	40.00	29.64	Low	35 160	50 964	50 964	53 412	53 412	53 412	53 412	53 412	53 412
Thebemed Energy Open	34 836	19	18.18	40.00	26.91	Low	34 836	34 836	34 836	41 316	41 316	41 316		20	13.64	40.00	24.18	Low	41 316	61 152	61 152	66 768	66 768	66 768	66 768	66 768	66 768
Thebemed Universal	8 400	4	86.36	40.00	67.82	Medium	16 884	16 884	17 640	17 640	20 604	20 604		6	77.27	40.00	62.36	Medium	20 604	30 324	30 324	30 324	30 324	30 324	30 324	30 324	30 324

Entry level - comprehensive network

Salary band	R0 - R1 000	Student rating	Micro	Macro	Combo	Likelihood of support	R1 001 - R2 000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R7 000		Target market rating	Micro	Macro	Combo	Likelihood of support	R7 001 - R8 000	R8 001 - R9 000	R9 001 - R10 000	R10 001 - R11 000	R11 001 - R12 000	R12 000 - R13 000	R13 001 - R14 000	R14 001 - R15 000	R15 000 +		
Member + adult dependant+ 2 children																													
Plan name																													
Discovery KeyCare Plus	13 920	4	86.36	60.00	75.82	High	27 192	27 192	27 192	27 192	27 192	27 192		9	63.64	60.00	62.18	Medium	35 784	35 784	35 784	52 752	52 752	52 752	52 752	52 752	52 752		
Fedhealth Blue Door Plus	23 016	7	72.73	40.00	59.64	Medium	23 016	23 016	23 016	23 016	29 304	29 304		2	95.45	40.00	73.27	High	29 304	38 076	38 076	47 820	47 820	66 456	66 456	66 456	66 456		
Sizwe Gomomo Care	23 640	8	68.18	40.00	56.91	Medium	23 640	23 640	23 640	23 640	23 640	33 480		4	86.36	40.00	67.82	Medium	33 480	44 280	44 280	49 680	49 680	49 680	49 680	49 680	49 680		
Bonitas BonCap	12 756	2	95.45	93.33	94.60	High	26 124	26 124	26 124	26 124	26 124	26 124		6	77.27	93.33	83.70	High	31 464	31 464	31 464	31 464	47 460	47 460	47 460	47 460	58 284		
Momentum Ingwe Network	12 804	3	90.91	80.00	86.55	High	23 220	23 220	23 220	23 220	23 220	27 684		3	90.91	80.00	86.55	High	27 684	35 664	35 664	50 208	50 208	50 208	50 208	50 208	50 208		
Momentum Access	51 804	20	13.64	80.00	40.18	Low	51 804	51 804	51 804	51 804	51 804	51 804		20	13.64	80.00	40.18	Low	51 804	51 804	51 804	51 804	51 804	51 804	51 804	51 804	51 804		
BestMed Pulse 1	42 768	19	18.18	86.67	45.58	Low	42 768	42 768	42 768	42 768	42 768	51 300		18	22.73	86.67	48.30	Low	51 300	51 300	51 300	56 688	56 688	56 688	56 688	56 688	56 688		
Medimed Medisave Essential	32 640	15	36.36	73.33	51.15	Medium	32 640	32 640	32 640	32 640	32 640	32 640		13	45.45	73.33	56.60	Medium	35 040	35 040	39 840	39 840	39 840	46 320	46 320	46 320	46 320		
Commed Roots	24 996	10	59.09	6.67	38.12	Low	24 996	24 996	24 996	24 996	24 996	30 036		5	81.82	6.67	51.76	Medium	30 036	30 036	30 036	30 036	30 036	30 036	30 036	30 036	30 036		
Medshield MediPhila	29 988	14	40.91	20.00	32.55	Low	29 988	29 988	29 988	29 988	29 988	29 988		11	54.55	20.00	40.73	Low	29 988	29 988	29 988	29 988	29 988	29 988	29 988	29 988	29 988		
CompCare NetworX	11 724	1	100.00	100.00	100.00	High	19 176	19 176	19 176	19 776	23 484	24 540		1	100.00	100.00	100.00	High	24 540	27 816	29 436	52 392	52 392	52 392	52 392	52 392	52 392		
Commed Standard	71 652	22	4.55	6.67	5.40	Low	71 652	71 652	71 652	71 652	71 652	77 304		22	4.55	6.67	5.40	Low	83 412	83 412	83 412	83 412	83 412	83 412	83 412	83 412	83 412		
Resolution Progressive Flex	58 536	21	9.09	6.67	8.12	Low	58 536	58 536	58 536	58 536	58 536	58 536		21	9.09	6.67	8.12	Low	58 536	58 536	58 536	58 536	58 536	58 536	58 536	58 536	58 536		
Liberty Traditional Basic	28 728	13	45.45	26.67	37.94	Low	28 728	28 728	28 728	28 728	28 728	28 728		10	59.09	26.67	46.12	Low	37 344	37 344	52 476	52 476	52 476	52 476	52 476	52 476	52 476		
Resolution Foundation	24 984	9	63.64	6.67	40.85	Low	24 984	24 984	24 984	30 840	30 840	30 840		12	50.00	6.67	32.67	Low	38 328	38 328	58 992	58 992	58 992	58 992	58 992	58 992	58 992		
Suremed Explorer	26 880	11	54.55	13.33	38.06	Low	26 880	26 880	26 880	26 880	26 880	26 880		7	72.73	13.33	48.97	Low	26 880	33 540	33 540	33 540	49 320	49 320	49 320	49 320	54 480		
Medihelp Necesses Network	19 008	6	77.27	66.67	73.03	High	40 176	40 176	40 176	40 176	42 768	42 768		17	27.27	66.67	43.03	Low	47 592	47 592	47 592	47 592	55 152	55 152	55 152	55 152	55 152		
Selfmed Selfnet	35 616	17	27.27	6.67	19.03	Low	35 616	35 616	35 616	35 616	35 616	35 616		15	36.36	6.67	24.49	Low	35 616	35 616	35 616	35 616	35 616	35 616	35 616	35 616	35 616		
Thebemed Energy Core	27 612	12	50.00	40.00	46.00	Low	27 612	27 612	27 612	35 232	35 232	35 232		14	40.91	40.00	40.55	Low	35 232	52 500	52 500	56 484	56 484	56 484	56 484	56 484	56 484		
Thebemed Energy Medium	34 464	16	31.82	40.00	35.09	Low	34 464	34 464	34 464	39 144	39 144	39 144		16	31.82	40.00	35.09	Low	39 144	56 724	56 724	59 460	59 460	59 460	59 460	59 460	59 460		
Thebemed Energy Open	39 468	18	22.73	40.00	29.64	Low	39 468	39 468	39 468	45 996	45 996	45 996		19	18.18	40.00	26.91	Low	45 996	68 088	68 088	74 328	74 328	74 328	74 328	74 328	74 328		
Thebemed Universal	14 208	5	81.82	40.00	65.09	Medium	25 764	25 764	26 904	26 904	30 996	30 996		8	68.18	40.00	56.91	Medium	30 996	42 444	42 444	42 444	42 444	42 444	42 444	42 444	42 444		

