



The GTC Medical Aid Survey

Benefit and cost comparisons - 2018

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Foreword

In the spirit of community we at GTC find that our efforts are drawn to 'giving back' to the Financial Services Sector, from which we have all gained the specialised skills and expertise necessary to fulfil our roles as professional financial advisors. We volunteer our services to the community through various socially responsible projects, and through encouraging our employees to participate in the management and governance of industry bodies, and to openly provide information to different sectors as and when required - be this in the form of commentary, information, presentations or engagement with the FSCA. Having identified that the healthcare consulting industry is an important niche in the financial services sector, we at GTC believe we continue to make a difference by dissecting and analysing this complicated and complex industry through the provision of our annual Medical Aid Survey. It is in this spirit that we release our eighth edition to the market, further assisting not only the healthcare advisors fraternity within this sector, but also HR representatives and company board members, who are required to exercise their governance roles and investigate such matters themselves.

Our culture of sharing is backed by our continued sponsorship of various social organisations such as the Johannesburg Symphony Orchestra, the Wanderers Golf Club, and the Rotary Arts Festival. GTC too is recognised through our staff memberships of various industry bodies, including the Financial Planning Institute (FPI), and the Financial Intermediaries Association (FIA). The Minister of Health, and his seemingly unfair targeting of healthcare intermediaries may not be aware of the months of research, analysis and interpretation that goes into a publication of this sort, or the many clients and readers which it assists. As per the National Health Insurance (NHI) recommendations, repetitive administrative medical aid processes should indeed not be remunerated through contractual annual fees and commissions. This however should not be confused with the value-add service of independent assessment, evaluation and commercial comparison. GTC sees a continued important role being played by our healthcare consultants, not only to the benefit of our own clients, but to the healthcare fraternity as a whole.

Whilst the Council for Medical Schemes (CMS) produces an annual report, this is specifically devoid of any FAIS approved advice. There deliberately is no direct assistance to individuals or companies regarding investigations, comparisons or ongoing reporting. Our healthcare consultants will continue raising these matters with the Department of Health, the CMS, the Minister of Health and healthcare providers, so as to provide users with the best possible platform of quantitative and empirical advice. Whilst we are proud of the content of our publication, we - as every year - caution all users that the MAS must be used in conjunction with professional healthcare consultation. There are too many variables and personal weightings to use the survey in isolation. GTC continues to work on refining and building the survey. More detailed categorisation of schemes within the market, better defining the grouping and designing of schemes and simplifying differentiating benefits, are all objectives still being worked on - all of which will continue to de-mystify this complex and complicated industry. It is a common GTC finding that members believe they have cover which they in fact don't, whilst spending far more on a plan than is actually necessary. The optimum combination of medical aid and appropriate gap cover is often not established (see GTC's 2018 Gap Cover Survey). Misdirected premiums and poorly thought-through benefit selection are a recurring theme in our research.

The NHI and amendments to the Medical Schemes Bill are inevitable. The disparity between the have's (some eight million members) and the have-not's (some 45 million) is real and needs addressing. Government intervention is urgently required. It is however equally important to not break that which is already working. As with some many other pressing South African socio-political issues, cool heads, calm nerves and commercial logic need to prevail. GTC's healthcare consulting capability has grown over this past year with additional employees and clients. We welcome this and attribute this growth to, amongst other endeavours, the Medical Aid Survey as well as our newly launched Gap Cover Survey. Whilst we relish the recognition received from providing the industry with these surveys, we are cognisant of the time and significant effort in publishing the research and results on an open-source basis. We consider this our annual contribution to the healthcare community and are proud of the exposure and commentary which it receives. Rather than attempt to copyright or protect the content of this survey, GTC would prefer that it be used on the proviso that GTC is acknowledged as the source and author of the content.

We also freely accept that there are always ways to improve and fine tune both the input and the output of this survey. We continue to welcome any constructive criticism which could help us to provide an improved survey next year, and encourage engagement with all stakeholders who may contact either Mrs Jillian Larkan on jlarkan@gtc.co.za, or myself, to discuss the content of our survey.

We hope that you derive as much benefit from this publication as we do.

Regards

Gary Mockler
GTC Group Chief Executive Officer

Introduction to GTC

GTC is a leading financial advisory business, specialising in the areas of: retirement fund administration and consulting, healthcare consulting, private client wealth management, short term risk solutions, investment management, fiduciary services and other areas of financial advice. GTC also operates a unit trust management company and is a licensed investment manager for both retirement funds and private clients in accordance with the Financial Services Board (FSB).

The business was established from within the Grant Thornton Johannesburg audit practice, itself part of Grant Thornton International. Effective late 2012, GTC was obliged to separate itself from Grant Thornton due to various international regulations imposed by the SEC, which separated the asset management capability of any business from that of an audit company.

Grant Thornton Capital rebranded and changed its name to GTC, now operating as a privately owned fully independent entity from Grant Thornton. Founder Gary Mockler remains the CEO and a key shareholder, whilst GTC proudly continues its association with Grant Thornton within the permitted international parameters.

As a financial advisory business, GTC holds all the necessary licenses from the Financial Services Board and is a registered FSP. GTC has been awarded the PMR.africa Diamond and Golden Arrow Awards for excellence in the category of 'medium-sized pension fund administrators and consultants' over a number of years.

Collectively the GTC group employs a little over 120 staff in the three national centres. Assets under management and administration total R38 billion. There are 100 000 participating members of retirement funds through about 350 participating employer schemes, most of these structured through one of several GTC umbrella funds. In addition, GTC consults to around 2 500 private clients in terms of their wealth management goals.

GTC proudly sponsors the Johannesburg Symphony Orchestra (JSO), fostering the musical talent of present and future generations, supporting classical music and uplifting previously disadvantaged musicians.

The Group also sponsors the Wanderers Golf Club in Johannesburg.

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



About the author

Biography

Jill Larkan boasts over 33 years' experience within the Financial Services sector, with her current primary focus being on healthcare. Jill uses her expertise to conduct detailed analysis of schemes, with a view to providing our individual members and more importantly our employer groups with insight and recommendations commensurate to their individual needs - as well as an overview of the whole industry. Jill has been intimately involved with financial services since 1985, where she embarked on a lucrative career, starting at Old Mutual as a cashier at the tender age of 18. Jill progressed through the ranks and currently holds the esteemed position of Head of Healthcare Consulting for our national financial services advisory business.

Jill embodies the realisation of many hard-working, less affluent South Africans, coming from a family of five children, living on the mines in Carletonville. Jill matriculated in 1984 and followed this up with correspondence course studies focused on financial services and employee benefits, whilst she advanced her career. She currently holds an advanced post graduate diploma in Financial Planning from the University of Free State and is also a Certified Financial Planner®, an internationally recognised financial advisory designation, awarded by the Financial Planning Institute (FPI). Jill is also a member of various Industry bodies, and has recently been appointed as a non-executive director of the FPI.

Jill fostered a love of sports during her years in Carletonville. She obtained her provincial colours from two provinces, in three different sports. Sport created a realisation that with effective teamwork, all good things can come to fruition. Working together towards a common goal breeds leadership, determination and most importantly the realisation that not all things come right on the first attempt, even though Jill says 'being a loser sucked then and it still does!' Jill still enjoys many outdoor sports, especially those which can be done on a bicycle.

With the passing of time comes the realisation that where there is a winner, there is also a loser. Whilst it is exhilarating to be the winner, the loser often needs to return to the 'drawing board' to re-design and come out stronger again in the next round. An unintended consequence of this survey is that there always appears to be a 'loser'. All participants in our survey, no matter what position they come in at, provide substantially higher benefits than the public healthcare system does to the millions of uncovered citizens of South Africa. We would very much like to see these schemes going back to the drawing board, fine-tuning their offering, and coming back to the market with better costs, finer benefits and a challenge to those plans which are already doing well in these sectors.

Our healthcare consulting sector is currently under immense pressure to prove its worth, not only within its open community by reflecting premiums and options which are sustainable, but also to the governmental powers which oversee us and provide the framework within which we need to operate.

From the Minister of Health condemning healthcare brokers, to the increases in healthcare costs which continue to outstrip salary increases, we find that we are constantly working towards proving our worth, whilst at the same time attempting to ensure that the industry remains affordable and sustainable. Jill continues to be a regular market commentator regarding healthcare and industry-related developments, whether on blogs, printed media, radio or TV. Jill openly encourages everyone to engage and ask those pressing questions, to ensure a better understanding of content and in so doing make more informed decisions regarding their future.

For further information about our survey, or our healthcare consulting services, please contact Jill directly.

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Medical Aid Survey 2018

1. Introduction

The old adage 'time is money' could not be more appropriate right now, drafting this eighth edition of the GTC Medical Aid Survey.

The hours spent immersed in numbers and data are richly rewarded by the product which comes out at the end of it all, and the thousands of people it helps to make informed and objective decisions about their medical aids.

When we analyse a medical aid, it is not a simple task: we do not merely compare the premiums alongside the level of in-hospital cover and put each client on the cheapest plan available. Rather, it is a detailed and complicated analysis which takes place according to the Financial Advisory and Intermediary Services (FAIS) Act. This process takes every member's circumstances into account and tries to match these with an appropriate benefit provided by a myriad of different medical aid suppliers, at a premium which the member can afford today and in future.

Consistent with previous years' surveys, our analysis has provided the best performing medical aid options according to various standard categories, as well as family sizes. We explain our methodology and constraints below.

Purpose of the survey

The aim of this survey is to provide a guide to the plans that are healthy enough for consideration by our clients, and an indicator of the better performers in those groups. At no point should it be assumed that this survey is the only point of reference to be used by either the public or any healthcare consultant in giving advice, or anyone who might be making a decision about which plan to join.



We anticipate that the survey will be used by:

- GTC consultants, both within the healthcare team, as well as by the rest of the diversified financial services teams at GTC, to evaluate and confirm the benefits and premiums due by their employer groups and organisations who hold medical aid or healthcare products.
- External consultants within the healthcare fraternity whose FAIS responsibility is the same as ours, namely to conduct research and offer the most appropriate plans, with the most cost-effective, affordable premiums to suit the identified cover needs of their clients. We encourage these consultants to continue to conduct their own additional and necessary research, alongside our survey, to justify any recommendations made.
- Employers who provide healthcare benefits to their employees - whether these be Financial Directors, CEOs or Human Resource teams - who will make use of the data supplied in our survey to assess and rate their own plan against their peers' plans available in the market, and determine the suitability of their plans and premiums. We acknowledge that group comparisons require substantially more research, given the combination of plans available across all employee sectors. We remain available to any employer group who may wish to engage our services to assist with this exercise.
- Service providers themselves are intrigued by the results of our survey, which is often used to investigate the content and compare it to their own plans to ensure that they are, and continue to be, competitive within their categories.
- Members, our ultimate target audience, to investigate the placement of their plan. This is usually a great opener for a conversation with their Professional Financial Planner regarding their choice of plan and justification for remaining on it or moving to a different plan.

We further understand that not all consultants who make use of this survey will have operating licences and full accreditation with all of the schemes in the survey, and that members, by way of the limitations placed upon them by their terms and conditions of employment, may not have access to the full range of open-plan products. It is therefore helpful to see a variety of preferred providers within the category being considered.

At no point will the survey replace the requirement of any healthcare consultant to complete a full and complete FAIS investigation on behalf of their clients and render their own findings to their clients.

We trust that you will use the survey for its intended purposes and hope that it assists you in providing unbiased and more complete recommendations to your clients or members going forward.

About this survey

Before we share the conclusion of this year's survey, we will elaborate on the various factors we take into account when analysing medical aids and plans. These factors can broadly be divided into three main elements, namely:

- Classification of plans, accounting for the different plan types and income groups, where applicable;
- Macro ratings, reflecting the overall health of a medical aid, not plan-specific; and
- Micro ratings, reflecting the performance of various plans based solely upon premiums.

We have combined these ratings in our summary tables at the end of this survey.

Firstly, we share some introductory considerations.

GTC Medical Aid Survey

1.1 Increases

1.1.1 Medical aid and salary increases

Medical aid increases over the years have become increasingly worrisome for our industry. Unfortunately, salary increases have, on average, not kept pace with medical inflation. Below we demonstrate average medical aid increases over the ten years from 2006, according to Circular 46 of 2016 released by the Council for Medical Schemes, alongside average annual salary increases over the same period, as provided by our business partners 21st Century in 'The South African Trends Report – September 2017':

1.1.1. Medical aid and salary increases

Year	Medical aid increase %	Salary increase %
2006	8.50	6.40
2007	10.60	7.10
2008	12.67	10.10
2009	10.10	9.00
2010	10.65	7.60
2011	7.40	7.40
2012	9.20	6.50
2013	9.01	6.60
2014	8.90	6.70
2015	8.53	6.50
2016	9.31	6.30
Total	104.87	80.20

It is quite evident that increases in medical aid premiums continue to outstrip salary increases, placing increasing pressure on nett salaries and monthly budgets across the board.

1.1.2 Medical aid vs salary increases

As a direct comparison year-on-year, without the compounding effect of these increases, we see that medical aid increases are much higher than salary increases, as shown below: average annual salary increases over the same period, as provided by our business partners 21st Century in 'The South African Trends Report – September 2017':

1.1.2 Medical aid vs salary increases

Year	Percentage
2006	2.10
2007	3.50
2008	2.57
2009	1.10
2010	3.05
2011	0.00
2012	2.70
2013	2.41
2014	2.20
2015	2.03
2016	3.01
Total	24.67



The effect of these increases will continue to place pressure on members to downgrade plans or cancel their medical aid cover altogether, in search of an alternate medical insurance to cater for their most pressing needs.

1.2 National Health Insurance (NHI)

The NHI aims to address many of the more basic requirements for cover. However, the implementation and funding thereof, as well as the level of cover, will still require many more years of work before it is finalised and implemented.

The introduction of the Comprehensive Service Benefit level of cover and the eventual proposed removal of Prescribed Minimum Benefits (PMB), will provide clarification to the industry and providers regarding the Low-Cost Benefit and Primary Care Options which may be made available to members at the lower earning end of the scale, as it is anticipated that these premiums will be more manageable.

1.3 Network plans

For years we have been encouraging our members to ensure that they are on network plans, paying the smallest possible premium for the most possible benefits. This year we continued with our usual comparisons separating network and non-network plans as far as possible, but we added an example of the combined comparisons, reflecting premiums for both network and non-network plans, reflecting the savings available on network plans.

1.4 Survey limitations

Once again, we have not included any reference to exclusions, or the fullness of benefits being provided by the different suppliers, or their participation in the different sectors of cover (100 - 300%), based upon the assumption that all our members will have an appropriate level of Gap Cover to complement their medical aid. This has become an absolute necessity in today's market, with the best premiums for limited gap cover available from as little as R63 per family per month.

1.4.1 Wellness programmes

Whilst we have not included the costs, richness or incentives of each participant's wellness programme in our survey, we can confirm that the benefit – not only to the members, but also to the employer and the medical aid – far outweigh the cost of participation in these programmes.

The continued deterioration of our country's 'Burden of Disease' must be of increasing concern to Risk Management Committees of all employers. Businesses and organisations now have the opportunity to engage with the wellness programme suppliers in an effort to curb future increases and monitor deteriorating staff health issues.

1.5 Classifications

Our survey covers the same classifications of schemes as previous years, namely: Entry Level, Hospital, Saver and Comprehensive plans. It also mentions Traditional plans and Hybrid Traditional plans, which offer an element of savings as well as the standard traditional benefits.

1.5.1 Excluded from the micro survey

Thebemed has been excluded from the micro review (our analysis based purely on premiums) of our survey this year. We have, however, included them in our macro overview reflecting the overall health of the scheme.

GTC Medical Aid Survey

1.6 Star ratings

As in previous years, we have included our *+**+*** ratings:

- * - indicates that the scheme premiums are calculated based upon salary. Should your salary fall within the salary band reflected in the plan name, then you may consider that specific plan.
- ** - indicates that the plan being considered offers hospitalisation benefits which are limited to the State hospital facilities.
- *** - indicates that the plan only covers benefits which fall within those identified under the Prescribed Minimum Benefits as prescribed by the Medical Schemes Act.

1.7 Family sizes

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

Family size

Primary member	P
Primary member + spouse/adult dependant	P+S
Primary member + spouse/adult dependant + 2 children	P+S+2C

2. Macro ratings / health of the scheme

2.1 Bonitas precautionary notice

In preparing the macro overview numbers based upon the Council for Medical Schemes (CMS) report released in May 2017, we found that the following anomaly must be understood in all of the results which we publish hereafter:

1. We are aware of the fact that the Liberty members were amalgamated into Bonitas on 1 October 2016.
2. All the members which were previously recorded under Liberty have been incorporated into, and are now reflected under, the Bonitas scheme, greatly enhancing the number of members on that scheme.
3. The survey reflects the combined Liberty and Bonitas membership, as Bonitas members as at 31 December 2016, per the CMS Report.

The effect of this on our macro scoring of membership growth across the years therefore reflects very favourably for Bonitas, as can be expected in this situation.

The long-term effect of the amalgamation on measures such as net healthcare result will remain to be seen in the next 12 months when the claiming patterns of the new members are experienced under the Bonitas scheme. The next report released by Council will give a clearer indication of the effect of the amalgamation.

Our ratings on Hellopeter.com complaints and compliments are all measured against the greater number of members, enhancing the points allocated to Bonitas in this regard.

According to the Council report, the Solvency has been amended for the increased membership and this is being closely monitored. The effects of the net healthcare results on the scheme's overall solvency will be reported on after a reasonable monitoring period and be more effectively reflected in the next CMS report.