Entry level - comprehensive non network

Salary band	R0 - R1 000	Student rating	Micro	Macro	Combo	Likelihood of support	R1 001 - R2 000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R7 000		Target market rating	Micro	Macro	Combo	Likelihood of support	R7 001 - R8 000	R8 001 - R9 000	R9 001 - R10 000	R10 001 - R11 000	R11 001 - R12 000	R12 000 - R13 000	R13 001 R14 000	R14 001 - R15 000	R15 001 +
Single members																											
Plan name																											
Momentum Ingwe - ANY	4 560	2	85.71	80.00	83.43	High	10 848	10 848	10 848	10 848	10 848	14 796		1	100.00	80.00	92.00	High	14 796	19 908	19 908	19 908	25 248	25 248	25 248	25 248	25 248
Liberty Traditional Standard	19 896	6	28.57	26.67	27.81	Low	19 896	19 896	19 896	19 896	19 896	19 896		5	42.86	26.67	36.38	Low	19 896	19 896	19 896	19 896	19 896	19 896	19 896	19 896	19 896
Suremed Challenger	46 560	7	14.29	13.33	13.90	Low	46 560	46 560	46 560	46 560	46 560	46 560		7	14.29	13.33	13.90	Low	46 560	46 560	46 560	46 560	46 560	46 560	46 560	46 560	46 560
TopMed Network	10 380	3	71.43	46.67	61.53	Medium	11 220	11 220	11 220	14 220	14 220	14 220		3	71.43	46.67	61.53	Medium	18 300	18 300	18 300	18 300	18 300	18 300	23 100	23 100	23 100
Sizwe Primary Care	4 512	1	100.00	40.00	76.00	High	20 760	20 760	20 760	20 760	20 760	20 760		6	28.57	40.00	33.14	Low	20 760	25 920	25 920	25 920	25 920	25 920	25 920	25 920	25 920
Makoti Comprehensive	16 320	5	42.86	53.33	47.05	Low	16 320	16 320	16 320	16 320	16 320	16 320		4	57.14	53.33	55.62	Medium	16 320	18 876	18 876	18 876	20 352	20 352	20 352	20 352	22 308
Hosmed Essential	12 204	4	57.14	53.33	55.62	Medium	12 204	12 204	12 204	12 204	12 204	12 204		2	85.71	53.33	72.76	High	17 748	17 748	17 748	17 748	17 748	21 960	21 960	21 960	21 960
Member + 1 adult dependant																											
Momentum Ingwe - ANY	8 220	1	100.00	80.00	92.00	High	20 796	20 796	20 796	20 796	20 796	28 692		1	100.00	80.00	92.00	High	28 692	38 088	38 088	38 088	49 044	49 044	49 044	49 044	49 044
Liberty Traditional Standard	34 440	6	28.57	26.67	27.81	Low	34 440	34 440	34 440	34 440	34 440	34 440		5	42.86	26.67	36.38	Low	34 440	34 440	34 440	34 440	34 440	34 440	34 440	34 440	34 440
Suremed Challenger	77 760	7	14.29	13.33	13.90	Low	77 760	77 760	77 760	77 760	77 760	77 760		7	14.29	13.33	13.90	Low	77 760	77 760	77 760	77 760	77 760	77 760	77 760	77 760	77 760
TopMed Network	19 860	3	71.43	46.67	61.53	Medium	21 540	21 540	21 540	27 540	27 540	27 540		3	71.43	46.67	61.53	Medium	35 700	35 700	35 700	35 700	35 700	35 700	45 300	45 300	45 300
Sizwe Primary Care	9 024	2	85.71	40.00	67.43	Medium	36 960	36 960	36 960	36 960	36 960	36 960		6	28.57	40.00	33.14	Low	36 960	42 840	42 840	42 840	42 840	42 840	42 840	42 840	42 840
Makoti Comprehensive	30 384	5	42.86	53.33	47.05	Low	30 384	30 384	30 384	30 384	30 384	30 384		4	57.14	53.33	55.62	Medium	30 384	34 596	34 596	34 596	37 428	37 428	37 428	37 428	41 436
Hosmed Essential	22 524	4	57.14	53.33	55.62	Medium	22 524	22 524	22 524	22 524	22 524	22 524		2	85.71	53.33	72.76	High	33 120	33 120	33 120	33 120	33 120	41 184	41 184	41 184	41 184
Member + adult dependant + 2 children																											
Momentum Ingwe - ANY	12 804	1	100.00	80.00	92.00	High	28 260	28 260	28 260	28 260	28 260	37 092		2	85.71	80.00	83.43	High	37 092	46 992	46 992	46 992	63 180	63 180	63 180	63 180	63 180
Liberty Traditional Standard	45 624	6	28.57	26.67	27.81	Low	45 624	45 624	45 624	45 624	45 624	45 624		5	42.86	26.67	36.38	Low	45 624	45 624	45 624	45 624	45 624	45 624	45 624	45 624	45 624
Suremed Challenger	95 760	7	14.29	13.33	13.90	Low	95 760	95 760	95 760	95 760	95 760	95 760		7	14.29	13.33	13.90	Low	95 760	95 760	95 760	95 760	95 760	95 760	95 760	95 760	95 760
TopMed Network	27 780	3	71.43	46.67	61.53	Medium	30 180	30 180	30 180	39 780	39 780	39 780		3	71.43	46.67	61.53	Medium	51 780	51 780	51 780	51 780	51 780	51 780	65 460	65 460	65 460
Sizwe Primary Care	18 048	2	85.71	40.00	67.43	Medium	47 280	47 280	47 280	47 280	47 280	47 280		6	28.57	40.00	33.14	Low	47 280	53 160	53 160	53 160	53 160	53 160	53 160	53 160	53 160
Makoti Comprehensive	41 232	5	42.86	53.33	47.05	Low	41 232	41 232	41 232	41 232	41 232	41 232		4	57.14	53.33	55.62	Medium	41 232	46 908	46 908	46 908	50 628	50 628	50 628	50 628	55 956
Hosmed Essential	30 276	4	57.14	53.33	55.62	Medium	30 276	30 276	30 276	30 276	30 276	30 276		1	100.00	53.33	81.33	High	41 616	41 616	41 616	41 616	41 616	57 480	57 480	57 480	57 480



Hospital only (core) - network						
	Risk cost	Risk rating /11	Micro	Macro	Combo	Likelihood of support
Single member						
Plan name						
Fedhealth Maxima EntryZone	14 148	4	72.73	40.00	59.64	Medium
Momentum Custom Assoc Any	18 684	10	18.18	80.00	42.91	Low
Momentum Custom Assoc Assoc	16 872	9	27.27	80.00	48.36	Low
Momentum Custom Assoc State	13 824	3	81.82	80.00	81.09	High
Discovery Classic Delta Core	16 764	8	36.36	60.00	45.82	Low
Discovery Essential Delta Core	14 376	5	63.64	60.00	62.18	Medium
Discovery Coastal Core	15 624	7	45.45	60.00	51.27	Medium
Bestmed Beat 1	12 348	1	100.00	86.67	94.67	High
Spectramed Aqua	13 164	2	90.91	26.67	65.21	Medium
Medshield MediCore	21 204	11	9.09	20.00	13.45	Low
Liberty Hospital Select	14 952	6	54.55	26.67	43.40	Low
Member + 1 adult dependant						
Fedhealth Maxima EntryZone	24 720	3	81.82	40.00	65.09	Medium
Momentum Custom Assoc Any	33 420	10	18.18	80.00	42.91	Low
Momentum Custom Assoc Assoc	29 940	8	36.36	80.00	53.82	Medium
Momentum Custom Assoc State	24 276	2	90.91	80.00	86.55	High
Discovery Classic Delta Core	29 952	9	27.27	60.00	40.36	Low
Discovery Essential Delta Core	25 176	5	63.64	60.00	62.18	Medium
Discovery Coastal Core	27 336	6	54.55	60.00	56.73	Medium
Bestmed Beat 1	21 948	1	100.00	86.67	94.67	High
Spectramed Aqua	24 840	4	72.73	26.67	54.30	Medium
Medshield MediCore	39 060	11	9.09	20.00	13.45	Low
Liberty Hospital Select	27 552	7	45.45	26.67	37.94	Low

Hospital only (core) - network						
	Risk cost	Risk rating /11	Micro	Macro	Combo	Likelihood of support
Member + adult dependant + 2 children						
Plan name						
Fedhealth Maxima EntryZone	34 224	4	72.73	40.00	59.64	Medium
Momentum Custom Assoc Any	46 596	10	18.18	80.00	42.91	Low
Momentum Custom Assoc Assoc	41 868	8	36.36	80.00	53.82	Medium
Momentum Custom Assoc State	34 068	3	81.82	80.00	81.09	High
Discovery Classic Delta Core	43 320	9	27.27	60.00	40.36	Low
Discovery Essential Delta Core	36 696	5	63.64	60.00	62.18	Medium
Discovery Coastal Core	39 792	7	45.45	60.00	51.27	Medium
Bestmed Beat 1	32 340	1	100.00	86.67	94.67	High
Spectramed Aqua	33 984	2	90.91	26.67	65.21	Medium
Medshield MediCore	48 708	11	9.09	20.00	13.45	Low
Liberty Hospital Select	38 928	6	54.55	26.67	43.40	Low