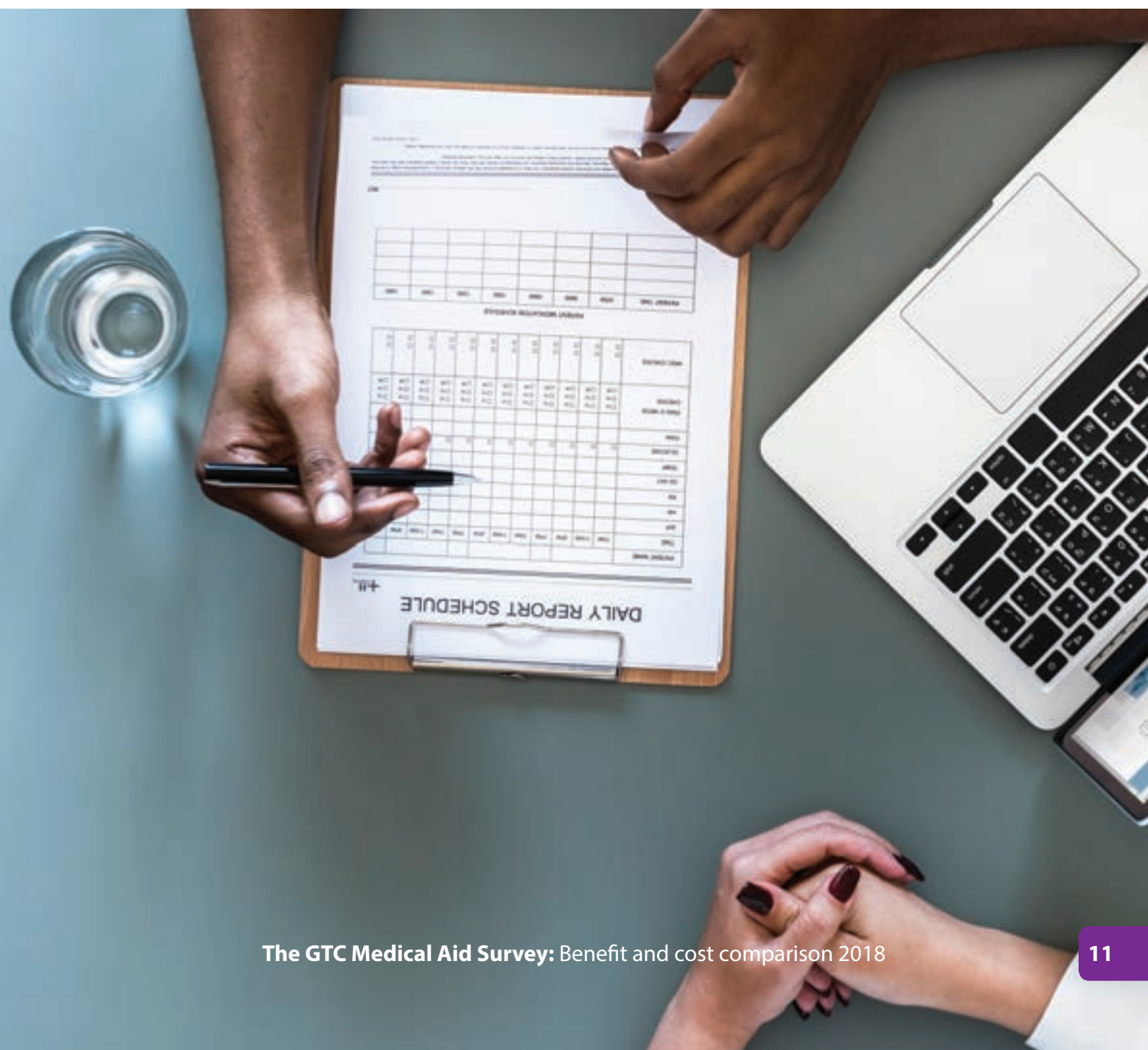


4. The result of this anomaly is that there is a definite favouring of values of Bonitas in this survey.

We understand that the next CMS report is due for release in September 2018, and this will better reflect the effect of the addition of these members into the Bonitas fold.

2.2 Plans included

We have included 22 medical schemes in our survey and macro analysis. These include one closed scheme, namely Profmed.



GTC Medical Aid Survey

2.3 Macro rating criteria

The below table explains the areas of interpretation applied to the CMS Report and how GTC made use of these numbers to determine the overall macro rating for each scheme.

2.3. Macro rating criteria	
Criteria	Weighting (%)
Membership per scheme: Determines a scheme's 'buying power' - the bigger you are, the better the deal you can negotiate for your members. Members can expect to see the effect of the size of the scheme reflected in their premiums as schemes (being not-for-profit entities) 'share' their good deals with their members in the form of lower increases over time as these better deals are sealed.	20
Year-on-year membership growth: In considering this factor, we compared the growth in the number of members on each scheme for this year against December 2015 vs December 2016. We analysed whether this number had increased or decreased and by what percentage.	7.5
Year-on-year membership growth within membership pool: To ascertain whether the scheme was able to increase its membership within the universe of the surveyed participants, we determined whether the scheme holds a bigger or smaller portion of the pool of participants year-on-year. This could also indicate whether the membership increases are due to organic growth of members who were perhaps previously not on cover within the healthcare medical aid universe, or acquisition from a competitor within the universe. To do this, we determined what percentage of the pool is currently being held against that which was previously held.	7.5
Membership growth over four years: In order to ascertain a trend over the longer term, we analysed similar results over a four-year period for overall membership growth. Negative scoring was applied to underperformers in both areas.	5
Four years' standing within participant pool: In order to ascertain a trend over the longer term, we analysed similar results over a four-year period for growth within the pool of participants surveyed. Negative scoring was applied to underperformers in both areas.	5
Solvency: The current solvency level, which was introduced in 2000, as required by the Medical Schemes Act, is 25% (Total Reserves/Total Gross Contributions). All medical aid schemes were given up to four years to reach that level.	15
Net healthcare results: We noted whether the scheme had increased or decreased its results year-on-year.	10
Net healthcare results over four years: We analysed this in order to identify any trends relative to results over a longer period.	5
Average age: The average age of the participants on the scheme plays an enormous role in the pricing of the premiums and increases into the future. Members on schemes which are able to maintain or bring down their average ages can look forward to a modicum of relief on future premium increases, provided the scheme is able to continue to do this.	20
Hellopeter.com complaints and compliments: Given that the CMS report did not cover a complete list of complaints received per scheme, and only reports on the top 10 schemes' complaints per 1000 beneficiaries, we were forced to find an alternate method of complaints or compliments received per scheme. This led us to the 'Hello Peter' website for an indication of schemes' performances in this area.	5



Our findings per area:

2.3.1 Membership per scheme

- Discovery reflects 1 297 466 members at the end of December 2016, which is 54.7% of the total of the schemes which we analysed. Bear in mind that we not only analysed open schemes, but also one closed scheme. At the close of 2015, Discovery had 1 267 877 or a share of 54.02% of all the members analysed.
- As stated before, all of the Liberty members are now being recorded within the Bonitas scheme. Bonitas therefore is reflected as having 348 088 members at the end of December 2016, or 14.7% of all the schemes analysed. At the end of December 2015, Bonitas had 295 488 members or 12.59% of the schemes considered. This reflects a substantial increase in their share of the pot of members.
- Momentum has 138 109 members, or 5.8% (end December 2015 numbers were 128 681 or 5.48%) reflecting a relatively small increase in their numbers.

Only three providers received any points in this category, indicating that perhaps our scoring criteria may be too harsh and may need to be relaxed somewhat in future surveys.

2.3.2 Year-on-year growth in membership

Bonitas reflected the highest increase in the number of new members on their scheme, with 52 600 more members this year than last. Discovery increased by 29 589, followed by Momentum with 9 428 new members.

In total there were only nine schemes which increased their membership base year-on-year, apart from Bonitas. They were – in order of the number of new members admitted:

- | | | |
|-------------|------------|-----------|
| • Discovery | • Profmed | • Genesis |
| • Momentum | • Thebemed | • Medimed |
| • Fedhealth | • Bestmed | • Selfmed |

The balance of schemes all saw a reduction in members year-on-year. We noted that Bonitas had increased their number of members by 17.80% (acquisition of Liberty), reflecting the best overall change in membership year-on-year. Thebemed reflected a 9.39% increase in their membership year-on-year, with Momentum in third place showing 7.3% more members. Thebemed and Momentum remain in the top three, increasing their membership by 10.13% and 10.79% respectively. Topmed is replaced by Bonitas as the top performer in this 'category'. Bonitas, making the bold step from a negative growth in 2015 (-0.59%), to the very healthy 17.8% by year end 2016. We allocated negative scoring to any scheme that lost members year-on-year.

Resolution Health and Topmed Medical Scheme lost more than 3 000 members each, to reflect as the biggest losers in this sector. Such losses were not reflected in the overall number of membership changes year-on-year in the total number of members overall on all medical aids, indicating that these were possibly transfers of membership between schemes. Our sample group in 2016 showed 2 371 563 vs 2 347 151 in 2015, reflecting an overall increase of 24 412 members in the reporting sample.

The loss of this many members in relatively small schemes may increase the risk of the remaining members should those remaining be 'less healthy' than those who transferred to another scheme. The Funds' Trustees will need to be increasingly vigilant to ensure that premiums outweigh expenses and benefit levels are maintained. Smaller schemes continue to add value in niche markets as evidenced by the increasing number of best performers within our categories. The introduction of the Risk Equalisation Fund, as envisaged in the earliest legislative recommendations, would have gone a long way towards protecting the remaining members on these schemes.

2.3.3 Year-on-year growth within the membership pool

Our findings reflected that Bonitas showed the greatest positive effect on their membership within the pool year-on-year, followed by Discovery, Momentum and Fedhealth. Points were detracted for loss of standing within the pool of schemes surveyed.

2.3.4 Membership growth over four years

Discovery reflects an increase in members of 157 376 over the four-year period under review, with Bonitas increasing by 76 835 and Momentum growing by 37 173. However, when analysed as a percentage of their overall number of members, we note that Topmed reflects a 71% increase in membership, with the addition of 9 303 more members, followed by Momentum with a 37% increase and Bestmed with a 30.28% increase over the same period. Bonitas is in fourth place with a 28% increase, whilst Discovery comes in 9th position, reflecting a 13.8% increase in membership over the four years.

2.3.5 Four years' standing within the pool of participants

We note that Discovery made the biggest gains within the participants' pool during the extended review period of four years, followed by Bonitas and Momentum.

2.3.6 Solvency

A number of schemes took longer than the four years to reach the required 25% solvency level, mainly due to an ever-increasing number of members joining their scheme. New members joining do not bring with them any percentage of reserve, thus starting at 0% on day one, and the scheme is required to build up the value of 25% in respect of each member as soon as possible.

As can therefore be expected, schemes with an ever-increasing number of new members would constantly be 'chasing their tails'.

Given that we are now 18 years down the line, very few schemes should be below this level. Those that are, are dealing with this directly with the Council for Medical Schemes, offering ways to amend the situation.

In our ranking of solvency levels, we scored each participant on their achievements relative to the 25% minimum requirements. We note that Genesis, Cape Medical Plan, Makoti and Selfmed all reflect solvency levels of above 100%, with Genesis topping the scales at 162.4%.

We note again this year that 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. It is not the desired impact of this requirement set by the Medical Schemes Act that schemes accumulate such enormous reserves, and we have therefore implemented negative scoring to this section.

In our survey, those participants reflecting our 'ideal' range of solvency, being between 25–50%, scored the most points.

The following schemes reflected a positive percentage change to their solvency levels during 2016:

- Suremed - 11.2
- Genesis - 10.2
- Profmed - 4.3
- Sizwe - 4.2
- Resolution Health - 1.7
- Makoti - 1.6
- Bestmed - 1.3
- Discovery - 0.3

Bonitas (24.4), Thebemed (18.6) and Resolution Health (12.2) are the only three participants whose solvency levels remain below the required 25%. Resolution (12.2), reflects a higher solvency than last year (10.2) as explained by the Council for Medical Schemes in their annual report, is due to the loss of members.

In recent public statements made by the Minister of Health, Solvency requirements are receiving attention, with the view to reducing these levels. We welcome the additional cash flow which this will release for all medical schemes.

2.3.7 Net healthcare results

Of all 22 schemes analysed, only five managed to produce positive net healthcare results in 2016, indicating the severity of the conditions experienced by most schemes during the year. These five, in order of the Rand level of their results were: Discovery, Bestmed, Genesis, Suremed and MediMed.

When considering their result differences between this year and last, we note that eight schemes improved their results this year compared to those produced last year, with Bestmed producing an improvement of 314.15% in its result this year, followed by MediMed with 215.67%.

All schemes which produced improved results were allocated points. Negative scoring was used against those whose results deteriorated.

2.3.8 Net healthcare results over four years

We note that seven schemes led the trend and managed to increase their percentage gains in Net Healthcare returns over a four-year period, being Bestmed (503), Resolution (98), Sizwe (73), Medihelp (22), Genesis (23), Makoti (96) and Suremed (11).

All participants who showed a positive return over this period were awarded points, whilst negative scoring was applied to anyone unable to do so.

We acknowledge that this indicator changes drastically based upon the current year's net healthcare return.



2.3.9 Average age

In determining the preferred participants in this area and awarding an appropriate score to each, we analysed the average age of participants against last year, and found that only three participants could manage to decrease their average age: Bestmed, Cape Medical Plan and Selfmed all managed this feat. Given that only these three participants managed to score any points in this section, we may need to consider lowering the scoring criteria to enable more participants to score any points. This will receive further consideration in our 2019 survey.

Attracting new younger members is imperative when considering the constant aging of the existing members. When considering the average age of all members against the average of all open schemes (34), we found that nine participants have average ages younger than the overall average. None of those which managed to lower their average age were yet below the overall Open Plan average. All participants whose average age was lower than the Open Plan average, were awarded points.

2.3.10 Hellopeter.com complaints and compliments

In our research we noted that two schemes received neither complaints nor compliments on the site, namely Makoti and MediMed. In these instances we rated both schemes 'middle level' performers, having neither received compliments nor complaints. In this sector we weighted the Hello Peter Index 40%, the complaints 50% and the compliments 10%.

2.3.10.1 Hellopeter.com Index (HPI)

Hello Peter has produced and uses its own index rating for schemes, based upon its own factors. We have taken this ranking into account and allocated a 40% weighting to their findings. The HPI findings are based on results and responses received within the last 12 months to the end of April 2018, slightly skewing the results in this area, though still providing an indicator of performance. The best performer on this index is Genesis.

The Hello Peter complaints and compliments cover the whole participation period between 2015 to date, closer to the time line which the Council for Medical Schemes' report covers.

Compliments and complaints are recorded via a '*' rating on their website. In our assumptions we note that a * and ** rating is unlikely to be a compliment and have thus recorded these as complaints. A ***** rating is most likely a compliment, and we have therefore recorded it as such.

2.3.10.2 Compliments

We note that the company with the most ***** is Discovery health with 606 ***** star compliments received for this period, followed by Bonitas and Fedhealth. When comparing this to the number of members on each scheme, we note that Fedhealth, followed by Resolution and Topmed receive the highest level of compliments regarding their benefits and services. In our decision tree we weighted the compliments at 10% importance.

2.3.10.3 Complaints

Similar to the compliments received, given that it is the largest Open Medical Aid in the market, Discovery received the largest number of * and ** level complaints, being 5 329 for this period. When compared to the number of members per scheme, we note that Spectramed, followed by Fedhealth and Resolution Health, received proportionately the highest number of complaints per member.

In rating our findings we allocated a 50% weighting to this factor in our decision tree. Our overall Hello Peter results reflect that Topmed and Fedhealth (in that order) both scored above 80%, with Momentum, Bonitas and Discovery (in that order) all scoring above 70% in our rankings.



2.4 Macro results findings

Our overall score chart reflects a final list of performers with their allocated positions. We allocated 100% to the top performer - the scheme that came first in our macro review. We proportionately allocated a lesser percentage to each of the 22 participants.

2.4 Macro results

Medical Aid	Macro % rounded off
Discovery Health Medical Scheme	100.00
Bonitas Medical Fund	95.45
Bestmed Medical Scheme	90.91
Medimed Medical Scheme	86.36
Momentum Health	81.82
Genesis Medical Scheme	77.27
Keyhealth	72.73
Profmed	68.18
Compcare Wellness Medical Scheme	63.64
Suremed Health	59.09
Fedhealth Medical Scheme	54.55
Cape Medical Plan	50.00
Topmed Medical Scheme	45.45
Makoti Medical Scheme	40.91
Thebemed	36.36
Hosmed Medical Aid Scheme	31.82
Sizwe Medical Fund	27.27
Selfmed Medical Scheme	22.73
Spectramed	18.18
Medihelp	13.64
Medshield Medical Scheme	9.09
Resolution Health Medical Scheme	4.55

These macro ratings will now be combined with our micro performance numbers to depict an overall 'likelihood of support' indicator.

2.4.1 Results vs last year's survey

Discovery has retained its top spot in our survey this year, scoring 100% again. Bonitas moved up seven places from 65.22% last year to 95.45% this year, mostly due to the effects of its amalgamation with Liberty. The underlying long-term effects of the amalgamation will reflect in the CMS Report due in September 2018. Discovery and Momentum are the only participants to have remained in the top five, indicating a consistent performance over time, and offering their members peace of mind. Genesis, which previously held fourth position, has slipped into sixth place this year.

2.4.1.1 Anomalies

Topmed, which held fifth place last year, has slipped into 13th position. Due to the bigger than normal decline in positions, we have inspected the scheme's results more closely, to ensure that no gross errors were uncovered or the scheme unfairly represented. We noted that the scheme suffered a decline in members between 2015 and 2016, and this has affected its performance for a number of other criteria on our ratings matrix.

3. Micro ratings premiums

We have, as far as possible, used Risk Only premiums as the basis for the micro comparisons prepared in our survey.

3.1 Entry level plans

For entry level plans, the premiums reflected on the brochures for each plan would be those reflected in our survey, without any deduction of savings allocation, which do not exist in this sector. The comparison of risk premiums in this sector therefore remains straightforward and easy to follow.

3.2 Hospital-only plans

As per the entry level plans, there is no savings or out-of-hospital element to deduct from the premium reflected on each plan's product brochure. We have therefore used their premiums in our comparison schedules for micro premiums.

3.3 Savings plans

The GTC Risk Only rating is derived from a risk premium, which represents the premium paid monthly minus the allocation to what is known as the 'savings' or out-of-hospital account. In instances where a plan has two out-of-hospital accounts, these have been combined and deducted from the total premium to arrive at a Risk Only premium.

By stripping out these 'savings out-of-hospital' costs we are able to arrive at a risk only premium and therefore a more equitable basis for comparison. This approach removes any differences in personal circumstances, priorities or behaviours that may influence an individual's eventual healthcare costs, as well as the variances in amounts allocated to 'savings' and out-of-hospital accounts by the different plans. We have not totally discarded these numbers, with the cost of 'day-to-day or savings' shown in a separate column in the detailed results for this category.

3.4 Comprehensive plans

3.4.1 Risk only premiums

The risk rating applied to the savings plans is applied in the comprehensive sector as well, enabling the continuing of the concept of a risk rating for each medical aid plan into this sector. Comprehensive plans differ from saver plans due to their allocation of an additional unlimited Above-Threshold Benefit (ATB). Because of the unlimited nature of the ATB we have not quantified the out-of-hospital allocation for comprehensive plans.

3.4.2 Complete costs

Complete costs are only applicable to comprehensive plans. On comprehensive plans, the savings account and unlimited ATB may be separated by a self-payment gap (SPG). Our definition of a comprehensive plan is one that offers unlimited additional benefits once the savings account is exhausted and the SPG has been paid by the member.

To accurately indicate anticipated annual healthcare expenses, 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 SPG.

In reality, this does not happen and many of the costs payable are at private rates, which extend or seemingly increase the SPG monthly. For this reason, the complete costs indicated are theoretical figures and would only apply in extremely rare circumstances.

We reiterate that the SPG has been calculated assuming that the members' costs for the year are all only at 100% of the medical aid rate.



3.5 Rating micro premiums

Once we have arranged the participants into order of ascending premium, and tallied how many participants are in the category, we allocate a percentage score to each, signifying their ranking within the category. The lowest risk only or complete cost premium providers are allocated 100% score, with the balance of the participants a descending percentage based upon their position within the group.

For purposes of ranking overall performers within our micro ratings, we reflect micro ratings on each of our schedules below, reflecting the best performers in each category.

4. Classification of medical aid plans

4.1 Entry level plans

These plan types generally provide in- and out-of-hospital benefits within defined networks and formularies. These plans are aimed at entry level members who have typically not been part of the medical aid industry, 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 options) as well as networked GPs, dentists, opticians, etc.

Most, but not all plans, are salary-banded, allowing for cross-subsidisation by higher-income earners who pay higher premiums for the same benefits.

Benefits for plans within predetermined salary bands remain the same regardless of salary.

Within entry level plans, we provide comparisons within the following parameters:

- Student income – earning below R1 000 – full time student
- Low income earners – earning between R1 001 and R6 000 per month
- Middle income earners – earning between R6 001 and R12 000 per month
- High income earners – earning more than R12 001 per month

We have further included a State Hospital Network plan comparison.

Due to the salary banding, it is assumed that schemes have weighted premiums for higher earners to ensure cross-subsidisation and affordability for low earners.

Network vs non-network

In considering Entry Level plans this year, we have noted that due to the few number of non-network plans, we have combined this section into one and are not reflecting network and non-network plans in the Entry Level category. This category was introduced to encourage first timers into the medical aid world. It makes medical aid easier to understand and deal with, without having to worry about savings accounts running out and the loss of benefits for the balance of the year.

Most of the participants in this sector offer network plans. Almost all of them offer premiums which are salary based.

4.1.1 Types of entry level plans

Entry level plans are provided at various levels, from Comprehensive - encompassing both in- and out-of-hospital cover - to Hospital-only cover. We have divided our entry level categories as follows:

4.1.1.1 Comprehensive entry level plans

Included in this category are all plans whether network or non-network which offer in- and out-of-hospital benefits through a network of providers. We have further divided this category into Low, Middle and High incomes - these levels are explained below.

4.1.1.2 Core entry level plans

There is only one participant, the Discovery KeyCare Core plan, in this category. This product provides in-hospital benefits at network hospitals, with (other than the PMB Chronic Illness Benefits) no out-of-hospital benefits. As this is a comparison survey, and there are no other competitors to compare with, we have excluded this plan from the entry level range. We did not complete a comparative schedule for them or include them in our overall rankings.

4.1.1.3 State entry level plan (network)

By definition, this category provides benefits in State hospitals only, bar Discovery Access which provides cover for a small number of events in network-specific hospitals, other than State facilities. Please approach your professional healthcare advisor for more information on this option.

4.1.2.1 Student income

In this sector, we include any participant and reflect the relevant premium, where the salary band includes all salaries ranging from R0 - R1 000. Salary bands available above this level are included in the Low, Middle or High income categories mentioned below. In this plan range, we note that a few suppliers stipulate an upper level salary limit, whilst a further few have done away with the requirement to provide proof of income, finding it sufficient that the applicant has supplied confirmation of enrolment at a full-time learning institution to qualify for lower premiums.

Be aware that some plans do reflect ** rating indicating the need to use a state facility for hospitalisation, or *** indicating a limitation of benefits to the Prescribed Minimum Benefits (PMB's). In our comparison, we limited the upper salary band to R1 000, and therefore we did not complete a high, middle and low income band comparison in the Student Income category of entry level plans. We have also not done comparisons in the range for different family sizes, and used only rates for a single member. We have, furthermore, not separated the plans into network and non-network plans.

There are four schemes participating in this category, namely Compcare, Topmed, Momentum and Medihelp. Premiums within a very tight band fall between R312 – R474 per month and would all be manageable for students, ensuring they have medical aid cover. The top performer in this category, both from a micro and combined macro rating sector, is the Compcare Network ED R0-R500 plan.

Summary of findings

The salary bands are reflected in the 'plan name' column in each schedule, as well as an indicator of whether the plan is a network or non-network plan. Some plans are not salary-banded at all and reflect a standard premium for all salary bands. Our micro performance indicators reflect the position based solely upon premium, whilst the macro indicators reflect relative to the health of the overall scheme, and are not plan-specific. All plans are compared based on what is optimal for each family size and there is an indication of the likelihood of GTC's support for the plan.



Entry level comprehensive plans (network and non-network) low income

All low income (network and non-network) - 25 participants

Family size	Micro ranking	Combined micro and macro
P	Compcare NetworX ED R501 – R4 000* (3/6)	Bonitas BonCap R0 – R7 500* (1/6)
P+S	Compcare NetworX ED R501 – R4 000* (3/6)	Momentum Ingwe Network R676 – R6 300* (2/6)
P+S+2C	Compcare NetworX ED R501 – R4 000* (3/6)	Momentum Ingwe Network R676 – R6 300* (2/6)

Entry level state low income

State low income – 6 participants

Family size	Micro ranking	Combined micro and macro
P	Makoti Primary R0 - R3 000*+**+*** (3/6)	Momentum Ingwe State R0 – R675*+** (3/6)
P+S	Makoti Primary R0 - R3 000*+**+*** (3/6)	Momentum Ingwe State R0 – R675*+** (3/6)
P+S+2C	Makoti Primary R0 - R3 000*+**+*** (3/6)	Momentum Ingwe State R0 – R675*+** (3/6)

Entry level comprehensive plans (network and non-network) middle income

All middle income (network and non-network) - 55 participants

Family size	Micro ranking	Combined micro and macro
P	Compcare NetworX ED R6 001 – R8 000* (3/6)	Bonitas BonCap R0 – R7 500* (2/6)
P+S	Compcare NetworX ED R6 001 – R8 000* (3/6)	Bonitas BonCap R0 – R7 500* (2/6)
P+S+2C	Compcare NetworX ED R6 001 – R8 000* (3/6)	Discovery KeyCare Plus R0 – R8 550* (1/6)

Entry level state middle income

State middle income - 9 participants

Family size	Micro ranking	Combined micro and macro
P	Makoti Primary R3 001 - R6 450*+**+*** (3/6)	Momentum Ingwe State R676 – R6 300*+** (3/6)
P+S	Makoti Primary R3 001 - R6 450*+**+*** (3/6)	Momentum Ingwe State R676 – R6 300*+** (3/6)
P+S+2C	Makoti Primary R3 001 - R6 450*+**+*** (3/6)	Momentum Ingwe State R676 – R6 300*+** (3/6)

Entry level comprehensive plans (network and non-network) high income

All high income (network and non-network) - 26 participants

Family size	Micro ranking	Combined micro and macro
P	Bonitas BonCap R7 501 – R12 194* (2/6)	Bonitas BonCap R7 501 – R12 194* (3/6)
P+S	Bonitas BonCap R7 501 – R12 194* (2/6)	Bonitas BonCap R7 501 – R12 194* (3/6)
P+S+2C	MedShield MediPhila (1/6)	Bonitas BonCap R7 501 – R12 194* (3/6)

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Entry level state high income

State high income - 5 participants

Family size	Micro ranking	Combined micro and macro
P	Makoti Primary R12 001 – R16 000*+**+*** (3/6)	Discovery Keycare Access R8 551 – R12 200 *+** (3/6)
P+S	Makoti Primary R12 001 – R16 000*+**+*** (3/6)	Discovery Keycare Access R8 551 – R12 200 *+** (3/6)
P+S+2C	Makoti Primary R12 001 – R16 000*+**+*** (3/6)	Discovery Keycare Access R8 551 – R12 200 *+** (3/6)

4.1.3 Analysis of overall entry level findings

4.1.3.1 Combined (Comprehensive, State, Low, Middle and High Income levels, Principal, Principal and Spouse, and Family categories)

Makoti claimed 9/36 positions available in this combined category, followed by Bonitas and Momentum, which both claimed 8/36 positions available. Compcare, MedShield and Discovery claimed the balance of the positions available in this combined category.

4.1.3.1.1 Micro only entry level comprehensive plan comparison

As the bulk of the participants in the entry level category fall within the comprehensive range (106 plans – many of which are duplicated between low and middle incomes, or middle and high income categories) we have further analysed this category.

Of the 18 positions available in the micro premium comparison field, 9/18 go to Makoti, 6/18 to Compcare, with the balance to Bonitas and MedShield.

4.1.3.1.2 Combined micro and macro ratings on entry level comprehensive plans

Of the 18 spots available in this sector, Momentum claimed 8/18, followed very closely by Bonitas with 6/18, with Discovery claiming the balance of the positions available.

High income

Given that these entry level plans are not specifically designed for high earners, we note that premiums in this category are relatively high, given the variants of salary bands for which they cater.

4.1.3.2 Compared to last year

The findings from 2017 reflected that Makoti was a very clear leader in this category on a premium only, as well as overall health and longevity basis.

We note a more varied spread of participants this year, welcoming Bonitas, MedShield and Compcare to the winners table in this entry level category, where they join Discovery, Momentum and Makoti from 2017.

4.2 Hospital-only plans

These provide in-hospital cover only, with the exception of chronic illness and PMBs provided by all registered medical aids. The micro rating of these plans is by far the simplest, as it is derived solely from the annual risk premium charged by competitors in this category.



In our comparisons of the hospital plans, being those plans which provide only in-hospital and PMB cover, inclusive of Chronic Illness benefits, we have included a comparison field combining both network and non-network plans reflecting their overall performance relative to one another on both a micro, as well as on a macro level.

As mentioned previously the reason for our combining these network and non-network fields in this year's comparison is to judge whether the network plans provided lower premiums.

All (network and non-network) - 41 participants

Family size	Micro ranking	Combined micro and macro
P	Profmed ProActive R0 – R5 000* (3/6)	Discovery Essential Smart (2/6)
P+S	Profmed ProActive R0 – R5 000* (3/6)	Discovery Essential Smart (2/6)
P+S+2C	Profmed ProActive R0 – R5 000* (3/6)	Bestmed Beat 1 Network (2/6)

Network only plans – 16 participants

Family size	Micro ranking	Combined micro and macro
P	Selfmed Selfnet Essential (3/6)	Discovery Essential Smart (2/6)
P+S	Selfmed Selfnet Essential (3/6)	Discovery Essential Smart (2/6)
P+S+2C	Selfmed Selfnet Essential (3/6)	Bestmed Beat 1 Network (1/6)

Non-network plans – 25 participants

Family size	Micro ranking	Combined micro and macro
P	Profmed ProActive R0 – R5 000* (3/6)	Bestmed Beat 1 (3/6)
P+S	Profmed ProActive R0 – R5 000* (3/6)	Bestmed Beat 1 (3/6)
P+S+2C	Profmed ProActive R0 – R5 000* (3/6)	Bestmed Beat 1 (3/6)

Analysis of hospital plan findings

We note that the overall top performer in the family category, is the Bestmed Beat 1 Network plan, which provides hospital benefits limited to a network of hospitals. Likewise for the single member category, the best performer is the Discovery Essential Smart plan, also a network plan.

Of the Hospital Combined Principal Member only plans which received a high likelihood of support from GTC (12 received a high likelihood of support rating), 7/12 are network plans, while two are salary banded. The two salary banded plans are both non-network plans. For the family category, of the 11 which are likely to receive our support, 6/10 are network plans.

The Discovery Essential Smart plan performs best in the overall single (Principal only) category range combined micro and macro sectors, reflecting Discovery's drive to aim at single professional members, probably young millennials, for this particular internet-based interactive product.

We are pleased to report the consistency of the same players, being Profmed, Discovery and Bestmed, who dominated the results in this sector last year as well.

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4.3 Saver plans

A Saver plan provides in-hospital benefits at various levels and in addition, provides access to out-of-hospital benefits via an out-of-hospital benefit and/or 'savings' account. This benefit is usually made available to members at the beginning of every year. In some cases, this is not a simple savings account allocation, but an enhanced benefit made available through the risk borne by the medical aid for certain listed eventualities.

Given that these also cater for out-of-hospital or day-to-day events, and given that these are mostly also predetermined values and can thus be measured, we have created a separate section of these plans namely Saver Plus plans, and will include them in both the overall comparisons, as well as create a special category for comparison of these plans alone.

Saver plans are the most prolific type of plan used by most members. There are also more plan options available in the Saver category, ensuring that members have a complete range of options from which to make their selections for specific types of cover.

Furthermore, we have included an indication of the day-to-day available amounts for the different plans in the Saver category - which relies only on savings or out-of-hospital expense accounts to cater for non-hospital events - as an indication of the amounts of money available to everyone on those plans.

4.3.1 Saver plus plans

In addition to providing in-hospital benefits, a Saver Plus plan has two distinct out-of-hospital funding accounts, which we refer to as 'savings' accounts. These accounts are occasionally separated by a Self-Payment Gap (SPG). The initial account will fund, in most cases, all of the initial claims submitted to the scheme, until it is exhausted. Thereafter, the member may progress into the SPG and be required to fund their own expenses until these accumulate sufficiently towards a predetermined threshold level – or they will immediately progress to the secondary account. It is usual for the secondary account to be payable from risk.

It is also usual for this to be payable only at the scheme rate, subject to sub-limits. The provision of this second savings account, allows the medical aid to provide cover to members, usually in excess of the 25% savings maximum allocation allowed by the Medical Schemes Act, assisting families with large day-to-day expenses.

For purposes of our survey we have reflected comparisons in this saver category in the following way:

4.3.2 All

Our first set of comparisons includes all Network, Non-Network, Saver Only and Saver Plus plans. In these comparisons we clearly indicate which plans are Network / Non-Network / Saver only / Saver Plus. The purpose of this schedule is to indicate, once again, the worth of the network plans which are available for our members' consideration, and the effect on the annual day-to-day spend amount available when the Saver Plus plans allocations are reflected.

In our calculation of the risk premium which is what we base our comparisons on, we note that the full allocation of any day-to-day amount, whether in the form of a savings account or an extra allocation from risk carried by the service provider or medical aid, is deducted from the overall premium charged for each of these schemes, and used in our comparison schedules. We also note the value of this amount in each comparison schedule in this category.

For purposes of completeness, without inferring anything about the value proposition of the underlying micro or macro performance areas considered in the survey, we provide a comparison schedule reflecting the plans which provide the most day-to-day cover for the different family sizes on an overall basis.

For information purposes this is also reflected on each comparison schedule. We note that the scheme which provides the highest overall day-to-day benefits to singles and married couples is Bestmed Pace 4, whilst the Momentum Summit plan provides almost R40 000 more per annum in day-to-day spending facilities than its closest rival in our Family category.



4.3.3 Saver plan findings

4.3.3.1 Saver plan day-to-day benefit findings

The schedule below confirms these values for the different sized families:

All (network and non-network and saver only and saver plus) – 79 participants

Family size	Day to day	Day to day allocation
P	Bestmed Pace 4	32 576
P+S	Bestmed Pace 4	53 452
P+S+2C	Momentum Summit	94 000

4.3.3.2 Saver plan all overall findings

The schedules below reflect the best performers in the overall category, as well as the network and non-network categories.