Hospital only (core) - non network						
	Risk Cost	Risk Rating /25	Micro	Macro	Combo	Likelihood of support
Single member						
Plan name						
Fedhealth Maxima Core	20 340	19	28.00	40.00	32.80	Low
Momentum Custom Any Any	22 080	22	16.00	80.00	41.60	Low
Momentum Custom Any Assoc	20 364	20	24.00	80.00	46.40	Low
Momentum Custom Any State	17 424	15	44.00	80.00	58.40	Medium
Discovery Classic Core	20 940	21	20.00	60.00	36.00	Low
Discovery Essential Core	17 988	17	36.00	60.00	45.60	Low
BestMed Beat 1	13 728	4	88.00	86.67	87.47	High
Fedhealth Ultima 200	31 560	24	8.00	40.00	20.80	Low
TopMed Hospital	15 360	7	76.00	46.67	64.27	Medium
Genesis Private	17 040	11	60.00	80.00	68.00	Medium
Genesis Private Choice	11 400	2	96.00	80.00	89.60	High
Bonitas BonEssential	15 792	9	68.00	93.33	78.13	High
Cape Medical Plan Premium	17 208	12	56.00	6.67	36.27	Low
CompCare Axis	18 936	18	32.00	100	59.20	Medium
Liberty Hospital Plus	28 116	23	12.00	26.67	17.87	Low
Liberty Hospital Standard	17 856	16	40.00	26.67	34.67	Low
Resolution Hospital	16 500	10	64.00	6.67	41.07	Low
Suremed Shuttle	14 880	6	80.00	13.33	53.33	Medium
Selfmed Med Elite	45 972	25	4.00	6.67	5.07	Low
Profmed ProActive Plus	17 412	14	48.00	33.33	42.13	Low
Profmed ProActive - R5 000	6 972	1	100.00	33.33	73.33	High
Profmed ProActive - R5 000 - R9 000	11 520	3	92.00	33.33	68.53	Medium
Profmed ProActive - R9 001 +	15 468	8	72.00	33.33	56.53	Medium
Keyhealth Essence	14 064	5	84.00	26.67	61.07	Medium
Selfmed MedXXI	17 400	13	52.00	6.67	33.87	Low



Hospital only (core) - non network						
	Risk Cost	Risk Rating /25	Micro	Macro	Combo	Likelihood of support
Member + 1 adult dependant						
Plan name						
Fedhealth Maxima Core	37 572	20	24.00	40.00	30.40	Low
Momentum Custom Any Any	39 804	22	16.00	80.00	41.60	Low
Momentum Custom Any Assoc	36 264	18	32.00	80.00	51.20	Medium
Momentum Custom Any State	30 576	11	60.00	80.00	68.00	Medium
Discovery Classic Core	37 416	19	28.00	60.00	40.80	Low
Discovery Essential Core	31 464	12	56.00	60.00	57.60	Medium
BestMed Beat 1	24 384	4	88.00	86.67	87.47	High
Fedhealth Ultima 200	58 308	24	8.00	40.00	20.80	Low
TopMed Hospital	27 720	7	76.00	46.67	64.27	Medium
Genesis Private	34 080	14	48.00	80.00	60.80	Medium
Genesis Private Choice	22 800	2	96.00	80.00	89.60	High
Bonitas BonEssential	27 876	8	72.00	93.33	80.53	High
Cape Medical Plan Premium	34 416	16	40.00	6.67	26.67	Low
CompCare Axis	37 872	21	20.00	100.00	52.00	Medium
Liberty Hospital Plus	53 412	23	12.00	26.67	17.87	Low
Liberty Hospital Standard	32 916	13	52.00	26.67	41.87	Low
Resolution Hospital	30 540	10	64.00	6.67	41.07	Low
Suremed Shuttle	25 920	6	80.00	13.33	53.33	Medium
Selfmed Med Elite	85 392	25	4.00	6.67	5.07	Low
Profmed ProActive Plus	33 588	15	44.00	33.33	39.73	Low
Profmed ProActive - R5 000	13 944	1	100.00	33.33	73.33	High
Profmed ProActive - R5 000 - R9 000	23 040	3	92.00	33.33	68.53	Medium
Profmed ProActive - R9 001 +	29 760	9	68.00	33.33	54.13	Medium
Keyhealth Essence	25 212	5	84.00	26.67	61.07	Medium
Selfmed MedXXI	34 728	17	36.00	6.67	24.27	Low

Hospital only (core) - non network

	Risk Cost	Risk Rating /25	Micro	Macro	Combo	Likelihood of support
Member + adult dependant + 2 children						
Plan name						
Fedhealth Maxima Core	51 804	19	28.00	40.00	32.80	Low
Momentum Custom Any Any	55 572	22	16.00	80.00	41.60	Low
Momentum Custom Any Assoc	51 048	18	32.00	80.00	51.20	Medium
Momentum Custom Any State	43 344	13	52.00	80.00	63.20	Medium
Discovery Classic Core	54 168	21	20.00	60.00	36.00	Low
Discovery Essential Core	45 888	14	48.00	60.00	52.80	Medium
BestMed Beat 1	35 928	5	84.00	86.67	85.07	High
Fedhealth Ultima 200	77 100	24	8.00	40.00	20.80	Low
TopMed Hospital	40 200	8	72.00	46.67	61.87	Medium
Genesis Private	41 580	10	64.00	80.00	70.40	High
Genesis Private Choice	29 640	2	96.00	80.00	89.60	High
Bonitas BonEssential	37 140	6	80.00	93.33	85.33	High
Cape Medical Plan Premium	40 440	9	68.00	6.67	43.47	Low
CompCare Axis	49 584	17	36.00	100.00	61.60	Medium
Liberty Hospital Plus	71 604	23	12.00	26.67	17.87	Low
Liberty Hospital Standard	46 500	15	44.00	26.67	37.07	Low
Resolution Hospital	42 852	12	56.00	6.67	36.27	Low
Suremed Shuttle	37 920	7	76.00	13.33	50.93	Medium
Selfmed Med Elite	111 840	25	4.00	6.67	5.07	Low
Profmed ProActive Plus	47 172	16	40.00	33.33	37.33	Low
Profmed ProActive - R5 000	22 872	1	100.00	33.33	73.33	High
Profmed ProActive - R5 000 - R9 000	33 360	3	92.00	33.33	68.53	Medium
Profmed ProActive - R9 001 +	41 808	11	60.00	33.33	49.33	Low
Keyhealth Essence	34 596	4	88.00	26.67	63.47	Medium
Selfmed MedXXI	52 536	20	24.00	6.67	17.07	Medium



Saver with carry over MSA - network

	Risk Cost	Risk Rating /19	Micro	Macro	Combo	Likelihood of support
Single member						
Plan name						
Momentum Incentive Assoc Any	24 060	17	15.79	80.00	41.47	Low
Momentum Incentive Assoc Assoc	22 104	14	31.58	80.00	50.95	Medium
Momentum Incentive Assoc State	16 464	9	57.89	80.00	66.74	Medium
BestMed Beat 2 N	12 684	2	94.74	86.67	91.51	High
BestMed Beat 3 N	19 248	13	36.84	86.67	56.77	Medium
Commed Deluxe	56 472	19	5.26	6.67	5.83	Low
Commed Shina - R6 000	14 592	3	89.47	6.67	56.35	Medium
Commed Shina - R6 001 - R18 000	17 388	12	42.11	6.67	27.93	Low
Commed Shina - R18 001 +	23 208	16	21.05	6.67	15.30	Low
Fedhealth Maxima EntrySaver	14 688	4	84.21	40.00	66.53	Medium
Discovery Classic Delta Saver	16 848	11	47.37	60.00	52.42	Medium
Discovery Essential Delta Saver	15 168	5	78.95	60.00	71.37	High
Discovery Coastal Saver	16 764	10	52.63	60.00	55.58	Medium
Medshield MediSaver	22 500	15	26.32	20.00	23.79	Low
Bonitas BonFit	16 296	8	63.16	93.33	75.23	High
Liberty Saver Select	15 420	6	73.68	26.67	54.88	Medium
Resolution Classic	26 856	18	10.53	6.67	8.98	Low
Medihelp Dimension Prime 1 Network	12 608	1	100.00	66.67	86.67	High
Medihelp Dimension Prime 2 Network	15 840	7	68.42	66.67	67.72	Medium