All (network + non-network+ saver only + saver plus) – 79 participants

Family size	Micro ranking	Combined micro and macro
P	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (3/6)
P+S	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (3/6)
P+S+2C	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (3/6)

Network saver only plans – 19 participants

Family size	Micro ranking	Combined micro and macro
P	Bestmed Beat 2 Network (3/6)	Bestmed Beat 2 Network (3/6)
P+S	Bestmed Beat 2 Network (3/6)	Bestmed Beat 2 Network (3/6)
P+S+2C	Bestmed Beat 2 Network (3/6)	Bestmed Beat 2 Network (3/6)

Network saver plus plans – 4 participants

Family size	Micro ranking	Combined micro and macro
P	Compcare Symmetry ED (3/6)	Compcare Symmetry ED (3/6)
P+S	Compcare Symmetry ED (3/6)	Compcare Symmetry ED (3/6)
P+S+2C	Compcare Symmetry ED (3/6)	Compcare Symmetry ED (3/6)

Non-network saver only plans – 30 participants

Family size	Micro ranking	Combined micro and macro
P	Topmed Active Saver (1/6)	Bestmed Beat 2 (3/6)
P+S	Bestmed Beat 2 (1/6)	Bestmed Beat 2 (3/6)
P+S+2C	Cape Medical Plan Healthpact Silver (1/6)	Bestmed Beat 2 (3/6)

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Non-network saver plus plans – 26 participants

Family size	Micro ranking	Combined micro and macro
P	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (2/6)
P+S	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (2/6)
P+S+2C	Medimed Medisave Standard R0 – R8 500* (3/6)	Medimed Medisave Standard R0 – R8 500 (1/6)*

Saver only plans (network and non-network) - 49 participants

Family size	Micro ranking	Combined micro and macro
P	Bestmed Beat 2 Network (3/6)	Bestmed Beat 2 Network (2/6)
P+S	Bestmed Beat 2 Network (3/6)	Discovery Essential Delta Saver (1/6)
P+S+2C	Bestmed Beat 2 Network (3/6)	Bestmed Beat 2 Network (2/6)

Saver plus plans (network and non-network) - 30 participants

Family size	Micro ranking	Combined micro and macro
P	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (3/6)
P+S	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (3/6)
P+S+2C	Medimed Medisave Standard R0 – R8 500* (3/6)	Discovery Essential Priority (3/6)

4.3.4 Analysis of overall saver plan findings

Of the 42 rating categories identified across All, Network, Non Network, Saver only, Saver plus, Micro and Macro premiums - many of which are repeated within several of the categories - we found that the Bestmed - with either its Beat 2, Beat 2 Network plan or Pace 4 plan - claims 15/42 spots available, followed closely by Medimed with their Medisave Standard R0-R8 500 plan which claims 10/42 spots, and Discovery with 9/42.

The balance of the positions is filled by Cape Medical Plan, Compcare, and Topmed. We will reflect micro as well as combined micro and macro findings and give an indication of GTC supporting these companies in our comparison schedules where relevant. When we analyse our results to confirm whether it would be beneficial for our members to belong to either network or non-network plans, we find the following in the single member sphere:

Of the 28 which receive a 'high likelihood of support' from GTC, 10/28 are network plans; seven of the plans are salary banded and non-network plans; whilst for families we find 28 plans which we are likely to support, with 11 of these being network plans. Six of the non-network plans are salary banded, further limiting access to the published premium ranges show in the comparisons. Many of our members would not fall within the salary bands listed.

On a combined micro and macro premium level, we note that the Discovery Essential Priority Plan is the leading contender across all family sizes, and is not a network plan. When we consider the premium only - which is the most common method used by medical schemes to entice members to join their schemes - we find the following on a risk only premium comparison of the highest performing plans in these sectors: Medimed Medisave R0 – R8 500 scores best with 9/21 best performers, followed by Bestmed Beat 2 and Best 2 Network with 7/21. Compcare, Topmed and Cape Medical Plan claim the balance of the positions available in the Saver Only premium comparison range.



4.3.4.1 Findings compared to 2017

We note that the best performers in the micro (premium only) sector last year were Bestmed, Topmed and Cape Medical Plan (Commed is no longer available).

In 2018, we note a repeat of the Bestmed, Topmed and Cape Medical Plan names, with the welcome addition of Medimed and Compcare.

We welcome a variety of players in this very busy market, although having this multitude of options makes plan choices even more difficult for the prospective member. This keeps healthcare consultants on their toes, ensuring that their information and knowledge is constantly up to date, matching the needs and desires of their client base.

4.4 Comprehensive plans

These plans typically have an unlimited Above Threshold Benefit or an unlimited additional or secondary out-of-hospital benefit account or '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 'savings' account is not taken into account in our investigation, neither is the level of in-hospital benefit, chronic illness cover or allocated savings levels. Executive type plans, offering higher in-hospital benefit levels and coverage of an extended number of chronic conditions, have been included in this category.

In our comparisons we include an overall comparison schedule indicating whether it is in fact beneficial for our members to belong to network plans or not. We further include both network and non-network comparisons as we have done in years before.

We also prepared comparisons reflecting Risk Only costs which are those costs which have been calculated using the original premium and deducting from that any allocation towards day-to-day expenses or savings accounts.

Our comparison schedules, demonstrating the complete costs associated with comprehensive plans, reflect the total annual premium which a member is liable for in a year. Added to that is the basic liability which they may incur when covering the Self-Payment Gap at the predetermined amount set by the scheme for each comprehensive plan. This does not take into account the effect of members' claiming patterns, which may be in excess of the scheme rate, and therefore enhance or seemingly increase the Self-Payment Gap, and by extension the complete costs.

The micro findings, in both the Risk Only as well as Complete Cost sectors, are then overlaid with the macro results to produce the 'likelihood of support' for each plan.

4.4.1 Analysis of overall saver plan findings

In our investigation into the results, we note that there are 36 positions available in the comparison tables in this sector.

These are split between risk only, complete cost, network, non network, principal member, member and spouse, and family participants.

There are 18 participants in each section of risk only and complete costs.

GTC Medical Aid Survey

4.4.1.1 Comprehensive risk only plans

Comprehensive all risk only (network and non-network) - 21 participants

Family size	Micro ranking	Combined micro and macro
P	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S+2C	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)

Comprehensive network risk only plans – 7 participants

Family size	Micro ranking	Combined micro and macro
P	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S+2C	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)

Comprehensive non-network risk only plans – 14 participants

Family size	Micro ranking	Combined micro and macro
P	Fedhealth Maxima Standard (3/6)	Discovery Essential Comprehensive (3/6)
P+S	Fedhealth Maxima Standard (3/6)	Discovery Essential Comprehensive (3/6)
P+S+2C	Fedhealth Maxima Standard (3/6)	Discovery Essential Comprehensive (3/6)

4.4.1.1.1 Analysis of comprehensive risk only plan results

We note from these Risk Only combined considerations that Discovery and Fedhealth both score 9/18 in this category.

If, however, we consider only the premiums, then Fedhealth scores 9/9. Likewise, if we consider only the combined ratings, we see that Discovery scores 9/9.

4.4.1.1.2 Comprehensive complete cost plans

When considering the same sample of plans, yet examining it from an overall Complete Cost perspective - which includes any amounts of self-payment that members may be called upon to fund, the same picture emerges.

Comprehensive all complete cost (network and non-network) - 21 participants

Family size	Micro ranking	Combined micro and macro
P	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S+2C	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)



Comprehensive network complete cost plans – 7 participants

Family size	Micro ranking	Combined micro and macro
P	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)
P+S+2C	Fedhealth Maxima Standard Elect (3/6)	Discovery Essential Delta Comprehensive (3/6)

Comprehensive non-network complete cost plans – 14 participants

Family size	Micro ranking	Combined micro and macro
P	Fedhealth Maxima Standard (3/6)	Discovery Essential Comprehensive (3/6)
P+S	Fedhealth Maxima Standard (3/6)	Discovery Essential Comprehensive (3/6)
P+S+2C	Fedhealth Maxima Standard (3/6)	Discovery Essential Comprehensive (3/6)

4.4.1.2.1 Analysis of comprehensive complete plan results

It is clearly evident from these schedules that Discovery and Fedhealth tie for the best performers. When considering the overall complete costs without taking the macro ratings into account, then Fedhealth performs best at 9/9. When examining the overall combined ratings of the micro and macro results, then Discovery performs best at 9/9. The performance of all competitors can be seen in our results schedules.

4.4.1.3 Comparison with last year

Fedhealth's Maxima Standard and Standard Elect plans dominated the Risk Only field last year, and its performance this year is equally impressive, again leading the field when comparing risk premium only.

When considering the combined ratings (micro and macro results) Discovery dominated the scene in 2017, and have continued to show their dominance in this arena again this year.

4.5 Traditional plans

These plans offer set sub-limits of cover across all benefits providing a multitude of immeasurable additional out-of-hospital cover benefits. Given the variable nature of such plans and an inability to produce a fair basis for comparison we have, as in previous years, not attempted to analyse traditional schemes.

We have listed our traditional plan ranges. Due to the complexity associated with the tallying of the amounts available for spending on the various benefits available on these plans (for which each medical scheme appoints their actuary) in order to effectively compare these plans, we have excluded any micro comparisons of these plans.

We do, however, reflect the macro scores allocated to each of the participants in this category.

4.6.2 Hybrid traditional plans

This type of scheme generally offers an initial savings account for out-of-hospital benefits, as well as various additional listed benefits. These additional benefits are usually subject to sub-limits. The variety of additional benefits make a reasonable comparison impossible as we are unable to remove non-risk costs associated with these plans. We therefore acknowledge that these plans remain available for consideration, but we are unable to rate them.

You will note that we have separated the hybrid traditional plans from the standard traditional plans, indicating that the design of these plans may be morphing toward the standard savings account type plan.

As indicated, in addition to providing members with a set allocation for predefined medical out-of-hospital events, these plans also make a sum of money available in a 'savings' type fund, provided by the risk cover of the insurer, allowing the member some freedom in the spend of this allocation, within defined limitations and parameters set by the scheme.

As in previous years, we have not included any micro comparisons in this sector, and have included a macro indicator for each.

5. Results

In this section, we include schedules which reflect the micro best performers, showing those plans where the premiums are preferential for this year.

We also reflect combination schedules, showing both the micro and macro ratings combined, giving a total score - along with a likelihood of GTC supporting that particular plan with the range being considered.

We divide these into the different categories analysed and include an overall rating reflecting those plans which scored highest in most categories.

For disclosure and to assist healthcare consultants using our comparison, we reflect, in the 'plan name' column, the salary band applicable to each premium range.

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Remuneration Committees
Remuneration Strategy and Policy
Remuneration Training Retention Strategy
Salary Benchmarking
Salary Surveys
Scarce Skills
Skills Audits
Short Term Incentives Succession Planning
Talent Management
Total Package
Total Reward
Trustee Remuneration



Entry level - comprehensive - student - all

		Macro (%)	Risk (R)	Micro / 7	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Compicare	Networx ED (R0 - R500)*	63.64	312	1	100.00	81.82	High
Momentum	Ingwe Any Hospital (R0 - R675)*	81.82	370	3	71.43	76.62	High
Momentum	Ingwe Network Hospital (R0 - R675)*	81.82	370	4	57.14	69.48	Medium
Topmed	Network (R0 - R1 000)*+***	45.45	348	2	85.71	65.58	Medium
Momentum	Ingwe State Hospital (R0 - R675)*+**	81.82	370	5	42.86	62.34	Medium
Compicare	Networx (R0 - R500)*	63.64	378	6	28.57	46.11	Low
Medihelp	Necesse (R0 - R400)*	13.64	474	7	14.29	13.96	Low

Entry level - comprehensive - state - low salary band

		Macro (%)	Risk (R)	Micro / 6	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Momentum	Ingwe State Hospital (R0 - R675)*+**	81.82	370	3	66.67	74.24	High
Makoti	Primary Plan (R0 - R3 000)*+**+***	40.91	239	1	100.00	70.46	High
Discovery	Keycare Access (R0 - R5 330)*+**	100.00	697	5	33.33	66.67	Medium
Momentum	Ingwe State Hospital (R676 - R6 300)*+**	81.82	603	4	50.00	65.91	Medium
Makoti	Primary Plan (R3 001 - R6 450)*+**+***	40.91	253	2	83.33	62.12	Medium
Discovery	Keycare Access (R5 331 - R8 550)*+**	100.00	930	6	16.67	58.33	Medium

Member + 1 adult dependant

Scheme	Plan name						
Momentum	Ingwe State Hospital (R0 - R675)*+**	81.82	740	3	66.67	74.24	High
Makoti	Primary Plan (R0 - R3 000)*+**+***	40.91	478	1	100.00	70.46	High
Discovery	Keycare Access (R0 - R5 330)*+**	100.00	1 394	5	33.33	66.67	Medium
Momentum	Ingwe State Hospital (R676 - R6 300)*+**	81.82	1 206	4	50.00	65.91	Medium
Makoti	Primary Plan (R3 001 - R6 450)*+**+***	40.91	506	2	83.33	62.12	Medium
Discovery	Keycare Access (R5 331 - R8 550)*+**	100.00	1 860	6	16.67	58.33	Medium

Member + adult dependant + 2 children

Scheme	Plan name						
Momentum	Ingwe State Hospital (R0 - R675)*+**	81.82	1 204	3	66.67	74.24	High
Makoti	Primary Plan (R0 - R3 000)*+**+***	40.91	790	1	100.00	70.46	High
Discovery	Keycare Access (R0 - R5 330)*+**	100.00	2 006	5	33.33	66.67	Medium
Momentum	Ingwe State Hospital (R676 - R6 300)*+**	81.82	1 856	4	50.00	65.91	Medium
Makoti	Primary Plan (R3 001 - R6 450)*+**+***	40.91	844	2	83.33	62.12	Medium
Discovery	Keycare Access (R5 331 - R8 550)*+**	100.00	2 534	6	16.67	58.33	Medium

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - state - mid salary band

		Macro (%)	Risk (R)	Micro / 9	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Momentum	Ingwe State Hospital (R676 - R6 300)*+**	81.82	603	3	77.78	79.80	High
Makoti	Primary Plan (R3 001 - R6 450)*+**+***	40.91	253	1	100.00	70.46	High
Momentum	Ingwe State Hospital (R6 301 - R8 500)*+**	81.82	691	5	55.56	68.69	Medium
Discovery	Keycare Access (R5 331 - R8 550)*+**	100.00	930	7	33.33	66.67	Medium
Makoti	Primary Plan (R6 451 - R9 000)*+**+***	40.91	562	2	88.89	64.90	Medium
Momentum	Ingwe State Hospital (R8 501 - R11 700)*+**	81.82	806	6	44.44	63.13	Medium
Discovery	Keycare Access (R8 551 - R12 200)*+**	100.00	1 344	8	22.22	61.11	Medium
Makoti	Primary Plan (R9 001 - R12 000)*+**+***	40.91	603	4	66.67	53.79	Medium
Momentum	Ingwe State Hospital (R11 701+)*+**	81.82	1 393	9	11.11	46.47	Low
Member + 1 adult dependant							
Scheme	Plan name						
Momentum	Ingwe State Hospital (R676 - R6 300)*+**	81.82	1 206	4	66.67	74.24	High
Makoti	Primary Plan (R3 001 - R6 450)*+**+***	40.91	506	1	100.00	70.46	High
Momentum	Ingwe State Hospital (R6 301 - R8 500)*+**	81.82	1 382	5	55.56	68.69	Medium
Discovery	Keycare Access (R5 331 - R8 550)*+**	100.00	1 860	7	33.33	66.67	Medium
Makoti	Primary Plan (R6 451 - R9 000)*+**+***	40.91	1 026	2	88.89	64.90	Medium
Momentum	Ingwe State Hospital (R8 501 - R11 700)*+**	81.82	1 612	6	44.44	63.13	Medium
Discovery	Keycare Access (R8 551 - R12 200)*+**	100.00	2 688	8	22.22	61.11	Medium
Makoti	Primary Plan (R9 001 - R12 000)*+**+***	40.91	1 092	3	77.78	59.34	Medium
Momentum	Ingwe State Hospital (R11 701+)*+**	81.82	2 786	9	11.11	46.47	Low
Member + adult dependant + 2 children							
Scheme	Plan name						
Momentum	Ingwe State Hospital (R676 - R6 300)*+**	81.82	1 856	4	66.67	74.24	High
Makoti	Primary Plan (R3 001 - R6 450)*+**+***	40.91	844	1	100.00	70.46	High
Momentum	Ingwe State Hospital (R6 301 - R8 500)*+**	81.82	2 048	5	55.56	68.69	Medium
Discovery	Keycare Access (R5 331 - R8 550)*+**	100.00	2 534	7	33.33	66.67	Medium
Makoti	Primary Plan (R6 451 - R9 000)*+**+***	40.91	1 440	2	88.89	64.90	Medium
Momentum	Ingwe State Hospital (R8 501 - R11 700)*+**	81.82	2 310	6	44.44	63.13	Medium
Discovery	Keycare Access (R8 551 - R12 200)*+**	100.00	3 444	8	22.22	61.11	Medium
Makoti	Primary Plan (R9 001 - R12 000)*+**+***	40.91	1 538	3	77.78	59.34	Medium
Momentum	Ingwe State Hospital (R11 701+)*+**	81.82	3 624	9	11.11	46.47	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - state - high salary band

		Macro (%)	Risk (R)	Micro / 5	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Keycare Access (R8 551 - R12 200)*+**	100.00	1 344	3	60.00	80.00	High
Makoti	Primary Plan (R12 001 - R16 000)*+**+***	40.91	648	1	100.00	70.46	High
Momentum	Ingwe State Hospital (R11 701+)*+**	81.82	1 393	4	40.00	60.91	Medium
Makoti	Primary Plan (R16 001+)*+**+***	40.91	695	2	80.00	60.46	Medium
Discovery	Keycare Access (R12 201+)*+**	100.00	2 018	5	20.00	60.00	Medium
Member + 1 adult dependant							
Scheme	Plan name						
Discovery	Keycare Access (R8 551 - R12 200)*+**	100.00	2 688	3	60.00	80.00	High
Makoti	Primary Plan (R12 001 - R16 000)*+**+***	40.91	1 167	1	100.00	70.46	High
Momentum	Ingwe State Hospital (R11 701+)*+**	81.82	2 786	4	40.00	60.91	Medium
Makoti	Primary Plan (R16 001+)*+**+***	40.91	1 236	2	80.00	60.46	Medium
Discovery	Keycare Access (R12 201+)*+**	100.00	4 036	5	20.00	60.00	Medium
Member + adult dependant + 2 children							
Scheme	Plan name						
Discovery	Keycare Access (R8 551 - R12 200)*+**	100.00	3 444	3	60.00	80.00	High
Makoti	Primary Plan (R12 001 - R16 000)*+**+***	40.91	1 639	1	100.00	70.46	High
Momentum	Ingwe State Hospital (R11 701+)*+**	81.82	3 624	4	40.00	60.91	Medium
Makoti	Primary Plan (R16 001+)*+**+***	40.91	1 734	2	80.00	60.46	Medium
Discovery	Keycare Access (R12 201+)*+**	100.00	5 128	5	20.00	60.00	Medium