Saver with carry over MSA - network

	Risk Cost	Risk Rating /19	Micro	Macro	Combo	Likelihood of support
Member + 1 adult dependant						
Plan name						
Momentum Incentive Assoc Any	43 416	17	15.79	80.00	41.47	Low
Momentum Incentive Assoc Assoc	39 684	14	31.58	80.00	50.95	Medium
Momentum Incentive Assoc State	29 376	10	52.63	80.00	63.58	Medium
BestMed Beat 2 N	22 536	1	100.00	86.67	94.67	High
BestMed Beat 3 N	32 928	13	36.84	86.67	56.77	Medium
Commed Deluxe	102 624	19	5.26	6.67	5.83	Low
Commed Shina - R6 000	26 244	4	84.21	6.67	53.19	Medium
Commed Shina - R6 001 - R18 000	31 392	12	42.11	6.67	27.93	Low
Commed Shina - R18 001 +	42 180	16	21.05	6.67	15.30	Low
Fedhealth Maxima EntrySaver	25 260	3	89.47	40	69.68	Medium
Discovery Classic Delta Saver	30 132	11	47.37	60	52.42	Medium
Discovery Essential Delta Saver	26 580	5	78.95	60	71.37	High
Discovery Coastal Saver	29 340	9	57.89	60	58.74	Medium
Medshield MediSaver	41 328	15	26.32	20	23.79	Low
Bonitas BonFit	28 920	8	63.16	93.33	75.23	High
Liberty Saver Select	28 080	6	73.68	26.67	54.88	Medium
Resolution Classic	50 688	18	10.53	6.67	8.98	Low
Medihelp Dimension Prime 1 Network	22 696	2	94.74	66.67	83.51	High
Medihelp Dimension Prime 2 Network	28 800	7	68.42	66.67	67.72	Medium



Saver with carry over MSA - network

	Risk Cost	Risk Rating /19	Micro	Macro	Combo	Likelihood of support
Member + adult dependant + 2 children						
Plan name						
Momentum Incentive Assoc Any	61 392	17	15.79	80.00	41.47	Low
Momentum Incentive Assoc Assoc	56 484	16	21.05	80.00	44.63	Low
Momentum Incentive Assoc State	42 144	10	52.63	80.00	63.58	Medium
BestMed Beat 2 N	33 216	3	89.47	86.67	88.35	High
BestMed Beat 3 N	47 784	13	36.84	86.67	56.77	Medium
Commed Deluxe	125 160	19	5.26	6.67	5.83	Low
Commed Shina - R6 000	31 740	2	94.74	6.67	59.51	Medium
Commed Shina - R6 001 - R18 000	37 992	5	78.95	6.67	50.04	Medium
Commed Shina - R18 001 +	51 108	14	31.58	6.67	21.62	Low
Fedhealth Maxima EntrySaver	34 668	4	84.21	40.00	66.53	Medium
Discovery Classic Delta Saver	43 668	12	42.11	60.00	49.26	Low
Discovery Essential Delta Saver	38 748	8	63.16	60.00	61.89	Medium
Discovery Coastal Saver	42 852	11	47.37	60.00	52.42	Medium
Medshield MediSaver	52 056	15	26.32	20.00	23.79	Low
Bonitas BonFit	38 688	7	68.42	93.33	78.38	High
Liberty Saver Select	39 456	9	57.89	26.67	45.40	Low
Resolution Classic	70 344	18	10.53	6.67	8.98	Low
Medihelp Dimension Prime 1 Network	30 904	1	100.00	66.67	86.67	High
Medihelp Dimension Prime 2 Network	38 304	6	73.68	66.67	70.88	High



Saver non carry over MSA - network

	Risk Cost	Risk Rating /7	Micro	Macro	Combo	Likelihood of support
Single member						
Plan name						
Medshield MediBonus	35 806	7	14.29	20.00	16.57	Low
Medshield MediValue	12 204	1	100.00	20.00	68.00	Medium
Medshield Premium Plus	30 668	5	42.86	20.00	33.71	Low
Bonitas Standard Select	19 196	4	57.14	93.33	71.62	High
BestMed Pulse 2	35 474	6	28.57	86.67	51.81	Medium
Medshield MediPlus	15 890	2	85.71	20.00	59.43	Medium
Liberty Complete Select	16 678	3	71.43	26.67	53.53	Medium
Member + 1 adult dependant						
Medshield MediBonus	62 330	6	28.57	20.00	25.14	Low
Medshield MediValue	26 312	1	100.00	20.00	68.00	Medium
Medshield Premium Plus	59 276	5	42.86	20.00	33.71	Low
Bonitas Standard Select	38 580	4	57.14	93.33	71.62	High
BestMed Pulse 2	71 098	7	14.29	86.67	43.24	Low
Medshield MediPlus	32 600	3	71.43	20.00	50.86	Medium
Liberty Complete Select	30 860	2	85.71	26.67	62.10	Medium
Member + adult dependant + 2 children						
Medshield MediBonus	76 982	6	28.57	20.00	25.14	Low
Medshield MediValue	33 874	1	100.00	20.00	68.00	Medium
Medshield Premium Plus	67 948	5	42.86	20.00	33.71	Low
Bonitas Standard Select	52 442	4	57.14	93.33	71.62	High
BestMed Pulse 2	92 216	7	14.29	86.67	43.24	Low
Medshield MediPlus	41 070	3	71.43	20.00	50.86	Medium
Liberty Complete Select	40 024	2	85.71	26.67	62.10	Medium



Saver with carry over MSA - non network

	Risk Cost	Risk Rating /32	Micro	Macro	Combo	Likelihood of support
Single member						
Plan name						
Keyhealth Gold	39 948	30	9.38	26.67	16.29	Low
Momentum Incentive Any Any	26 592	27	18.75	80.00	43.25	Low
Momentum Incentive Any Assoc	23 844	26	21.88	80.00	45.13	Low
Momentum Incentive Any State	20 040	17	50.00	80.00	62.00	Medium
Keyhealth Equilibrium	18 540	12	65.63	26.67	50.04	Medium
Genesis Private Plus	17 640	9	75.00	80.00	77.00	High
TopMed Savings	19 104	15	56.25	46.67	52.42	Medium
Cape Medical Plan - Select	49 536	32	3.13	6.67	4.54	Low
Genesis Private Comprehensive	23 280	25	25.00	80.00	47.00	Low
Spectramed Cyan <R10 500	15 684	5	87.50	26.67	63.17	Medium
Spectramed Cyan R10 501+	21 816	23	31.25	26.67	29.42	Low
TopMed Active Saver	12 960	3	93.75	46.67	74.92	High
Medihelp Dimension Prime 1	16 424	8	78.13	66.67	73.54	High
Spectramed Capri	18 240	11	68.75	26.67	51.92	Medium
Medihelp Unify	15 768	6	84.38	66.67	77.29	High
Fedhealth Maxima Basis	22 668	24	28.13	40.00	32.88	Low
Discovery Classic Priority	17 980	10	71.88	60.00	67.13	Medium
Discovery Essential Priority	12 416	1	100.00	60.00	84.00	High
Fedhealth Maxima Saver	18 852	13	62.50	40.00	53.50	Medium
Discovery Classic Saver	21 096	20	40.63	60.00	48.38	Low
Discovery Essential Saver	18 996	14	59.38	60.00	59.63	Medium
Bonitas BonSave	19 224	16	53.13	93.33	69.21	Medium
BestMed Beat 3	21 384	22	34.38	86.67	55.29	Medium
BestMed Beat 2	14 088	4	90.63	86.67	89.04	High
Cape Medical Plan - Silver	15 936	7	81.25	6.67	51.42	Medium
Profmed ProPinnacle	48 552	31	6.25	33.33	17.08	Low
Profmed ProSecure Plus	28 381	28	15.63	33.33	22.71	Low
Profmed ProSecure - R0 - R9 000	12 589	2	96.88	33.33	71.46	High
Profmed ProSecure - R9 001+	21 301	21	37.50	33.33	35.83	Low
Liberty Saver Plus	31 176	29	12.50	26.67	18.17	Low
Liberty Saver Standard	20 124	18	46.88	26.67	38.79	Low
Medihelp Dimension Prime 2	20 304	19	43.75	66.67	52.92	Medium