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - low salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 25	Micro score (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Bonitas	BonCap (R0 - R7 500)*	Yes	95.45	918	7	76.00	85.73	High
Momentum	Ingwe Network Hospital (R676 - R6 300)*	Yes	81.82	759	4	88.00	84.91	High
Compicare	Networx ED (R501 - R4 000)*	Yes	63.64	450	1	100.00	81.82	High
Compicare	Networx ED (R4 001 - R5 000)*	Yes	63.64	576	2	96.00	79.82	High
Discovery	Keycare Plus (R0 - R8 550)*	Yes	100.00	990	12	56.00	78.00	High
Compicare	Networx ED (R5 001 - R6 000)*	Yes	63.64	576	3	92.00	77.82	High
Momentum	Ingwe Any Hospital (R676 - R6 300)*	No	81.82	986	11	60.00	70.91	High
Fedhealth	Blue Door Plus (R1 - R5 564)*	Yes	54.55	844	5	84.00	69.28	Medium
Compicare	Networx (R501 - R6 000)*	Yes	63.64	942	9	68.00	65.82	Medium
Suremed	Explorer (R0 - R7 500)*	Yes	59.09	930	8	72.00	65.55	Medium
Momentum	Impact (R0 - R8 500), Chronic: State*	Yes	81.82	1 140	15	44.00	62.91	Medium
Medimed	Medisave Essential (R0 - R7 000)*	Yes	86.36	1 190	18	32.00	59.18	Medium
Bestmed	Pulse 1 (R0 - R5 500)*	Yes	90.91	1 372	20	24.00	57.46	Medium
Sizwe	Gomomo Care (R0 - R7 147)*	Yes	27.27	845	6	80.00	53.64	Medium
Bestmed	Pulse 1 (R5 501 - R8 500)*	Yes	90.91	1 645	23	12.00	51.46	Medium
Fedhealth	Blue Door Plus (R5 565 - R9 095)*	Yes	54.55	1 070	14	48.00	51.28	Medium
Topmed	Network (R1 001 - R8 000)*+***	Yes	45.45	1 050	13	52.00	48.73	Low
Momentum	Impact (R0 - R8 500), Chronic: Network*	Yes	81.82	1 900	24	8.00	44.91	Low
Momentum	Impact (R0 - R8 500), Chronic: Any*	Yes	81.82	2 150	25	4.00	42.91	Low
Resolution Health	Foundation (R0 - R4 840)*	Yes	4.55	961	10	64.00	34.28	Low
Selfmed	Selfnet***	Yes	22.73	1 275	19	28.00	25.37	Low
Medshield	MediPhila	Yes	9.09	1 143	16	40.00	24.55	Low
Resolution Health	Foundation (R4 841 - R7 470)*	Yes	4.55	1 151	17	36.00	20.28	Low
Medihelp	Necesse (R401 - R5 000)*	Yes	13.64	1 512	21	20.00	16.82	Low
Medihelp	Necesse (R5 001 - R7 000)*	Yes	13.64	1 578	22	16.00	14.82	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - low salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 25	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Momentum	Ingwe Network Hospital (R676 - R6 300)*	Yes	81.82	1 518	4	88.00	84.91	High
Bonitas	BonCap (R0 - R7 500)*	Yes	95.45	1 788	8	72.00	83.73	High
Compicare	Networx ED (R501 - R4 000)*	Yes	63.64	894	1	100.00	81.82	High
Compicare	Networx ED (R4 001 - R5 000)*	Yes	63.64	1 128	2	96.00	79.82	High
Compicare	Networx ED (R5 001 - R6 000)*	Yes	63.64	1 128	3	92.00	77.82	High
Discovery	Keycare Plus (R0 - R8 550)*	Yes	100.00	1 980	13	52.00	76.00	High
Fedhealth	Blue Door Plus (R1 - R5 564)*	Yes	54.55	1 558	5	84.00	69.28	Medium
Momentum	Ingwe Any Hospital (R676 - R6 300)*	No	81.82	1 972	12	56.00	68.91	Medium
Suremed	Explorer (R0 - R7 500)*	Yes	59.09	1 760	7	76.00	67.55	Medium
Compicare	Networx (R501 - R6 000)*	Yes	63.64	1 836	9	68.00	65.82	Medium
Momentum	Impact (R0 - R8 500), Chronic: State*	Yes	81.82	2 280	15	44.00	62.91	Medium
Medimed	Medisave Essential (R0 - R7 000)*	Yes	86.36	2 380	18	32.00	59.18	Medium
Bestmed	Pulse 1 (R0 - R5 500)*	Yes	90.91	2 675	20	24.00	57.46	Medium
Fedhealth	Blue Door Plus (R5 565 - R9 095)*	Yes	54.55	1 971	11	60.00	57.28	Medium
Sizwe	Gomomo Care (R0 - R7 147)*	Yes	27.27	1 680	6	80.00	53.64	Medium
Bestmed	Pulse 1 (R5 501 - R8 500)*	Yes	90.91	3 210	23	12.00	51.46	Medium
Topmed	Network (R1 001 - R8 000)*+***	Yes	45.45	2 100	14	48.00	46.73	Low
Momentum	Impact (R0 - R8 500), Chronic: Network*	Yes	81.82	3 800	24	8.00	44.91	Low
Momentum	Impact (R0 - R8 500), Chronic: Any*	Yes	81.82	4 300	25	4.00	42.91	Low
Resolution Health	Foundation (R0 - R4 840)*	Yes	4.55	1 922	10	64.00	34.28	Low
Selfmed	Selfnet***	Yes	22.73	2 550	19	28.00	25.37	Low
Medshield	MediPhila	Yes	9.09	2 286	16	40.00	24.55	Low
Resolution Health	Foundation (R4 841 - R7 470)*	Yes	4.55	2 302	17	36.00	20.28	Low
Medihelp	Necesse (R401 - R5 000)*	Yes	13.64	2 706	21	20.00	16.82	Low
Medihelp	Necesse (R5 001 - R7 000)*	Yes	13.64	2 838	22	16.00	14.82	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - low salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 25	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Momentum	Ingwe Network Hospital (R676 - R6 300)*	Yes	81.82	2 212	4	88.00	84.91	High
Compicare	Networx ED (R501 - R4 000)*	Yes	63.64	1 338	1	100.00	81.82	High
Discovery	Keycare Plus (R0 - R8 550)*	Yes	100.00	2 698	11	60.00	80.00	High
Compicare	Networx ED (R4 001 - R5 000)*	Yes	63.64	1 680	2	96.00	79.82	High
Bonitas	BonCap (R0 - R7 500)*	Yes	95.45	2 652	10	64.00	79.73	High
Compicare	Networx ED (R5 001 - R6 000)*	Yes	63.64	1 680	3	92.00	77.82	High
Compicare	Networx (R501 - R6 000)*	Yes	63.64	2 496	7	76.00	69.82	Medium
Fedhealth	Blue Door Plus (R1 - R5 564)*	Yes	54.55	2 360	5	84.00	69.28	Medium
Momentum	Ingwe Any Hospital (R676 - R6 300)*	No	81.82	2 712	12	56.00	68.91	Medium
Suremed	Explorer (R0 - R7 500)*	Yes	59.09	2 620	9	68.00	63.55	Medium
Momentum	Impact (R0 - R8 500), Chronic: State*	Yes	81.82	3 090	16	40.00	60.91	Medium
Medimed	Medisave Essential (R0 - R7 000)*	Yes	86.36	3 180	18	32.00	59.18	Medium
Sizwe	Gomomo Care (R0 - R7 147)*	Yes	27.27	2 384	6	80.00	53.64	Medium
Bestmed	Pulse 1 (R0 - R5 500)*	Yes	90.91	4 323	22	16.00	53.46	Medium
Bestmed	Pulse 1 (R5 501 - R8 500)*	Yes	90.91	5 184	24	8.00	49.46	Low
Fedhealth	Blue Door Plus (R5 565 - R9 095)*	Yes	54.55	3 003	15	44.00	49.28	Low
Topmed	Network (R1 001 - R8 000)*+***	Yes	45.45	2 860	13	52.00	48.73	Low
Momentum	Impact (R0 - R8 500), Chronic: Network*	Yes	81.82	4 940	23	12.00	46.91	Low
Momentum	Impact (R0 - R8 500), Chronic: Any*	Yes	81.82	5 570	25	4.00	42.91	Low
Resolution Health	Foundation (R0 - R4 840)*	Yes	4.55	2 500	8	72.00	38.28	Low
Medshield	MediPhila	Yes	9.09	2 862	14	48.00	28.55	Low
Selfmed	Selfnet***	Yes	22.73	3 450	19	28.00	25.37	Low
Resolution Health	Foundation (R4 841 - R7 470)*	Yes	4.55	3 096	17	36.00	20.28	Low
Medihelp	Necesse (R401 - R5 000)*	Yes	13.64	4 002	20	24.00	18.82	Low
Medihelp	Necesse (R5 001 - R7 000)*	Yes	13.64	4 254	21	20.00	16.82	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - mid salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 55	Micro score (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Bonitas	BonCap (R0 - R7 500)*	Yes	95.45	918	6	90.91	93.18	High
Discovery	Keycare Plus (R0 - R8 550)*	Yes	100.00	990	11	81.82	90.91	High
Momentum	Ingwe Network Hospital (R676 - R6 300)*	Yes	81.82	759	4	94.55	88.18	High
Bonitas	BonCap (R7 501 - R12 194)*	Yes	95.45	1 116	14	76.36	85.91	High
Momentum	Ingwe Network Hospital (R6 301 - R8 500)*	Yes	81.82	965	8	87.27	84.55	High
Momentum	Ingwe Any Hospital (R676 - R6 300)*	No	81.82	986	9	85.45	83.64	High
Compicare	Networx ED (R6 001 - R8 000)*	Yes	63.64	690	1	100.00	81.82	High
Compicare	Networx ED (R8 001 - R9 000)*	Yes	63.64	690	2	98.18	80.91	High
Compicare	Networx ED (R9 001 - R10 000)*	Yes	63.64	732	3	96.36	80.00	High
Momentum	Impact (R0 - R8 500), Chronic: State*	Yes	81.82	1 140	16	72.73	77.27	High
Discovery	Keycare Plus (R8 551 - R12 200)*	Yes	100.00	1 386	28	50.91	75.45	High
Medimed	Medisave Essential (R0 - R7 000)*	Yes	86.36	1 190	21	63.64	75.00	High
Suremed	Explorer (R0 - R7 500)*	Yes	59.09	930	7	89.09	74.09	High
Compicare	Networx (R6 001 - R8 000)*	Yes	63.64	990	10	83.64	73.64	High
Medimed	Medisave Essential (R7 001 - R8 500)*	Yes	86.36	1 260	23	60.00	73.18	High
Compicare	Networx (R8 001 - R9 000)*	Yes	63.64	1 122	15	74.55	69.09	Medium
Momentum	Impact (R8 501 - R11 700), Chronic: State*	Yes	81.82	1 305	25	56.36	69.09	Medium
Momentum	Ingwe Network Hospital (R8 501 - R11 700)*	Yes	81.82	1 344	26	54.55	68.18	Medium
Momentum	Ingwe Any Hospital (R6 301 - R8 500)*	No	81.82	1 378	27	52.73	67.27	Medium
Fedhealth	Blue Door Plus (R5 565 - R9 095)*	Yes	54.55	1 070	13	78.18	66.37	Medium
Medimed	Medisave Essential (R8 501 - R13 000)*	Yes	86.36	1 460	31	45.45	65.91	Medium
Bestmed	Pulse 1 (R5 501 - R8 500)*	Yes	90.91	1 645	35	38.18	64.55	Medium
Suremed	Explorer (R7 500 - R11 000)*	Yes	59.09	1 170	19	67.27	63.18	Medium
Compicare	Networx (R9 001 - R10 000)*	Yes	63.64	1 194	22	61.82	62.73	Medium
Topmed	Network (R1 001 - R8 000)*+***	Yes	45.45	1 050	12	80.00	62.73	Medium
Sizwe	Gomomo Care (R0 - R7 147)*	Yes	27.27	845	5	92.73	60.00	Medium
Momentum	Ingwe Any Hospital (R8 501 - R11 700)*	No	81.82	1 877	39	30.91	56.36	Medium
Bestmed	Pulse 1 (R8 501+)*	Yes	90.91	1 976	44	21.82	56.36	Medium
Compicare	Networx ED (R10 000+)*	Yes	63.64	1 440	30	47.27	55.46	Medium
Momentum	Impact (R0 - R8 500), Chronic: Network*	Yes	81.82	1 900	41	27.27	54.55	Medium
Momentum	Ingwe Network Hospital (R11 701+)*	Yes	81.82	1 903	42	25.45	53.64	Medium
Momentum	Impact (R8 501 - R11 700), Chronic: Network*	Yes	81.82	2 025	45	20.00	50.91	Medium
Fedhealth	Blue Door Plus (R9 096 - R11 235)*	Yes	54.55	1 500	33	41.82	48.18	Low
Momentum	Impact (R0 - R8 500), Chronic: Any*	Yes	81.82	2 150	48	14.55	48.18	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - mid salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 55	Micro score (%)	Combo (%)	Likelihood of support
Single members - continued								
Scheme	Plan name							
Topmed	Network (R8 001 - R11 000)*+***	Yes	45.45	1 397	29	49.09	47.27	Low
Sizwe	Gomomo Care (R7 148 - R8 337)*	Yes	27.27	1 178	20	65.45	46.36	Low
Suremed	Explorer (R11 001 - R15 000)*	Yes	59.09	1 860	38	32.73	45.91	Low
Momentum	Impact (R8 501 - R11 700), Chronic: Any*	Yes	81.82	2 270	51	9.09	45.46	Low
Momentum	Impact (R11 701+), Chronic: State*	Yes	81.82	2 350	52	7.27	44.55	Low
Momentum	Impact (R11 701+), Chronic: Network*	Yes	81.82	2 350	53	5.45	43.64	Low
Momentum	Ingwe Any Hospital (R11 701+)*	No	81.82	2 409	54	3.64	42.73	Low
Momentum	Impact (R11 701+), Chronic: Any*	Yes	81.82	2 630	55	1.82	41.82	Low
Selfmed	Selfnet***	Yes	22.73	1 275	24	58.18	40.46	Low
Medshield	MediPhila	Yes	9.09	1 143	17	70.91	40.00	Low
Fedhealth	Blue Door Plus (R11 236 - R12 840)*	Yes	54.55	1 907	43	23.64	39.09	Low
Compicare	Networx (R10 001+)*	Yes	63.64	2 196	49	12.73	38.18	Low
Topmed	Network (R11 001+)*+***	Yes	45.45	1 889	40	29.09	37.27	Low
Resolution Health	Foundation (R4 841 - R7 470)*	Yes	4.55	1 151	18	69.09	36.82	Low
Sizwe	Gomomo Care (R8 338 - R10 719)*	Yes	27.27	1 681	36	36.36	31.82	Low
Medihelp	Necesse (R5 001 - R7 000)*	Yes	13.64	1 578	34	40.00	26.82	Low
Resolution Health	Foundation (R7 471 - R10 210)*	Yes	4.55	1 492	32	43.64	24.09	Low
Medihelp	Necesse (R7 001 - R11 000)*	Yes	13.64	1 782	37	34.55	24.09	Low
Sizwe	Gomomo Care (R10 720+)*	Yes	27.27	2 087	47	16.36	21.82	Low
Medihelp	Necesse (R11 001+)*	Yes	13.64	2 076	46	18.18	15.91	Low
Resolution Health	Foundation (R10 211+)*	Yes	4.55	2 255	50	10.91	7.73	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - mid salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 55	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Bonitas	BonCap (R0 - R7 500)*	Yes	95.45	1 788	7	89.09	92.27	High
Discovery	Keycare Plus (R0 - R8 550)*	Yes	100.00	1 980	12	80.00	90.00	High
Momentum	Ingwe Network Hospital (R676 - R6 300)*	Yes	81.82	1 518	4	94.55	88.18	High
Bonitas	BonCap (R7 501 - R12 194)*	Yes	95.45	2 171	14	76.36	85.91	High
Momentum	Ingwe Network Hospital (R6 301 - R8 500)*	Yes	81.82	1 930	8	87.27	84.55	High
Compicare	Networx ED (R6 001 - R8 000)*	Yes	63.64	1 344	1	100.00	81.82	High
Momentum	Ingwe Any Hospital (R676 - R6 300)*	No	81.82	1 972	11	81.82	81.82	High
Compicare	Networx ED (R8 001 - R9 000)*	Yes	63.64	1 344	2	98.18	80.91	High
Compicare	Networx ED (R9 001 - R10 000)*	Yes	63.64	1 428	3	96.36	80.00	High
Momentum	Impact (R0 - R8 500), Chronic: State*	Yes	81.82	2 280	17	70.91	76.36	High
Suremed	Explorer (R0 - R7 500)*	Yes	59.09	1 760	6	90.91	75.00	High
Compicare	Networx (R6 001 - R8 000)*	Yes	63.64	1 932	9	85.45	74.55	High
Medimed	Medisave Essential (R0 - R7 000)*	Yes	86.36	2 380	22	61.82	74.09	High
Discovery	Keycare Plus (R8 551 - R12 200)*	Yes	100.00	2 772	30	47.27	73.64	High
Medimed	Medisave Essential (R7 001 - R8 500)*	Yes	86.36	2 520	23	60.00	73.18	High
Fedhealth	Blue Door Plus (R5 565 - R9 095)*	Yes	54.55	1 971	10	83.64	69.09	Medium
Compicare	Networx (R8 001 - R9 000)*	Yes	63.64	2 190	15	74.55	69.09	Medium
Momentum	Impact (R8 501 - R11 700), Chronic: State*	Yes	81.82	2 610	25	56.36	69.09	Medium
Momentum	Ingwe Network Hospital (R8 501 - R11 700)*	Yes	81.82	2 688	26	54.55	68.18	Medium
Momentum	Ingwe Any Hospital (R6 301 - R8 500)*	No	81.82	2 756	28	50.91	66.36	Medium
Suremed	Explorer (R7 500 - R11 000)*	Yes	59.09	2 210	16	72.73	65.91	Medium
Compicare	Networx (R9 001 - R10 000)*	Yes	63.64	2 328	20	65.45	64.55	Medium
Medimed	Medisave Essential (R8 501 - R13 000)*	Yes	86.36	2 920	33	41.82	64.09	Medium
Bestmed	Pulse 1 (R5 501 - R8 500)*	Yes	90.91	3 210	36	36.36	63.64	Medium
Topmed	Network (R1 001 - R8 000)*+***	Yes	45.45	2 100	13	78.18	61.82	Medium
Sizwe	Gomomo Care (R0 - R7 147)*	Yes	27.27	1 680	5	92.73	60.00	Medium
Bestmed	Pulse 1 (R8 501+)*	Yes	90.91	3 753	41	27.27	59.09	Medium
Compicare	Networx ED (R10 000+)*	Yes	63.64	2 736	27	52.73	58.18	Medium
Momentum	Ingwe Any Hospital (R8 501 - R11 700)*	No	81.82	3 754	42	25.45	53.64	Medium
Fedhealth	Blue Door Plus (R9 096 - R11 235)*	Yes	54.55	2 769	29	49.09	51.82	Medium
Momentum	Impact (R0 - R8 500), Chronic: Network*	Yes	81.82	3 800	45	20.00	50.91	Medium
Momentum	Ingwe Network Hospital (R11 701+)*	Yes	81.82	3 806	46	18.18	50.00	Medium

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - mid salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 55	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant - continued								
Scheme	Plan name							
Momentum	Impact (R8 501 - R11 700), Chronic: Network*	Yes	81.82	4 050	47	16.36	49.09	Low
Momentum	Impact (R0 - R8 500), Chronic: Any*	Yes	81.82	4 300	49	12.73	47.27	Low
Momentum	Impact (R8 501 - R11 700), Chronic: Any*	Yes	81.82	4 540	51	9.09	45.46	Low
Sizwe	Gomomo Care (R7 148 - R8 337)*	Yes	27.27	2 356	21	63.64	45.45	Low
Topmed	Network (R8 001 - R11 000)*+***	Yes	45.45	2 794	31	45.45	45.45	Low
Momentum	Impact (R11 701+), Chronic: State*	Yes	81.82	4 700	52	7.27	44.55	Low
Suremed	Explorer (R11 001 - R15 000)*	Yes	59.09	3 720	40	29.09	44.09	Low
Fedhealth	Blue Door Plus (R11 236 - R12 840)*	Yes	54.55	3 431	38	32.73	43.64	Low
Momentum	Impact (R11 701+), Chronic: Network*	Yes	81.82	4 700	53	5.45	43.64	Low
Momentum	Ingwe Any Hospital (R11 701+)*	No	81.82	4 818	54	3.64	42.73	Low
Momentum	Impact (R11 701+), Chronic: Any*	Yes	81.82	5 260	55	1.82	41.82	Low
Selfmed	Selfnet***	Yes	22.73	2 550	24	58.18	40.46	Low
Compcare	Networx (R10 001+)*	Yes	63.64	4 170	48	14.55	39.09	Low
Medshield	MediPhila	Yes	9.09	2 286	18	69.09	39.09	Low
Resolution Health	Foundation (R4 841 - R7 470)*	Yes	4.55	2 302	19	67.27	35.91	Low
Topmed	Network (R11 001+)*+***	Yes	45.45	3 778	43	23.64	34.54	Low
Sizwe	Gomomo Care (R8 338 - R10 719)*	Yes	27.27	3 304	37	34.55	30.91	Low
Medihelp	Necesse (R5 001 - R7 000)*	Yes	13.64	2 838	32	43.64	28.64	Low
Medihelp	Necesse (R7 001 - R11 000)*	Yes	13.64	3 168	35	38.18	25.91	Low
Sizwe	Gomomo Care (R10 720+)*	Yes	27.27	3 791	44	21.82	24.54	Low
Resolution Health	Foundation (R7 471 - R10 210)*	Yes	4.55	2 984	34	40.00	22.28	Low
Medihelp	Necesse (R11 001+)*	Yes	13.64	3 696	39	30.91	22.27	Low
Resolution Health	Foundation (R10 211+)*	Yes	4.55	4 510	50	10.91	7.73	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - mid salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 55	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Keycare Plus (R0 - R8 550)*	Yes	100.00	2 698	10	83.64	91.82	High
Bonitas	BonCap (R0 - R7 500)*	Yes	95.45	2 652	8	87.27	91.36	High
Momentum	Ingwe Network Hospital (R676 - R6 300)*	Yes	81.82	2 212	4	94.55	88.18	High
Momentum	Ingwe Network Hospital (R6 301 - R8 500)*	Yes	81.82	2 652	9	85.45	83.64	High
Compicare	Networx ED (R6 001 - R8 000)*	Yes	63.64	2 004	1	100.00	81.82	High
Momentum	Ingwe Any Hospital (R676 - R6 300)*	No	81.82	2 712	11	81.82	81.82	High
Compicare	Networx ED (R8 001 - R9 000)*	Yes	63.64	2 004	2	98.18	80.91	High
Bonitas	BonCap (R7 501 - R12 194)*	Yes	95.45	3 195	20	65.45	80.45	High
Compicare	Networx ED (R9 001 - R10 000)*	Yes	63.64	2 124	3	96.36	80.00	High
Momentum	Impact (R0 - R8 500), Chronic: State*	Yes	81.82	3 090	16	72.73	77.27	High
Medimed	Medisave Essential (R0 - R7 000)*	Yes	86.36	3 180	19	67.27	76.82	High
Compicare	Networx (R6 001 - R8 000)*	Yes	63.64	2 628	7	89.09	76.37	High
Discovery	Keycare Plus (R8 551 - R12 200)*	Yes	100.00	3 550	27	52.73	76.36	High
Suremed	Explorer (R0 - R7 500)*	Yes	59.09	2 620	6	90.91	75.00	High
Medimed	Medisave Essential (R7 001 - R8 500)*	Yes	86.36	3 340	23	60.00	73.18	High
Compicare	Networx (R8 001 - R9 000)*	Yes	63.64	2 982	14	76.36	70.00	High
Momentum	Ingwe Network Hospital (R8 501 - R11 700)*	Yes	81.82	3 478	25	56.36	69.09	Medium
Momentum	Impact (R8 501 - R11 700), Chronic: State*	Yes	81.82	3 480	26	54.55	68.18	Medium
Medimed	Medisave Essential (R8 501 - R13 000)*	Yes	86.36	3 760	30	47.27	66.82	Medium
Compicare	Networx (R9 001 - R10 000)*	Yes	63.64	3 168	18	69.09	66.37	Medium
Momentum	Ingwe Any Hospital (R6 301 - R8 500)*	No	81.82	3 590	29	49.09	65.46	Medium
Fedhealth	Blue Door Plus (R5 565 - R9 095)*	Yes	54.55	3 003	15	74.55	64.55	Medium
Topmed	Network (R1 001 - R8 000)*+***	Yes	45.45	2 860	12	80.00	62.73	Medium
Suremed	Explorer (R7 500 - R11 000)*	Yes	59.09	3 250	22	61.82	60.45	Medium
Sizwe	Gomomo Care (R0 - R7 147)*	Yes	27.27	2 384	5	92.73	60.00	Medium
Momentum	Ingwe Any Hospital (R8 501 - R11 700)*	No	81.82	4 632	36	36.36	59.09	Medium
Bestmed	Pulse 1 (R5 501 - R8 500)*	Yes	90.91	5 184	43	23.64	57.27	Medium
Momentum	Ingwe Network Hospital (R11 701+)*	Yes	81.82	4 928	41	27.27	54.55	Medium
Momentum	Impact (R0 - R8 500), Chronic: Network*	Yes	81.82	4 940	42	25.45	53.64	Medium
Compicare	Networx ED (R10 000+)*	Yes	63.64	4 020	33	41.82	52.73	Medium
Bestmed	Pulse 1 (R8 501+)*	Yes	90.91	5 727	48	14.55	52.73	Medium
Momentum	Impact (R8 501 - R11 700), Chronic: Network*	Yes	81.82	5 260	44	21.82	51.82	Medium
Fedhealth	Blue Door Plus (R9 096 - R11 235)*	Yes	54.55	3 905	31	45.45	50.00	Medium
Momentum	Impact (R0 - R8 500), Chronic: Any*	Yes	81.82	5 570	46	18.18	50.00	Medium

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - mid salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 55	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children - continued								
Scheme	Plan name							
Topmed	Network (R8 001 - R11 000)*+***	Yes	45.45	3 576	28	50.91	48.18	Low
Momentum	Impact (R8 501 - R11 700), Chronic: Any*	Yes	81.82	5 890	49	12.73	47.27	Low
Momentum	Ingwe Any Hospital (R11 701+)*	No	81.82	6 216	51	9.09	45.46	Low
Sizwe	Gomomo Care (R7 148 - R8 337)*	Yes	27.27	3 210	21	63.64	45.45	Low
Suremed	Explorer (R11 001 - R15 000)*	Yes	59.09	4 800	39	30.91	45.00	Low
Momentum	Impact (R11 701+), Chronic: State*	Yes	81.82	6 270	52	7.27	44.55	Low
Momentum	Impact (R11 701+), Chronic: Network*	Yes	81.82	6 270	53	5.45	43.64	Low
Medshield	MediPhila	Yes	9.09	2 862	13	78.18	43.64	Low
Fedhealth	Blue Door Plus (R11 236 - R12 840)*	Yes	54.55	4 903	40	29.09	41.82	Low
Momentum	Impact (R11 701+), Chronic: Any*	Yes	81.82	7 020	55	1.82	41.82	Low
Selfmed	Selfnet***	Yes	22.73	3 450	24	58.18	40.46	Low
Compicare	Networx (R10 001+)*	Yes	63.64	5 706	47	16.36	40.00	Low
Topmed	Network (R11 001+)*+***	Yes	45.45	4 790	38	32.73	39.09	Low
Resolution Health	Foundation (R4 841 - R7 470)*	Yes	4.55	3 096	17	70.91	37.73	Low
Sizwe	Gomomo Care (R8 338 - R10 719)*	Yes	27.27	4 238	34	40.00	33.64	Low
Sizwe	Gomomo Care (R10 720+)*	Yes	27.27	4 789	37	34.55	30.91	Low
Medihelp	Necesse (R5 001 - R7 000)*	Yes	13.64	4 254	35	38.18	25.91	Low
Resolution Health	Foundation (R7 471 - R10 210)*	Yes	4.55	3 936	32	43.64	24.09	Low
Medihelp	Necesse (R11 001+)*	Yes	13.64	5 496	45	20.00	16.82	Low
Medihelp	Necesse (R7 001 - R11 000)*	Yes	13.64	6 408	54	3.64	8.64	Low
Resolution Health	Foundation (R10 211+)*	Yes	4.55	6 058	50	10.91	7.73	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - high salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 26	Micro score (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Bonitas	BonCap (R7 501 - R12 194)*	Yes	95.45	1 116	1	100.00	97.73	High
Discovery	Keycare Plus (R8 551 - R12 200)*	Yes	100.00	1 386	4	88.46	94.23	High
Bonitas	BonCap (R12 195 - R16 659)*	Yes	95.45	1 820	8	73.08	84.26	High
Medimed	Medisave Essential (R8 501 - R13 000)*	Yes	86.36	1 460	6	80.77	83.56	High
Medimed	Medisave Essential (R13 001 - R17 000)*	Yes	86.36	1 750	7	76.92	81.64	High
Discovery	Keycare Plus (R12 201+)*	Yes	100.00	2 064	14	50.00	75.00	High
Compicare	Networx ED (R10 000+)*	Yes	63.64	1 440	5	84.62	74.13	High
Bestmed	Pulse 1 (R8 501+)*	Yes	90.91	1 976	13	53.85	72.38	High
Momentum	Ingwe Network Hospital (R11 701+)*	Yes	81.82	1 903	11	61.54	71.68	High
Suremed	Explorer (R11 001 - R15 000)*	Yes	59.09	1 860	9	69.23	64.16	Medium
Medimed	Medisave Essential (R17 001+)*	Yes	86.36	2 090	17	38.46	62.41	Medium
Bonitas	BonCap (R16 660+)*	Yes	95.45	2 235	20	26.92	61.19	Medium
Selfmed	Selfnet***	Yes	22.73	1 275	3	92.31	57.52	Medium
Fedhealth	Blue Door Plus (R11 236 - R12 840)*	Yes	54.55	1 907	12	57.69	56.12	Medium
Topmed	Network (R11 001+)*-+***	Yes	45.45	1 889	10	65.38	55.42	Medium
Medshield	MediPhila	Yes	9.09	1 143	2	96.15	52.62	Medium
Momentum	Impact (R11 701+), Chronic: State*	Yes	81.82	2 350	22	19.23	50.53	Medium
Momentum	Impact (R11 701+), Chronic: Network*	Yes	81.82	2 350	23	15.38	48.60	Low
Compicare	Networx (R10 001+)*	Yes	63.64	2 196	19	30.77	47.20	Low
Suremed	Explorer (R15 001+)*	Yes	59.09	2 150	18	34.62	46.85	Low
Momentum	Ingwe Any Hospital (R11 701+)*	No	81.82	2 409	24	11.54	46.68	Low
Momentum	Impact (R11 701+), Chronic: Any*	Yes	81.82	2 630	26	3.85	42.83	Low
Sizwe	Gomomo Care (R10 720+)*	Yes	27.27	2 087	16	42.31	34.79	Low
Fedhealth	Blue Door Plus (R12 841+)*	Yes	54.55	2 585	25	7.69	31.12	Low
Medihelp	Necesse (R11 001+)*	Yes	13.64	2 076	15	46.15	29.90	Low
Resolution Health	Foundation (R10 211+)*	Yes	4.55	2 255	21	23.08	13.81	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - high salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 26	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Bonitas	BonCap (R7 501 - R12 194)*	Yes	95.45	2 171	1	100.00	97.73	High
Discovery	Keycare Plus (R8 551 - R12 200)*	Yes	100.00	2 772	5	84.62	92.31	High
Bonitas	BonCap (R12 195 - R16 659)*	Yes	95.45	3 440	8	73.08	84.26	High
Medimed	Medisave Essential (R8 501 - R13 000)*	Yes	86.36	2 920	6	80.77	83.56	High
Medimed	Medisave Essential (R13 001 - R17 000)*	Yes	86.36	3 500	9	69.23	77.80	High
Compicare	Networx ED (R10 000+)*	Yes	63.64	2 736	4	88.46	76.05	High
Bestmed	Pulse 1 (R8 501+)*	Yes	90.91	3 753	12	57.69	74.30	High
Discovery	Keycare Plus (R12 201+)*	Yes	100.00	4 128	16	42.31	71.15	High
Fedhealth	Blue Door Plus (R11 236 - R12 840)*	Yes	54.55	3 431	7	76.92	65.74	Medium
Momentum	Ingwe Network Hospital (R11 701+)*	Yes	81.82	3 806	15	46.15	63.99	Medium
Bonitas	BonCap (R16 660+)*	Yes	95.45	4 225	19	30.77	63.11	Medium
Medimed	Medisave Essential (R17 001+)*	Yes	86.36	4 180	18	34.62	60.49	Medium
Suremed	Explorer (R11 001 - R15 000)*	Yes	59.09	3 720	11	61.54	60.31	Medium
Selfmed	Selfnet***	Yes	22.73	2 550	3	92.31	57.52	Medium
Medshield	MediPhila	Yes	9.09	2 286	2	96.15	52.62	Medium
Compicare	Networx (R10 001+)*	Yes	63.64	4 170	17	38.46	51.05	Medium
Momentum	Impact (R11 701+), Chronic: State*	Yes	81.82	4 700	22	19.23	50.53	Medium
Topmed	Network (R11 001+)*+***	Yes	45.45	3 778	13	53.85	49.65	Low
Momentum	Impact (R11 701+), Chronic: Network*	Yes	81.82	4 700	23	15.38	48.60	Low
Momentum	Ingwe Any Hospital (R11 701+)*	No	81.82	4 818	24	11.54	46.68	Low
Suremed	Explorer (R15 001+)*	Yes	59.09	4 300	20	26.92	43.01	Low
Momentum	Impact (R11 701+), Chronic: Any*	Yes	81.82	5 260	26	3.85	42.83	Low
Medihelp	Necesse (R11 001+)*	Yes	13.64	3 696	10	65.38	39.51	Low
Sizwe	Gomomo Care (R10 720+)*	Yes	27.27	3 791	14	50.00	38.64	Low
Fedhealth	Blue Door Plus (R12 841+)*	Yes	54.55	4 869	25	7.69	31.12	Low
Resolution Health	Foundation (R10 211+)*	Yes	4.55	4 510	21	23.08	13.81	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Entry level - comprehensive - high salary band - all