Saver with carry over MSA - non network						
	Risk Cost	Risk Rating /32	Micro	Macro	Combo	Likelihood of support
Member + 1 adult dependant						
Plan name						
Keyhealth Gold	66 960	30	9.38	26.67	16.29	Low
Momentum Incentive Any Any	48 192	27	18.75	80.00	43.25	Low
Momentum Incentive Any Assoc	42 972	24	28.13	80.00	48.88	Low
Momentum Incentive Any State	35 832	17	50.00	80.00	62.00	Medium
Keyhealth Equilibrium	29 724	6	84.38	26.67	61.29	Medium
Genesis Private Plus	35 280	16	53.13	80.00	63.88	Medium
TopMed Savings	34 368	15	56.25	46.67	52.42	Medium
Cape Medical Plan - Select	99 072	31	6.25	6.67	6.42	Low
Genesis Private Comprehensive	46 560	26	21.88	80.00	45.13	Low
Spectramed Cyan <R10 500	30 612	8	78.13	26.67	57.54	Medium
Spectramed Cyan - R10 501+	42 540	23	31.25	26.67	29.42	Low
TopMed Active Saver	25 920	3	93.75	46.67	74.92	High
Medihelp Dimension Prime 1	29 680	5	87.50	66.67	79.17	High
Spectramed Capri	32 760	11	68.75	26.67	51.92	Medium
Medihelp Unify	28 728	4	90.63	66.67	81.04	High
Fedhealth Maxima Basis	41 976	22	34.38	40.00	36.63	Low
Discovery Classic Priority	32 476	10	71.88	60.00	67.13	Medium
Discovery Essential Priority	23 754	1	100.00	60.00	84.00	High
Fedhealth Maxima Saver	34 200	14	59.38	40.00	51.63	Medium
Discovery Classic Saver	37 716	21	37.50	60.00	46.50	Low
Discovery Essential Saver	33 252	12	65.63	60.00	63.38	Medium
Bonitas BonSave	34 116	13	62.50	93.33	74.83	High
BestMed Beat 3	36 576	18	46.88	86.67	62.79	Medium
BestMed Beat 2	25 032	2	96.88	86.67	92.79	High
Cape Medical Plan - Silver	31 872	9	75.00	6.67	47.67	Low
Profmed ProPinnacle	100 386	32	3.13	33.33	15.21	Low
Profmed ProSecure Plus	58 880	28	15.63	33.33	22.71	Low
Profmed ProSecure - R0 - R9 000	30 140	7	81.25	33.33	62.08	Medium
Profmed ProSecure - R9 001+	45 260	25	25.00	33.33	28.33	Low
Liberty Saver Plus	59 208	29	12.50	26.67	18.17	Low
Liberty Saver Standard	36 624	19	43.75	26.67	36.92	Low
Medihelp Dimension Prime 2	36 936	20	40.63	66.67	51.04	Medium

Saver with carry over MSA - non network						
	Risk Cost	Risk Rating /32	Micro	Macro	Combo	Likelihood of support
Member + adult dependant+ 2 children						
Plan name						
Keyhealth Gold	82 632	29	12.50	26.67	18.17	Low
Momentum Incentive Any Any	68 904	27	18.75	80.00	43.25	Low
Momentum Incentive Any Assoc	61 716	25	25.00	80.00	47.00	Low
Momentum Incentive Any State	51 672	19	43.75	80.00	58.25	Medium
Keyhealth Equilibrium	41 076	7	81.25	26.67	59.42	Medium
Genesis Private Plus	42 780	8	78.13	80.00	78.88	High
TopMed Savings	45 888	12	65.63	46.67	58.04	Medium
Cape Medical Plan - Select	115 104	31	6.25	6.67	6.42	Low
Genesis Private Comprehensive	54 060	21	37.50	80.00	54.50	Medium
Spectramed Cyan <R10 500	43 164	9	75.00	26.67	55.67	Medium
Spectramed Cyan - R10 501+	60 012	24	28.13	26.67	27.54	Low
TopMed Active Saver	34 968	1	100.00	46.67	78.67	High
Medihelp Dimension Prime 1	40 192	6	84.38	66.67	77.29	High
Spectramed Capri	49 320	17	50.00	26.67	40.67	Low
Medihelp Unify	38 232	5	87.50	66.67	79.17	High
Fedhealth Maxima Basis	55 632	23	31.25	40.00	34.75	Low
Discovery Classic Priority	46 256	14	59.38	60.00	59.63	Medium
Discovery Essential Priority	35 642	2	96.88	60.00	82.13	High
Fedhealth Maxima Saver	45 072	10	71.88	40.00	59.13	Medium
Discovery Classic Saver	54 612	22	34.38	60.00	44.63	Low
Discovery Essential Saver	48 468	15	56.25	60.00	57.75	Medium
Bonitas BonSave	45 636	11	68.75	93.33	78.58	High
BestMed Beat 3	53 328	20	40.63	86.67	59.04	Medium
BestMed Beat 2	36 912	4	90.63	86.67	89.04	High
Cape Medical Plan - Silver	36 696	3	93.75	6.67	58.92	Medium
Profmed ProPinnacle	125 533	32	3.13	33.33	15.21	Low
Profmed ProSecure Plus	84 393	30	9.38	33.33	18.96	Low
Profmed ProSecure - R0 - R9 000	46 173	13	62.50	33.33	50.83	Medium
Profmed ProSecure - R9 001+	65 277	26	21.88	33.33	26.46	Low
Liberty Saver Plus	79 440	28	15.63	26.67	20.04	Low
Liberty Saver Standard	51 480	18	46.88	26.67	38.79	Low
Medihelp Dimension Prime 2	49 176	16	53.13	66.67	58.54	Medium

Saver no carry over MSA - non network

	Risk Cost	Risk Rating /36	Micro	Macro	Combo	Likelihood of support
Single member						
Plan name						
Suremed Navigator	14 580	6	86.11	13.33	57.00	Medium
Sizwe Savings - R14 201 +	26 208	23	38.89	40.00	39.33	Low
Compcare Mumed - R0 - R7 900	17 496	9	77.78	100.00	86.67	High
Compcare Mumed - R7 901 - R15 000	19 548	13	66.67	100.00	80.00	High
Compcare Mumed - R15 001+	22 332	17	55.56	100.00	73.33	High
Resolution Supreme	26 524	24	36.11	6.67	24.33	Low
Momentum Summit	58 692	36	2.78	80.00	33.67	Low
Selfmed Selfsure	13 276	4	91.67	6.67	57.67	Medium
Medimed Medisave Max - R10 000	18 400	11	72.22	73.33	72.67	High
Medimed Medisave Max - R10 001 - R16 000	20 380	14	63.89	73.33	67.67	Medium
Medimed Medisave Max - R16 001+	21 550	15	61.11	73.33	66.00	Medium
Medimed Medisave Standard - R0 - R8 500	9 360	1	100.00	73.33	89.33	High
Medimed Medisave Standard - R8 501 - R12 000	10 260	2	97.22	73.33	87.67	High
Medimed Medisave Standard - R12 000 - R16 000	12 600	3	94.44	73.33	86.00	High
Medimed Medisave Standard - R16 000+	14 040	5	88.89	73.33	82.67	High
Bonitas Primary	17 128	7	83.33	93.33	87.33	High
Bonitas Standard	23 384	20	47.22	93.33	65.67	Medium
BestMed Pace 1	18 058	10	75.00	86.67	79.67	High
BestMed Pace 2	27 632	27	27.78	86.67	51.33	Medium
BestMed Pace 3 - R8 208	23 868	21	44.44	86.67	61.33	Medium
BestMed Pace 3 - R8 209+	31 680	31	16.67	86.67	44.67	Low
BestMed Pace 4	35 156	33	11.11	86.67	41.33	Low
Bestmed Beat 4	28 968	28	25.00	86.67	49.67	Low
Sizwe Savings - R14 200	18 864	12	69.44	40.00	57.67	Medium
Compcare Symmetry	26 556	25	33.33	100.00	60.00	Medium
Liberty Traditional Ultimate	53 992	35	5.56	26.67	14.00	Low
Liberty Complete Standard	22 558	18	52.78	26.67	42.33	Low
Spectramed Cobalt	34 064	32	13.89	26.67	19.00	Low
Spectramed Azure - R11 500	22 264	16	58.33	26.67	45.67	Low
Spectramed Azure - R11 500 - R14 700	23 380	19	50.00	26.67	40.67	Low
Spectramed Azure - R14 701+	24 796	22	41.67	26.67	35.67	Low
Keyhealth Silver	26 967	26	30.56	26.67	29.00	Low
Resolution Millenium	29 246	29	22.22	6.67	16.00	Low
Compcare Pinnacle	36 084	34	8.33	100.00	45.00	Low
Compcare Dynamix	30 018	30	19.44	100.00	51.67	Medium
TopMed Paladin Comprehensive	17 388	8	80.56	46.67	67.00	Medium



Saver no carry over MSA - non network

	Risk Cost	Risk Rating /36	Micro	Macro	Combo	Likelihood of support
Member + 1 adult dependant						
Plan name						
Suremed Navigator	24 545	3	94.44	13.33	62.00	Medium
Sizwe Savings - R14 201 +	47 256	25	33.33	40.00	36.00	Low
Compcare Mumed - R0 - R7 900	31 416	8	80.56	100.00	88.33	High
Compcare Mumed - R7 901 - R15 000	35 052	10	75.00	100.00	85.00	High
Compcare Mumed - R15 001+	39 984	16	58.33	100.00	75.00	High
Resolution Supreme	55 764	31	16.67	6.67	12.67	Low
Momentum Summit	101 424	36	2.78	80.00	33.67	Low
Selfmed Selfsure	37 792	14	63.89	6.67	41.00	Low
Medimed Medisave Max - R10 000	36 800	12	69.44	73.33	71.00	High
Medimed Medisave Max - R10 001 - R 16 000	40 760	19	50.00	73.33	59.33	Medium
Medimed Medisave Max - R16 001 +	43 100	22	41.67	73.33	54.33	Medium
Medimed Medisave Standard - R0 - R8 500	18 720	1	100.00	73.33	89.33	High
Medimed Medisave Standard - R8 501 - R12 000	20 520	2	97.22	73.33	87.67	High
Medimed Medisave Standard - R12 000 - R16 000	25 200	4	91.67	73.33	84.33	High
Medimed Medisave Standard - R16 000 +	28 080	5	88.89	73.33	82.67	High
Bonitas Primary	30 368	7	83.33	93.33	87.33	High
Bonitas Standard	46 380	24	36.11	93.33	59.00	Medium
BestMed Pace 1	28 318	6	86.11	86.67	86.33	High
BestMed Pace 2	53 864	29	22.22	86.67	48.00	Low
BestMed Pace 3 - R8 208	38 960	15	61.11	86.67	71.33	High
BestMed Pace 3 - R8 209 +	52 916	28	25.00	86.67	49.67	Low
BestMed Pace 4	81 212	34	8.33	86.67	39.67	Low
Bestmed Beat 4	41 218	20	47.22	86.67	63.00	Medium
Sizwe Savings - R14 200	35 196	11	72.22	40.00	59.33	Medium
Compcare Symmetry	48 408	26	30.56	100.00	58.33	Medium
Liberty Traditional Ultimate	98 792	35	5.56	26.67	14.00	Low
Liberty Complete Standard	41 456	21	44.44	26.67	37.33	Low
Spectramed Cobalt	70 568	33	11.11	26.67	17.33	Low
Spectramed Azure - R11 500	36 828	13	66.67	26.67	50.67	Medium
Spectramed Azure - R11 500 - R14 700	40 740	18	52.78	26.67	42.33	Low
Spectramed Azure - R14 701 +	45 432	23	38.89	26.67	34.00	Low
Keyhealth Silver	40 316	17	55.56	26.67	44.00	Low
Resolution Millenium	54 342	30	19.44	6.67	14.33	Low
Compcare Pinnacle	62 400	32	13.89	100.00	48.33	Low
Compcare Dynamix	52 320	27	27.78	100.00	56.67	Medium
TopMed Paladin Comprehensive	34 224	9	77.78	46.67	65.33	Medium



## Saver no carry over MSA - non network

	Risk Cost	Risk Rating /36	Micro	Macro	Combo	Likelihood of support
<b>Member + adult dependant + 2 children</b>						
<b>Plan name</b>						
Suremed Navigator	35 825	5	88.89	13.33	58.67	Medium
Sizwe Savings - R14 201 +	57 552	22	41.67	40.00	41.00	Low
Compcare Mumed - R0 - R7 900	41 304	6	86.11	100.00	91.67	High
Compcare Mumed - R7 901 - R15 000	46 044	11	72.22	100.00	83.33	High
Compcare Mumed - R15 001+	52464	17	55.56	100.00	73.33	High
Resolution Supreme	74 032	31	16.67	6.67	12.67	Low
Momentum Summit	96 024	34	8.33	80.00	37.00	Low
Selfmed Selfsure	55 960	21	44.44	6.67	29.33	Low
Medimed Medisave Max - R10 000	44 900	10	75.00	73.33	74.33	High
Medimed Medisave Max - R10 001 - R16 000	49 400	13	66.67	73.33	69.33	Medium
Medimed Medisave Max - R16 001+	52 280	16	58.33	73.33	64.33	Medium
Medimed Medisave Standard - R0 - R8 500	25 200	1	100.00	73.33	89.33	High
Medimed Medisave Standard - R8 501 - R12 000	27 360	2	97.22	73.33	87.67	High
Medimed Medisave Standard - R12 000 - R16 000	32 580	3	94.44	73.33	86.00	High
Medimed Medisave Standard - R16 000+	35 280	4	91.67	73.33	84.33	High
Bonitas Primary	41 820	8	80.56	93.33	85.67	High
Bonitas Standard	62 666	24	36.11	93.33	59.00	Medium
BestMed Pace 1	41 710	7	83.33	86.67	84.67	High
BestMed Pace 2	71 216	29	22.22	86.67	48.00	Low
BestMed Pace 3 - R8 208	53 384	18	52.78	86.67	66.33	Medium
BestMed Pace 3 - R8 209 +	68 540	27	27.78	86.67	51.33	Medium
BestMed Pace 4	110 804	36	2.78	86.67	36.33	Low
Bestmed Beat 4	59 592	23	38.89	86.67	58.00	Medium
Sizwe Savings - R14 200	44 412	9	77.78	40.00	62.67	Medium
Compcare Symmetry	64 152	26	30.56	100.00	58.33	Medium
Liberty Traditional Ultimate	89 344	33	11.11	26.67	17.33	Low
Liberty Complete Standard	53 836	19	50.00	26.67	40.67	Low
Spectramed Cobalt	101 065	35	5.56	26.67	14.00	Low
Spectramed Azure - R11 500	47 612	12	69.44	26.67	52.33	Medium
Spectramed Azure - R11 500 - R14 700	54 692	20	47.22	26.67	39.00	Low
Spectramed Azure - R14 701+	63 356	25	33.33	26.67	30.67	Low
Keyhealth Silver	51 632	15	61.11	26.67	47.33	Low
Resolution Millenium	68 986	28	25.00	6.67	17.67	Low
Compcare Pinnacle	86 796	32	13.89	100.00	48.33	Low
Compcare Dynamix	71 904	30	19.44	100.00	51.67	Medium
TopMed Paladin Comprehensive	49 620	14	63.89	46.67	57.00	Medium

## Negotiating an uncertain environment?

Remuneration solutions that are centred around your strategy will:

- *build a culture of performance that will drive your strategy*
- *enable you to comply with remuneration legislation*
- *ensure internal and external equity*

21st Century is one of the largest Remuneration consultancies in Africa. We provide easy-to-understand, output-driven sustainable remuneration solutions that are supported by a wide range of remuneration web products and remuneration training.

We employ more than 60 skilled specialists and service over 1700 clients – including non-profit organisations, unlisted companies, government, parastatals and over two thirds of JSE listed companies.