		Network hospital	Macro (%)	Risk (R)	Micro / 26	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Bonitas	BonCap (R7 501 - R12 194)*	Yes	95.45	3 195	2	96.15	95.80	High
Discovery	Keycare Plus (R8 551 - R12 200)*	Yes	100.00	3 550	4	88.46	94.23	High
Medimed	Medisave Essential (R8 501 - R13 000)*	Yes	86.36	3 760	5	84.62	85.49	High
Medimed	Medisave Essential (R13 001 - R17 000)*	Yes	86.36	4 400	7	76.92	81.64	High
Bonitas	BonCap (R12 195 - R16 659)*	Yes	95.45	4 818	11	61.54	78.49	High
Discovery	Keycare Plus (R12 201+)*	Yes	100.00	5 234	15	46.15	73.08	High
Compicare	Networx ED (R10 000+)*	Yes	63.64	4 020	6	80.77	72.20	High
Medimed	Medisave Essential (R17 001+)*	Yes	86.36	5 120	14	50.00	68.18	Medium
Momentum	Ingwe Network Hospital (R11 701+)*	Yes	81.82	4 928	13	53.85	67.83	Medium
Suremed	Explorer (R11 001 - R15 000)*	Yes	59.09	4 800	10	65.38	62.24	Medium
Bonitas	BonCap (R16 660+)*	Yes	95.45	5 919	20	26.92	61.19	Medium
Bestmed	Pulse 1 (R8 501+)*	Yes	90.91	5 727	19	30.77	60.84	Medium
Selfmed	Selfnet***	Yes	22.73	3 450	3	92.31	57.52	Medium
Topmed	Network (R11 001+)*+***	Yes	45.45	4 790	9	69.23	57.34	Medium
Fedhealth	Blue Door Plus (R11 236 - R12 840)*	Yes	54.55	4 903	12	57.69	56.12	Medium
Medshield	MediPhila	Yes	9.09	2 862	1	100.00	54.55	Medium
Momentum	Ingwe Any Hospital (R11 701+)*	No	81.82	6 216	22	19.23	50.53	Medium
Sizwe	Gomomo Care (R10 720+)*	Yes	27.27	4 789	8	73.08	50.17	Medium
Compicare	Networx (R10 001+)*	Yes	63.64	5 706	18	34.62	49.13	Low
Suremed	Explorer (R15 001+)*	Yes	59.09	5 640	17	38.46	48.78	Low
Momentum	Impact (R11 701+), Chronic: State*	Yes	81.82	6 270	23	15.38	48.60	Low
Momentum	Impact (R11 701+), Chronic: Network*	Yes	81.82	6 270	24	11.54	46.68	Low
Momentum	Impact (R11 701+), Chronic: Any*	Yes	81.82	7 020	26	3.85	42.83	Low
Fedhealth	Blue Door Plus (R12 841+)*	Yes	54.44	6 815	25	7.69	31.07	Low
Medihelp	Necesse (R11 001+)*	Yes	13.64	5 496	16	42.31	27.97	Low
Resolution Health	Foundation (R10 211+)*	Yes	4.55	6 058	21	23.08	13.81	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Hospital - all

		Network hospital	Macro (%)	Risk (R)	Micro / 41	Micro score (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	Essential Smart	Yes	100.00	1 180	5	90.24	95.12	High
Bestmed	Beat 1 Network	Yes	90.91	1 226	6	87.80	89.36	High
Genesis	Private Choice	No	77.27	1 060	3	95.12	86.20	High
Discovery	Essential Delta Core	Yes	100.00	1 417	13	70.73	85.37	High
Bestmed	Beat 1	No	90.91	1 363	10	78.05	84.48	High
Profmed	ProActive (R0 - R5 000)*	No	68.18	689	1	100.00	84.09	High
Profmed	ProActive (R5 001 - R9 000)*	No	68.18	1 138	4	92.68	80.43	High
Momentum	Custom: Associated Hospitals, Chronic: State	Yes	81.82	1 366	11	75.61	78.71	High
KeyHealth	Essence	Yes	72.73	1 360	9	80.49	76.61	High
Discovery	Coastal Core	Yes	100.00	1 610	21	51.22	75.61	High
Bonitas	BonEssential	No	95.45	1 604	20	53.66	74.55	High
Discovery	Classic Delta Core	Yes	100.00	1 652	23	46.34	73.17	High
Compicare	Axis ED	Yes	63.64	1 380	12	73.17	68.41	Medium
Genesis	Private	No	77.27	1 580	18	58.54	67.90	Medium
Profmed	ProActive (R9 001+)*	No	68.18	1 528	17	60.98	64.58	Medium
Discovery	Essential Core	No	100.00	1 773	31	26.83	63.41	Medium
Suremed	Shuttle	No	59.09	1 425	15	65.85	62.47	Medium
Fedhealth	Maxima EntryZone	Yes	54.55	1 424	14	68.29	61.42	Medium
Momentum	Custom: Any Hospital, Chronic: State	No	81.82	1 743	26	39.02	60.42	Medium
Selfmed	Selfnet Essentail	Yes	22.73	915	2	97.56	60.15	Medium
Bonitas	Hospital Standard	No	95.45	1 830	32	24.39	59.92	Medium
Momentum	Custom: Associated Hospitals, Chronic: Associated	Yes	81.82	1 750	27	36.59	59.20	Medium
Discovery	Classic Core	No	100.00	2 064	35	17.07	58.54	Medium
Compicare	Axis	No	63.64	1 632	22	48.78	56.21	Medium
Spectramed	Aqua	No	18.18	1 335	7	85.37	51.77	Medium
Profmed	ProActive Plus (R9 001+)*	No	68.18	1 751	28	34.15	51.16	Medium
Topmed	Essential	Yes	45.45	1 588	19	56.10	50.77	Medium
Momentum	Custom: Associated Hospitals, Chronic: Any	Yes	81.82	1 885	34	19.51	50.67	Medium
Bonitas	Hospital Plus	No	95.45	2 897	40	4.88	50.16	Medium
Medihelp	Dimension Prime 1 Network	Yes	13.64	1 356	8	82.93	48.28	Low
Momentum	Custom: Any Hospital, Chronic: Associated	No	81.82	2 074	36	14.63	48.23	Low
Sizwe	Hospital Care	Yes	27.27	1 500	16	63.41	45.34	Low
Momentum	Custom: Any Hospital, Chronic: Any	No	81.82	2 249	39	7.32	44.57	Low
Cape Medical Plan	Healthpact Premium	No	50.00	1 767	30	29.27	39.63	Low
Fedhealth	Maxima Core GRID	Yes	54.55	1 838	33	21.95	38.25	Low
Fedhealth	Maxima Core	No	54.55	2 082	37	12.20	33.37	Low
Medihelp	Dimension Prime 1	No	13.64	1 728	25	41.46	27.55	Low
Selfmed	MEDXXI	No	22.73	1 760	29	31.71	27.22	Low
Resolution Health	Hospital	No	4.55	1 720	24	43.90	24.23	Low
Selfmed	Med Elite	No	22.73	5 070	41	2.44	12.58	Low
Medshield	MediCore	Yes	9.09	2 124	38	9.76	9.42	Low

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Hospital - all

		Network hospital	Macro (%)	Risk (R)	Micro / 41	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Discovery	Essential Smart	Yes	100.00	2 360	6	87.80	93.90	High
Bestmed	Beat 1 Network	Yes	90.91	2 179	4	92.68	91.80	High
Bestmed	Beat 1	No	90.91	2 421	8	82.93	86.92	High
Discovery	Essential Delta Core	Yes	100.00	2 482	12	73.17	86.59	High
Genesis	Private Choice	No	77.27	2 120	3	95.12	86.20	High
Profmed	ProActive (R0 - R5 000)*	No	68.18	1 378	1	100.00	84.09	High
Momentum	Custom: Associated Hospitals, Chronic: State	Yes	81.82	2 399	7	85.37	83.59	High
Discovery	Coastal Core	Yes	100.00	2 819	17	60.98	80.49	High
Profmed	ProActive (R5 001 - R9 000)*	No	68.18	2 276	5	90.24	79.21	High
Bonitas	BonEssential	No	95.45	2 831	18	58.54	76.99	High
KeyHealth	Essence	Yes	72.73	2 450	9	80.49	76.61	High
Discovery	Classic Delta Core	Yes	100.00	2 953	21	51.22	75.61	High
Discovery	Essential Core	No	100.00	3 102	23	46.34	73.17	High
Suremed	Shuttle	No	59.09	2 475	11	75.61	67.35	Medium
Momentum	Custom: Any Hospital, Chronic: State	No	81.82	3 058	22	48.78	65.30	Medium
Compicare	Axis ED	Yes	63.64	2 760	16	63.41	63.53	Medium
Momentum	Custom: Associated Hospitals, Chronic: Associated	Yes	81.82	3 106	24	43.90	62.86	Medium
Fedhealth	Maxima EntryZone	Yes	54.55	2 512	13	70.73	62.64	Medium
Bonitas	Hospital Standard	No	95.45	3 373	30	29.27	62.36	Medium
Profmed	ProActive (R9 001+)*	No	68.18	2 940	20	53.66	60.92	Medium
Selfmed	Selfnet Essentail	Yes	22.73	1 830	2	97.56	60.15	Medium
Discovery	Classic Core	No	100.00	3 690	35	17.07	58.54	Medium
Genesis	Private	No	77.27	3 160	26	39.02	58.15	Medium
Momentum	Custom: Associated Hospitals, Chronic: Any	Yes	81.82	3 372	29	31.71	56.76	Medium
Topmed	Essential	Yes	45.45	2 866	19	56.10	50.77	Medium
Bonitas	Hospital Plus	No	95.45	5 504	40	4.88	50.16	Medium
Compicare	Axis	No	63.64	3 264	28	34.15	48.89	Low
Momentum	Custom: Any Hospital, Chronic: Associated	No	81.82	3 694	36	14.63	48.23	Low
Profmed	ProActive Plus (R9 001+)*	No	68.18	3 379	31	26.83	47.50	Low
Sizwe	Hospital Care	Yes	27.27	2 600	15	65.85	46.56	Low
Medihelp	Dimension Prime 1 Network	Yes	13.64	2 460	10	78.05	45.84	Low
Momentum	Custom: Any Hospital, Chronic: Any	No	81.82	4 055	39	7.32	44.57	Low
Spectramed	Aqua	No	18.18	2 565	14	68.29	43.24	Low
Fedhealth	Maxima Core GRID	Yes	54.55	3 434	32	24.39	39.47	Low
Cape Medical Plan	Healthpact Premium	No	50.00	3 534	34	19.51	34.76	Low
Fedhealth	Maxima Core	No	54.55	3 888	37	12.20	33.37	Low
Medihelp	Dimension Prime 1	No	13.64	3 150	25	41.46	27.55	Low
Selfmed	MEDXXI	No	22.73	3 510	33	21.95	22.34	Low
Resolution Health	Hospital	No	4.55	3 170	27	36.59	20.57	Low
Selfmed	Med Elite	No	22.73	9 415	41	2.44	12.58	Low
Medshield	MediCore	Yes	9.09	3 915	38	9.76	9.42	Low

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Hospital - all

		Network hospital	Macro (%)	Risk (R)	Micro / 41	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Bestmed	Beat 1 Network	Yes	90.91	3 211	4	92.68	91.80	High
Genesis	Private Choice	No	77.27	2 860	3	95.12	86.20	High
Discovery	Essential Delta Core	Yes	100.00	3 620	13	70.73	85.37	High
Profmed	ProActive (R0 - R5 000)*	No	68.18	2 260	1	100.00	84.09	High
Momentum	Custom: Associated Hospitals, Chronic: State	Yes	81.82	3 367	7	85.37	83.59	High
Bestmed	Beat 1	No	90.91	3 567	11	75.61	83.26	High
Bonitas	BonEssential	No	95.45	3 771	16	63.41	79.43	High
Discovery	Coastal Core	Yes	100.00	4 101	18	58.54	79.27	High
Profmed	ProActive (R5 001 - R9 000)*	No	68.18	3 296	6	87.80	77.99	High
KeyHealth	Essence	Yes	72.73	3 430	8	82.93	77.83	High
Discovery	Classic Delta Core	Yes	100.00	4 273	24	43.90	71.95	High
Genesis	Private	No	77.27	3 990	17	60.98	69.12	Medium
Fedhealth	Maxima EntryZone	Yes	54.55	3 476	9	80.49	67.52	Medium
Discovery	Essential Core	No	100.00	4 526	28	34.15	67.07	Medium
Compcare	Axis ED	Yes	63.64	3 624	14	68.29	65.97	Medium
Discovery	Essential Smart	Yes	100.00	4 720	30	29.27	64.63	Medium
Suremed	Shuttle	No	59.09	3 635	15	65.85	62.47	Medium
Profmed	ProActive (R9 001+)*	No	68.18	4 130	19	56.10	62.14	Medium
Momentum	Custom: Any Hospital, Chronic: State	No	81.82	4 336	25	41.46	61.64	Medium
Momentum	Custom: Associated Hospitals, Chronic: Associated	Yes	81.82	4 342	26	39.02	60.42	Medium
Selfmed	Selfnet Essentail	Yes	22.73	2 480	2	97.56	60.15	Medium
Bonitas	Hospital Standard	No	95.45	4 765	33	21.95	58.70	Medium
Momentum	Custom: Associated Hospitals, Chronic: Any	Yes	81.82	4 702	29	31.71	56.76	Medium
Discovery	Classic Core	No	100.00	5 342	37	12.20	56.10	Medium
Compcare	Axis	No	63.64	4 272	23	46.34	54.99	Medium
Medihelp	Dimension Prime 1 Network	Yes	13.64	3 276	5	90.24	51.94	Medium
Cape Medical Plan	Healthpact Premium	No	50.00	4 154	20	53.66	51.83	Medium
Sizwe	Hospital Care	Yes	27.27	3 600	12	73.17	50.22	Medium
Bonitas	Hospital Plus	No	95.45	7 378	40	4.88	50.16	Medium
Momentum	Custom: Any Hospital, Chronic: Associated	No	81.82	5 200	35	17.07	49.45	Low
Topmed	Essential	Yes	45.45	4 156	21	51.22	48.33	Low
Spectramed	Aqua	No	18.18	3 509	10	78.05	48.11	Low
Profmed	ProActive Plus (R9 001+)*	No	68.18	4 745	32	24.39	46.29	Low
Momentum	Custom: Any Hospital, Chronic: Any	No	81.82	5 661	39	7.32	44.57	Low
Fedhealth	Maxima Core GRID	Yes	54.55	4 726	31	26.83	40.69	Low
Fedhealth	Maxima Core	No	54.55	5 352	38	9.76	32.15	Low
Medihelp	Dimension Prime 1	No	13.64	4 194	22	48.78	31.21	Low
Resolution Health	Hospital	No	4.55	4 450	27	36.59	20.57	Low
Selfmed	MEDXXI	No	22.73	5 308	36	14.63	18.68	Low
Medshield	MediCore	Yes	9.09	4 875	34	19.51	14.30	Low
Selfmed	Med Elite	No	22.73	12 335	41	2.44	12.58	Low

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Hospital - network

		Macro (%)	Risk (R)	Micro / 17	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Essential Smart	100.00	1 180	2	94.12	97.06	High
Bestmed	Beat 1 Network	90.91	1 226	3	88.24	89.57	High
Discovery	Essential Delta Core	100.00	1 417	8	58.82	79.41	High
Momentum	Custom: Associated Hospitals, Chronic: State	81.82	1 366	6	70.59	76.20	High
KeyHealth	Essence	72.73	1 360	5	76.47	74.60	High
Discovery	Coastal Core	100.00	1 610	12	35.29	67.65	Medium
Discovery	Classic Delta Core	100.00	1 652	13	29.41	64.71	Medium
Compicare	Axis ED	63.64	1 380	7	64.71	64.17	Medium
Selfmed	Selfnet Essentail	22.73	915	1	100.00	61.37	Medium
Fedhealth	Maxima EntryZone	54.55	1 424	9	52.94	53.75	Medium
Momentum	Custom: Associated Hospitals, Chronic: Associated	81.82	1 750	14	23.53	52.67	Medium
Medihelp	Dimension Prime 1 Network	13.64	1 356	4	82.35	48.00	Low
Momentum	Custom: Associated Hospitals, Chronic: Any	81.82	1 885	16	11.76	46.79	Low
Topmed	Essential	45.45	1 588	11	41.18	43.31	Low
Sizwe	Hospital Care	27.27	1 500	10	47.06	37.16	Low
Fedhealth	Maxima Core GRID	54.55	1 838	15	17.65	36.10	Low
Medshield	MediCore	9.09	2 124	17	5.88	7.49	Low
Member + 1 adult dependant							
Scheme	Plan name						
Discovery	Essential Smart	100.00	2 360	3	88.24	94.12	High
Bestmed	Beat 1 Network	90.91	2 179	2	94.12	92.51	High
Discovery	Essential Delta Core	100.00	2 482	7	64.71	82.35	High
Momentum	Custom: Associated Hospitals, Chronic: State	81.82	2 399	4	82.35	82.09	High
KeyHealth	Essence	72.73	2 450	5	76.47	74.60	High
Discovery	Coastal Core	100.00	2 819	11	41.18	70.59	High
Discovery	Classic Delta Core	100.00	2 953	13	29.41	64.71	Medium
Selfmed	Selfnet Essentail	22.73	1 830	1	100.00	61.37	Medium
Fedhealth	Maxima EntryZone	54.55	2 512	8	58.82	56.69	Medium
Compicare	Axis ED	63.64	2 760	10	47.06	55.35	Medium
Momentum	Custom: Associated Hospitals, Chronic: Associated	81.82	3 106	14	23.53	52.67	Medium
Momentum	Custom: Associated Hospitals, Chronic: Any	81.82	3 372	15	17.65	49.73	Low
Medihelp	Dimension Prime 1 Network	13.64	2 460	6	70.59	42.11	Low
Topmed	Essential	45.45	2 866	12	35.29	40.37	Low
Sizwe	Hospital Care	27.27	2 600	9	52.94	40.11	Low
Fedhealth	Maxima Core GRID	54.55	3 434	16	11.76	33.16	Low
Medshield	MediCore	9.09	3 915	17	5.88	7.49	Low

Hospital - network

		Macro (%)	Risk (R)	Micro / 17	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children							
Scheme	Plan name						
Bestmed	Beat 1 Network	90.91	3 211	2	94.12	92.51	High
Momentum	Custom: Associated Hospitals, Chronic: State	81.82	3 367	4	82.35	82.09	High
Discovery	Essential Delta Core	100.00	3 620	8	58.82	79.41	High
KeyHealth	Essence	72.73	3 430	5	76.47	74.60	High
Discovery	Coastal Core	100.00	4 101	10	47.06	73.53	High
Discovery	Classic Delta Core	100.00	4 273	12	35.29	67.65	Medium
Fedhealth	Maxima EntryZone	54.55	3 476	6	70.59	62.57	Medium
Selfmed	Selfnet Essentail	22.73	2 480	1	100.00	61.37	Medium
Discovery	Essential Smart	100.00	4 720	15	17.65	58.82	Medium
Compcare	Axis ED	63.64	3 624	9	52.94	58.29	Medium
Momentum	Custom: Associated Hospitals, Chronic: Associated	81.82	4 342	13	29.41	55.62	Medium
Momentum	Custom: Associated Hospitals, Chronic: Any	81.82	4 702	14	23.53	52.67	Medium
Medihelp	Dimension Prime 1 Network	13.64	3 276	3	88.24	50.94	Medium
Sizwe	Hospital Care	27.27	3 600	7	64.71	45.99	Low
Topmed	Essential	45.45	4 156	11	41.18	43.31	Low
Fedhealth	Maxima Core GRID	54.55	4 726	16	11.76	33.16	Low
Medshield	MediCore	9.09	4 875	17	5.88	7.49	Low