Making your environment more predictable

**B-BBEE Level 2**



Comprehensive network												
Salary band	Risk cost	Risk cost rating /6	Micro	Macro	Combo	Likelihood of support	Total cost	Total cost rating /6	Micro	Macro	Combo	Likelihood of support
Single members												
Plan name												
Momentum Extender Assoc Any	36 552	6	16.67	80.00	42.00	Low	51 452	6	16.67	80.00	42.00	Low
Momentum Extender Assoc Assoc	33 684	5	33.33	80.00	52.00	Medium	48 584	5	33.33	80.00	52.00	Medium
Momentum Extender Assoc State	29 724	2	83.33	80.00	82.00	High	44 624	2	83.33	80.00	82.00	High
Fedhealth Maxima Standard Elect	18 518	1	100.00	40.00	76.00	High	28 518	1	100.00	40.00	76.00	High
Discovery Classic Delta Comprehensive	32 640	4	50.00	60.00	54.00	Medium	46 480	4	50.00	60.00	54.00	Medium
Discovery Essential Delta Comprehensive	31 080	3	66.67	60.00	64.00	Medium	44 920	3	66.67	60.00	64.00	Medium
Member + 1 adult dependant												
Momentum Extender Assoc Any	65 724	6	16.67	80.00	42.00	Low	93 524	6	16.67	80.00	42.00	Low
Momentum Extender Assoc Assoc	60 552	3	66.67	80.00	72.00	High	88 352	4	50.00	80.00	62.00	Medium
Momentum Extender Assoc State	52 068	2	83.33	80.00	82.00	High	79 868	2	83.33	80.00	82.00	High
Fedhealth Maxima Standard Elect	34 838	1	100.00	40.00	76.00	High	52 518	1	100.00	40.00	76.00	High
Discovery Classic Delta Comprehensive	63 528	5	33.33	60.00	44.00	Low	91 208	5	33.33	60.00	44.00	Low
Discovery Essential Delta Comprehensive	60 432	4	50.00	60.00	54.00	Medium	88 112	3	66.67	60.00	64.00	Medium
Member + adult dependant + 2 children												
Momentum Extender Assoc Any	88 668	6	16.67	80.00	42.00	Low	125 268	6	16.67	80.00	42.00	Low
Momentum Extender Assoc Assoc	81 720	5	33.33	80.00	52.00	Medium	118 320	5	33.33	80.00	52.00	Medium
Momentum Extender Assoc State	70 380	2	83.33	80.00	82.00	High	106 980	3	66.67	80.00	72.00	High
Fedhealth Maxima Standard Elect	47 574	1	100.00	40.00	76.00	High	70 414	1	100.00	40.00	76.00	High
Discovery Classic Delta Comprehensive	76 512	4	50.00	60.00	54.00	Medium	109 432	4	50.00	60.00	54.00	Medium
Discovery Essential Delta Comprehensive	72 912	3	66.67	60.00	64.00	Medium	105 832	2	83.33	60.00	74.00	High

Comprehensive non network



Salary band	Risk Cost	Risk cost rating /16	Micro	Macro	Combo	Likelihood of support	Total Cost	Total cost rating /16	Micro	Macro	Combo	Likelihood of support
Single members												
Plan name												
Momentum Extender Any Any	41 544	9	50.00	80.00	62.00	Medium	56 444	9	50.00	80.00	62.00	Medium
Momentum Extender Any Assoc	37 380	8	56.25	80.00	65.75	Medium	52 280	8	56.25	80.00	65.75	Medium
Momentum Extender Any State	34 020	2	93.75	80.00	88.25	High	48 920	4	81.25	80.00	80.75	High
Discovery Classic Comprehensive R0 MSA	36 240	6	68.75	60.00	65.25	Medium	50 080	7	62.50	60.00	61.50	Medium
Fedhealth Maxima Standard	25 562	1	100.00	40.00	76.00	High	35 562	1	100.00	40.00	76.00	High
Keyhealth Platinum	57 600	14	18.75	26.67	21.92	Low	68 535	14	18.75	26.67	21.92	Low
Discovery Classic Comprehensive	36 240	7	62.50	60.00	61.50	Medium	50 080	6	68.75	60.00	65.25	Medium
Discovery Essential Comprehensive	34 512	3	87.50	60.00	76.50	High	48 362	3	87.50	60.00	76.50	High
TopMed Professional	35 196	5	75.00	46.67	63.67	Medium	49 716	5	75.00	46.67	63.67	Medium
Liberty Complete Plus	49 872	12	31.25	26.67	29.42	Low	60 678	12	31.25	26.67	29.42	Low
Bonitas BonComprehensive	45 720	11	37.50	93.33	59.83	Medium	59 780	11	37.50	93.33	59.83	Medium
Fedhealth Maxima Plus	60 082	15	12.50	40.00	23.50	Low	72 382	15	12.50	40.00	23.50	Low
Fedhealth Maxima Exec	35 098	4	81.25	40.00	64.75	Medium	45 098	2	93.75	40.00	72.25	High
Fedhealth Ultimax	90 620	16	6.25	40.00	19.75	Low	103 120	16	6.25	40.00	19.75	Low
Discovery Executive	44 580	10	43.75	60.00	50.25	Medium	59 430	10	43.75	60.00	50.25	Medium
TopMed Rainbow Comprehensive	55 236	13	25.00	46.67	33.67	Low	66 816	13	25.00	46.67	33.67	Low

Comprehensive plans

Comprehensive plans

Comprehensive non network



Salary band	Risk cost	Risk cost rating /16	Micro	Macro	Combo	Likelihood of support	Total cost	Total cost rating /16	Micro	Macro	Combo	Likelihood of support
Member + 1 adult dependant												
Plan name												
Momentum Extender Any Any	74 688	9	50.00	80.00	62.00	Medium	102 488	9	50.00	80.00	62.00	Medium
Momentum Extender Any Assoc	67 224	7	62.50	80.00	69.50	Medium	95 024	6	68.75	80.00	73.25	High
Momentum Extender Any State	61 704	2	93.75	80.00	88.25	High	89 504	3	87.50	80.00	84.50	High
Discovery Classic Comprehensive R0 MSA	70 524	8	56.25	60.00	57.75	Medium	98 204	8	56.25	60.00	57.75	Medium
Fedhealth Maxima Standard	47 870	1	100.00	40.00	76.00	High	65 550	1	100.00	40.00	76.00	High
Keyhealth Platinum	95 801	12	31.25	26.67	29.42	Low	117 116	12	31.25	26.67	29.42	Low
Discovery Classic Comprehensive	70 524	8	56.25	60.00	57.75	Medium	98 204	7	62.50	60.00	61.50	Medium
Discovery Essential Comprehensive	67 140	6	68.75	60.00	65.25	Medium	94 830	5	75.00	60.00	69.00	Medium
TopMed Professional	63 276	3	87.50	46.67	71.17	High	89 952	4	81.25	46.67	67.42	Medium
Liberty Complete Plus	86 928	5	75.00	26.67	55.67	Medium	105 797	10	43.75	26.67	36.92	Low
Bonitas BonComprehensive	88 836	10	43.75	93.33	63.58	Medium	115 756	11	37.50	93.33	59.83	Medium
Fedhealth Maxima Plus	112 216	14	18.75	40.00	27.25	Low	133 976	15	12.50	40.00	23.50	Low
Fedhealth Maxima Exec	65 398	4	81.25	40.00	64.75	Medium	83 078	2	93.75	40.00	72.25	High
Fedhealth Ultimax	168 334	15	12.50	40.00	23.50	Low	190 344	16	6.25	40.00	19.75	Low
Discovery Executive	89 160	11	37.50	60.00	46.50	Low	118 860	13	25.00	60.00	39.00	Low
TopMed Rainbow Comprehensive	100 644	13	25.00	46.67	33.67	Low	121 764	14	18.75	46.67	29.92	Low

Comprehensive non network

Salary band	Risk cost	Risk cost rating /16	Micro	Macro	Combo	Likelihood of support	Total cost	Total cost rating /16	Micro	Macro	Combo	Likelihood of support
Member + adult dependant + 2 children												
Plan name												
Momentum Extender Any Any	100 752	9	50.00	80.00	62.00	Medium	137 352	9	50.00	80.00	62.00	Medium
Momentum Extender Any Assoc	90 624	8	56.25	80.00	65.75	Medium	127 224	8	56.25	80.00	65.75	Medium
Momentum Extender Any State	82 584	3	87.50	80.00	84.50	High	119 184	6	68.75	80.00	73.25	High
Discovery Classic Comprehensive R0 MSA	84 972	6	68.75	60.00	65.25	High	117 892	4	81.25	60.00	72.75	High
Fedhealth Maxima Standard	64 830	1	100.00	40.00	76.00	High	87 670	1	100.00	40.00	76.00	High
Keyhealth Platinum	119 657	13	25.00	26.67	25.67	Low	146 672	13	25.00	26.67	25.67	Low
Discovery Classic Comprehensive	84 972	5	75.00	60.00	69.00	Medium	117 892	5	75.00	60.00	69.00	Medium
Discovery Essential Comprehensive	81 036	2	93.75	60.00	80.25	High	113 966	3	87.50	60.00	76.50	High
TopMed Professional	84 708	4	81.25	46.67	67.42	Medium	120 744	7	62.50	46.67	56.17	Medium
Liberty Complete Plus	115 704	12	31.25	26.67	29.42	Low	140 987	10	43.75	26.67	36.92	Low
Bonitas BonComprehensive	107 436	11	37.50	93.33	59.83	Medium	141 316	11	37.50	93.33	59.83	Medium
Fedhealth Maxima Plus	149 512	15	12.50	40.00	23.50	Low	177 832	15	12.50	40.00	23.50	Low
Fedhealth Maxima Exec	88 166	7	62.50	40.00	53.50	Medium	111 006	2	93.75	40.00	72.25	High
Fedhealth Ultimax	224 254	16	6.25	40.00	19.75	Low	252 604	16	6.25	40.00	19.75	Low
Discovery Executive	106 128	10	43.75	60.00	50.25	Medium	141 428	12	31.25	60.00	42.75	Low
TopMed Rainbow Comprehensive	126 780	14	18.75	46.67	29.92	Low	153 204	14	18.75	46.67	29.92	Low





Traditional	
Macro rating (%)	
Plan name	
Medihelp Dimension Prime 3	66.67
Bonitas BonClassic	93.33
TopMed Limited	46.67
Medihelp Dimension Elite	66.67
Hosmed Plus	53.33
Discovery Smart Plan	60.00
Sizwe Full Benefit - R17 810 +	40.00
Sizwe Full Benefit - R0 - R17 810	40.00
Sizwe Affordable - R14 200	40.00
Sizwe Affordable - R14 201 - R17 400	40.00
Sizwe Affordable - R17 401 +	40.00
Selfmed Selfmed - 80%	6.67
Medimed Alpha	73.33
Medihelp Plus	66.67
Hosmed Value - R7 000	53.33
Hosmed Value - R7 001 +	53.33
Hosmed Access - R7 000	53.33
Hosmed Access - R7 001 +	53.33
Medihelp Dimension Prime 3 Network	66.67

Micro and macro rating results combined

	Network			Non Network		
Category	P	P+A	P+A+2C	P	P+A	P+A+2C
RISK ONLY						
Non Hospital				Momentum Health4me 35+ Essential	Momentum Health4me 35+ Essential	Unable to determine
Entry Level Comprehensive - Target Market	Compcare NetworX	Compcare NetworX	Compcare NetworX	Momentum Ingwe - Any	Momentum Ingwe - Any	Momentum Ingwe - Any
Entry Level Comprehensive - Student Market	Compcare NetworX	Compcare NetworX	Compcare NetworX	Momentum Ingwe - Any	Momentum Ingwe - Any	Momentum Ingwe - Any
Entry Level Comprehensive State - Target Market	Momentum Ingwe - State	Momentum Ingwe - State	Momentum Ingwe - State			
Entry Level Comprehensive State - Student Market	Momentum Ingwe - State	Momentum Ingwe - State	Momentum Ingwe - State			
Entry Level Comprehensive Core - Target Market	Discovery KeyCare Core	Discovery KeyCare Core	Discovery KeyCare Core			
Entry Level Comprehensive Core - Student Market	Discovery KeyCare Core	Discovery KeyCare Core	Discovery KeyCare Core			
Hospital Only	Bestmed Beat 1	Bestmed Beat 1	Bestmed Beat 1	Genesis Private Choice	Genesis Private Choice	Genesis Private Choice
Saver	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N	Bestmed Beat 2 N
Saver No Carry Over MSA	Bonitas Standard Select	Bonitas Standard Select	Bonitas Standard Select	Medimed MediSave Standard R0 - R8 500	Medimed MediSave Standard R0 - R8 500	Compcare Mumed R0 - R7 900
Comprehensive	Momentum Extender Associated State	Momentum Extender Associated State	Momentum Extender Associated State	Momentum Extender Any State	Momentum Extender Any State	Momentum Extender Any State
Traditional	Unable to determine	Unable to determine	Unable to determine	Unable to determine	Unable to determine	Unable to determine
COMPLETE COSTS						
Comprehensive	Momentum Extender Associated State	Momentum Extender Associated State	Fedhealth Maxima Standard Elect	Momentum Extender Any State	Momentum Extender Any State	Discovery Essential Comprehensive
This schedule reflects the overall best scoring plans in our comparisons, across all sectors.						





# Conclusion

## Conclusion

**In our GTC annual survey investigation we have included:**

- risk and complete annual costs per family size for the comprehensive plan range;
- risk annual costs per family size for the balance of the plan ranges;
- coupled with their required cover level, in and out of hospital (Core/Saver/Comprehensive);
- the need to have a Gap Cover policy;
- overlaid by the results as depicted in the CMS Annual Report, to reflect an overall rating per plan type.

As a healthcare consultant, one of the most important issues to consider is affordability of the plan being proposed to a client. This survey focusses attention firstly on the plan type being considered and secondly on the premium, with an overlay of the CMS Annual Report on scheme demographics. A full investigation into the costs and benefits of any scheme would be provided upon request and appointment as your healthcare consultant.

We trust that you will find the MAS of interest and benefit and look forward to engaging further with you in this regard.

# Glossary

## Glossary

**In Hospital Percentage**

This refers to the amount of cover that your medical aid will pay for in-hospital procedures and events. This percentage is based upon the previously accepted National Health Reference Price List.

**NHRPL - National Health Reference Price List**

This was a list of all medical procedures and events. This list included a monetary amount per procedure or event, and this was referred to as the 100% rate. This was generally the amount which government hospitals and doctors charged. Medical aids have developed their own derivatives of this list, upon which they base their benefits.

**OAL - Overall Annual Limit**

The overall limit that the medical aid is prepared to cover for the year, inclusive of all medical procedures events and costs.

**ATB - Above Threshold Benefit**

A threshold amount set by the plan every year. A prescribed limit of out-of-hospital medical expenses that must be reached before your medical aid starts to assist with medical expenses again. The accumulation of benefits, up to this limit, is done at 100% of NHRPL, and once in the ATB, benefits are only payable at between 80% and 100% of NHRPL.

**Network**

A selected network of hospitals, doctors, specialists or pharmacies chosen by your plan. Your service provider has negotiated favourable rates with them and would prefer that you confine your visits and services to these facilities / providers only. Emergencies will be treated separately and allowed outside of the network.

**MSA - Medical Savings Account**

An amount of money set aside by your plan for your out-of-hospital expenses. This account is funded by your premiums. This annual amount is allocated for the calendar year, in advance, in January of every year. All out-of-hospital expenses are funded from this account until it is exhausted.

**OHEB - Out-of-Hospital Expenses Benefit**

Like a savings account provided by our plan. Also used to fund out-of-hospital expenses for the year, and made available in January of every year.

**SPG - Self Payment Gap**

A gap that exists between the amount of money that is provided in your savings account and/or OHEB, and the threshold set by your plan. You will be expected to cover all your own out-of-hospital medical expenses whilst you are in the self-payment gap.

**Risk Costs**

These are the costs of the in-hospital benefit, stripping out the savings element and/or any out-of-hospital benefit provided by the scheme and reducing the premium to its risk only cost, revealing the in-hospital rate.

**Complete Cost**

This is the overall cost of having this scheme. This cost is the theoretical overall cost which the member will be asked to bear in a year, to cover the premium, the self-payment gap and extend the out-of-hospital cover into the above threshold benefit. This excludes any additional costs that the member may have to bear for hospital procedures, excesses above sub-limits set by the scheme, co-payments or for out-of-hospital treatment costs that exceeds 100% of NHRPL and assumes that all expenses are charged and covered at 100% of NHRPL only.

# Disclaimer

## Disclaimer

Whilst the survey compares open medical aid schemes with one another, it is not a complete medical aid analysis.

This survey is not intended to flout the conditions set out in the Financial Advisory and Intermediary Services Act's General Code of Conduct for Authorised Financial Services Providers and representatives Board Notice 80 of 2008, Part III. Information on Product Suppliers 4(4), which clearly states: "A provider may not, in dealing with a client, compare different financial products, product suppliers, providers or representatives, unless the differing characteristics of each are made clear, and may not make inaccurate, unfair or unsubstantiated criticisms of any financial product, product supplier, provider or representative."

The 2016 product information has been supplied by and is available from each product supplier on their website. A copy of this survey has been forwarded to each for their records.

The purpose of the survey is to highlight the similarities and differences in medical aid and service provider plans, and their design.

These plans have been grouped together (as closely as possible) to enable a better comparison of their biggest cost elements.

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## Let our 40 years of accredited experience in healthcare consulting guide you to a healthy future

Our professional consultants can assist you to select the most appropriate healthcare solutions for you and for your company.

Our healthcare consulting services include:

- An annual review of open schemes in the market
- A strategic review of your scheme compared with other selections
- An annual review of your scheme with guidance on plan types
- Training of HR on your scheme's benefits and administration
- Co-ordination and management of wellness days
- Client liaison service provider co-ordination
- Administration escalation and monitoring services
- Member guidance regarding queries and options

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