Hospital - non network

		Macro (%)	Risk (R)	Micro / 24	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Bestmed	Beat 1	90.91	1 363	5	83.33	87.12	High
Genesis	Private Choice	77.27	1 060	2	95.83	86.55	High
Profmed	ProActive (R0 - R5 000)*	68.18	689	1	100.00	84.09	High
Bonitas	BonEssential	95.45	1 604	9	66.67	81.06	High
Profmed	ProActive (R5 001 - R9 000)*	68.18	1 138	3	91.67	79.92	High
Genesis	Private	77.27	1 580	8	70.83	74.05	High
Profmed	ProActive (R9 001+)*	68.18	1 528	7	75.00	71.59	High
Suremed	Shuttle	59.09	1 425	6	79.17	69.13	Medium
Discovery	Essential Core	100.00	1 773	17	33.33	66.67	Medium
Momentum	Custom: Any Hospital, Chronic: State	81.82	1 743	13	50.00	65.91	Medium
Compicare	Axis	63.64	1 632	10	62.50	63.07	Medium
Discovery	Classic Core	100.00	2 064	19	25.00	62.50	Medium
Bonitas	Hospital Standard	95.45	1 830	18	29.17	62.31	Medium
Profmed	ProActive Plus (R9 001+)*	68.18	1 751	14	45.83	57.01	Medium
Spectramed	Aqua	18.18	1 335	4	87.50	52.84	Medium
Bonitas	Hospital Plus	95.45	2 897	23	8.33	51.89	Medium
Momentum	Custom: Any Hospital, Chronic: Associated	81.82	2 074	20	20.83	51.33	Medium
Momentum	Custom: Any Hospital, Chronic: Any	81.82	2 249	22	12.50	47.16	Low
Cape Medical Plan	Healthpact Premium	50.00	1 767	16	37.50	43.75	Low
Medihelp	Dimension Prime 1	13.64	1 728	12	54.17	33.90	Low
Selfmed	MEDXXI	22.73	1 760	15	41.67	32.20	Low
Resolution Health	Hospital	4.55	1 720	11	58.33	31.44	Low
Fedhealth	Maxima Core	45.45	2 082	21	16.67	31.06	Low
Selfmed	Med Elite	22.73	5 070	24	4.17	13.45	Low
Member + 1 adult dependant							
Scheme	Plan name						
Bestmed	Beat 1	90.91	2 421	4	87.50	89.21	High
Genesis	Private Choice	77.27	2 120	2	95.83	86.55	High
Bonitas	BonEssential	95.45	2 831	7	75.00	85.23	High
Profmed	ProActive (R0 - R5 000)*	68.18	1 378	1	100.00	84.09	High
Discovery	Essential Core	100.00	3 102	10	62.50	81.25	High
Profmed	ProActive (R5 001 - R9 000)*	68.18	2 276	3	91.67	79.92	High
Momentum	Custom: Any Hospital, Chronic: State	81.82	3 058	9	66.67	74.24	High
Suremed	Shuttle	59.09	2 475	5	83.33	71.21	High
Profmed	ProActive (R9 001+)*	68.18	2 940	8	70.83	69.51	Medium
Bonitas	Hospital Standard	95.45	3 373	15	41.67	68.56	Medium
Genesis	Private	77.27	3 160	12	54.17	65.72	Medium
Discovery	Classic Core	100.00	3 690	19	25.00	62.50	Medium
Compicare	Axis	63.64	3 264	14	45.83	54.74	Medium

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Hospital - non network

		Macro (%)	Risk (R)	Micro / 24	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant - continued							
Scheme	Plan name						
Profmed	ProActive Plus (R9 001+)*	68.18	3 379	16	37.50	52.84	Medium
Bonitas	Hospital Plus	95.45	5 504	23	8.33	51.89	Medium
Momentum	Custom: Any Hospital, Chronic: Associated	81.82	3 694	20	20.83	51.33	Medium
Spectramed	Aqua	18.18	2 565	6	79.17	48.67	Low
Momentum	Custom: Any Hospital, Chronic: Any	81.82	4 055	22	12.50	47.16	Low
Cape Medical Plan	Healthpact Premium	50.00	3 534	18	29.17	39.58	Low
Medihelp	Dimension Prime 1	13.64	3 150	11	58.33	35.99	Low
Fedhealth	Maxima Core	54.55	3 888	21	16.67	35.61	Low
Selfmed	MEDXXI	22.73	3 510	17	33.33	28.03	Low
Resolution Health	Hospital	4.55	3 170	13	50.00	27.28	Low
Selfmed	Med Elite	22.73	9 415	24	4.17	13.45	Low
Member + adult dependant + 2 children							
Scheme	Plan name						
Bestmed	Beat 1	90.91	3 567	5	83.33	87.12	High
Genesis	Private Choice	77.27	2 860	2	95.83	86.55	High
Bonitas	BonEssential	95.45	3 771	7	75.00	85.23	High
Profmed	ProActive (R0 - R5 000)*	68.18	2 260	1	100.00	84.09	High
Profmed	ProActive (R5 001 - R9 000)*	68.18	3 296	3	91.67	79.92	High
Genesis	Private	77.27	3 990	8	70.83	74.05	High
Discovery	Essential Core	100.00	4 526	15	41.67	70.83	High
Suremed	Shuttle	59.09	3 635	6	79.17	69.13	Medium
Profmed	ProActive (R9 001+)*	68.18	4 130	9	66.67	67.42	Medium
Momentum	Custom: Any Hospital, Chronic: State	81.82	4 336	13	50.00	65.91	Medium
Bonitas	Hospital Standard	95.45	4 765	17	33.33	64.39	Medium
Discovery	Classic Core	100.00	5 342	20	20.83	60.42	Medium
Compcare	Axis	63.64	4 272	12	54.17	58.90	Medium
Cape Medical Plan	Healthpact Premium	50.00	4 154	10	62.50	56.25	Medium
Momentum	Custom: Any Hospital, Chronic: Associated	81.82	5 200	18	29.17	55.49	Medium
Spectramed	Aqua	18.18	3 509	4	87.50	52.84	Medium
Profmed	ProActive Plus (R9 001+)*	68.18	4 745	16	37.50	52.84	Medium
Bonitas	Hospital Plus	95.45	7 378	23	8.33	51.89	Medium
Momentum	Custom: Any Hospital, Chronic: Any	81.82	5 661	22	12.50	47.16	Low
Medihelp	Dimension Prime 1	13.64	4 194	11	58.33	35.99	Low
Fedhealth	Maxima Core	45.45	5 352	21	16.67	31.06	Low
Resolution Health	Hospital	4.55	4 450	14	45.83	25.19	Low
Selfmed	MEDXXI	22.73	5 308	19	25.00	23.87	Low
Selfmed	Med Elite	22.73	12 335	24	4.17	13.45	Low

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Saver - day to day - all

		Sub category	Network hospital	Amount of day-to-day
Single members				
Scheme	Plan name			
Bestmed	Pace 4	Plus	No	32 576
Compicare	Pinnacle	Plus	No	25 980
Bestmed	Pace 3	Plus	No	25 860
Spectramed	Cobalt	Plus	No	24 960
Momentum	Summit		No	23 500
Compicare	Pinnacle ED	Plus	Yes	23 172
Discovery	Classic Priority	Plus	No	21 716
Topmed	Family	Plus	No	21 696
Bestmed	Pace 2	Plus	No	21 372
Medshield	Premium Plus	Plus	No	19 007
Bestmed	Beat 4	Plus	No	17 856
Bestmed	Pace 1	Plus	No	17 124
Discovery	Essential Priority	Plus	No	17 048
Resolution Health	Millenium	Plus	No	17 033
Profmed	ProPinnacle (R9 001+)*		No	16 912
Compicare	Dynamix	Plus	No	16 114
Resolution Health	Millenium Select	Plus	Yes	16 013
Spectramed	Azure (R11 501+)*	Plus	No	15 572
Spectramed	Azure (R8 001 - R11 500)*	Plus	No	15 296
Medimed	Medisave Max (R17 001+)*	Plus	No	15 140
Spectramed	Azure (R0 - R8 000)*	Plus	No	14 996
Medimed	Medisave Max (R10 001 - R17 000)*	Plus	No	14 630
Compicare	Dynamix ED	Plus	Yes	14 374
Medimed	Medisave Max (R0 - R10 000)*	Plus	No	13 880
Suremed	Navigator	Plus	No	13 260
Medimed	Medisave Standard (R17 001+)*	Plus	No	11 550
Medimed	Medisave Standard (R13 001 - R17 000)*	Plus	No	10 980
Profmed	ProSecure (R5 001 - R9 000)*		No	10 570
Profmed	ProSecure (R9 001+)*		No	10 570
Profmed	ProSecure Plus (R9 001+)*		No	10 570
Bonitas	BonComplete	Plus	No	10 162
Medimed	Medisave Standard (R8 501 - R13 000)*	Plus	No	10 020
Medimed	Medisave Standard (R0 - R8 500)*	Plus	No	9 750
Compicare	Symmetry	Plus	No	8 352
Discovery	Classic Saver		No	8 316
Compicare	Symmetry ED	Plus	Yes	6 864
Medshield	MediSaver		Yes	6 840
Bonitas	BonClassic		No	6 804
Discovery	Classic Delta Saver		Yes	6 636
Compicare	Unisave		No	6 468

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Saver - day to day - all

		Sub category	Network hospital	Amount of day-to-day
Single members - continued				
Scheme	Plan name			
Medihelp	Unify		No	6 264
Compicare	Mumed		No	5 658
Hosmed	Access	Closed	Yes	5 484
Compicare	Mumed ED		Yes	5 469
KeyHealth	Gold		Yes	5 412
Genesis	Private Plus		No	5 400
Bestmed	Beat 3		No	5 220
Discovery	Coastal Saver		Yes	5 184
Fedhealth	Maxima Basis		No	4 896
Topmed	Savings		No	4 848
Bestmed	Beat 3 Network		Yes	4 704
Bonitas	Bonsave		No	4 428
Fedhealth	Maxima Basis GRID		Yes	4 332
Fedhealth	Maxima Advanced		No	4 332
Medihelp	Dimension Prime 2		No	4 176
Spectramed	Cyan (R8 001+)*		No	4 128
Fedhealth	Maxima Saver		No	4 068
Discovery	Essential Saver		No	3 960
Momentum	Incentive: Any Hospital, Chronic: Any		No	3 660
Fedhealth	Maxima Saver GRID		Yes	3 612
Cape Medical Plan	Healthpact Silver		No	3 600
Cape Medical Plan	Healthpact Select		No	3 600
Bonitas	BonFit		Yes	3 480
Bestmed	Beat 2		No	3 444
Fedhealth	Maxima EntrySaver		Yes	3 396
Momentum	Incentive: Associated Hospitals, Chronic: Any		Yes	3 288
Momentum	Incentive: Any Hospital, Chronic: Associated		No	3 288
Medihelp	Dimension Prime 2 Network		Yes	3 240
Discovery	Essential Delta Saver		Yes	3 156
Bestmed	Beat 2 Network		Yes	3 096
Topmed	Active Saver		No	3 072
Momentum	Incentive: Associated Hospitals, Chronic: Associated		Yes	3 012
Spectramed	Cyan (R0 - R8 000)*		No	3 012
Momentum	Incentive: Any Hospital, Chronic: State		No	2 700
Spectramed	Capri		No	2 388
KeyHealth	Origin		Yes	2 325
Momentum	Incentive: Associated Hospitals, Chronic: State		Yes	2 196
KeyHealth	Equilibrium		Yes	1 692
Discovery	Classic Smart		Yes	0

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Saver - day to day - all

		Sub category	Network hospital	Amount of day-to-day
Member + 1 adult dependant				
Scheme	Plan name			
Bestmed	Pace 4	Plus	No	53 452
Bestmed	Pace 3	Plus	No	50 916
Compcare	Pinnacle	Plus	No	48 230
Momentum	Summit		No	47 000
Compcare	Pinnacle ED	Plus	Yes	43 244
Bestmed	Pace 2	Plus	No	42 588
Spectramed	Cobalt	Plus	No	41 372
Topmed	Family	Plus	No	38 052
Medshield	Premium Plus	Plus	No	35 655
Bestmed	Beat 4	Plus	No	34 488
Bestmed	Pace 1	Plus	No	31 884
Resolution Health	Millenium	Plus	No	31 597
Medimed	Medisave Max (R17 001+)*	Plus	No	30 280
Compcare	Dynamix	Plus	No	29 968
Resolution Health	Millenium Select	Plus	Yes	29 713
Discovery	Classic Priority	Plus	No	29 312
Medimed	Medisave Max (R10 001 - R17 000)*	Plus	No	29 260
Medimed	Medisave Max (R0 - R10 000)*	Plus	No	27 760
Compcare	Dynamix ED	Plus	Yes	26 925
Suremed	Navigator	Plus	No	25 360
Profmed	ProPinnacle (R9 001+)*		No	25 050
Spectramed	Azure (R11 501+)*	Plus	No	23 144
Medimed	Medisave Standard (R17 001+)*	Plus	No	23 100
Spectramed	Azure (R8 001 - R11 500)*	Plus	No	22 028
Medimed	Medisave Standard (R13 001 - R17 000)*	Plus	No	21 960
Discovery	Essential Priority	Plus	No	20 948
Spectramed	Azure (R0 - R8 000)*	Plus	No	20 936
Medimed	Medisave Standard (R8 501 - R13 000)*	Plus	No	20 040
Medimed	Medisave Standard (R0 - R8 500)*	Plus	No	19 500
Bonitas	BonComplete	Plus	No	17 372
Profmed	ProSecure (R5 001 - R9 000)*		No	16 066
Profmed	ProSecure (R9 001+)*		No	16 066
Profmed	ProSecure Plus (R9 001+)*		No	16 066
Discovery	Classic Saver		No	14 868
Compcare	Symmetry	Plus	No	14 832
Bonitas	BonClassic		No	12 648
Medshield	MediSaver		Yes	12 564
Compcare	Symmetry ED	Plus	Yes	12 192
Compcare	Unisave		No	12 012
Discovery	Classic Delta Saver		Yes	11 880

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Saver - day to day - all

		Sub category	Network hospital	Amount of day-to-day
Member + 1 adult dependant - continued				
Scheme	Plan name			
Medihelp	Unify		No	11 376
Genesis	Private Plus		No	10 800
Hosmed	Access	Closed	Yes	10 200
Compcare	Mumed		No	9 207
Fedhealth	Maxima Basis		No	9 168
Discovery	Coastal Saver		Yes	9 072
KeyHealth	Gold		Yes	9 072
Bestmed	Beat 3		No	8 928
Compcare	Mumed ED		Yes	8 892
Topmed	Savings		No	8 724
Spectramed	Cyan (R8 001+)*		No	8 136
Fedhealth	Maxima Basis GRID		Yes	8 124
Fedhealth	Maxima Advanced		No	8 100
Bestmed	Beat 3 Network		Yes	8 040
Bonitas	Bonsave		No	7 860
Medihelp	Dimension Prime 2		No	7 560
Fedhealth	Maxima Saver		No	7 464
Cape Medical Plan	Healthpact Silver		No	7 200
Cape Medical Plan	Healthpact Select		No	7 200
Discovery	Essential Saver		No	6 924
Fedhealth	Maxima Saver GRID		Yes	6 636
Momentum	Incentive: Any Hospital, Chronic: Any		No	6 636
Bonitas	BonFit		Yes	6 180
Topmed	Active Saver		No	6 144
Bestmed	Beat 2		No	6 120
Spectramed	Cyan (R0 - R8 000)*		No	5 952
Momentum	Incentive: Any Hospital, Chronic: Associated		No	5 928
Momentum	Incentive: Associated Hospitals, Chronic: Any		Yes	5 928
Fedhealth	Maxima EntrySaver		Yes	5 904
Medihelp	Dimension Prime 2 Network		Yes	5 904
Discovery	Essential Delta Saver		Yes	5 532
Bestmed	Beat 2 Network		Yes	5 496
Momentum	Incentive: Associated Hospitals, Chronic: Associated		Yes	5 412
Momentum	Incentive: Any Hospital, Chronic: State		No	4 824
Spectramed	Capri		No	4 332
Momentum	Incentive: Associated Hospitals, Chronic: State		Yes	3 924
KeyHealth	Origin		Yes	3 683
KeyHealth	Equilibrium		Yes	2 736
Discovery	Classic Smart		Yes	0

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Saver - day to day - all

		Sub category	Network hospital	Amount of day-to-day
Member + adult dependant + 2 children				
Scheme	Plan name			
Momentum	Summit		No	94 000
Compicare	Pinnacle	Plus	No	57 518
Spectramed	Cobalt	Plus	No	56 640
Bestmed	Pace 4	Plus	No	54 556
Bestmed	Pace 3	Plus	No	54 252
Compicare	Pinnacle ED	Plus	Yes	50 926
Topmed	Family	Plus	No	48 348
Medshield	Premium Plus	Plus	No	45 595
Bestmed	Pace 2	Plus	No	42 898
Resolution Health	Millenium	Plus	No	38 439
Discovery	Classic Priority	Plus	No	37 016
Resolution Health	Millenium Select	Plus	Yes	36 075
Compicare	Dynamix	Plus	No	35 476
Bestmed	Beat 4	Plus	No	34 780
Medimed	Medisave Max (R17 001+)*	Plus	No	33 820
Medimed	Medisave Max (R10 001 - R17 000)*	Plus	No	32 620
Profmed	ProPinnacle (R9 001+)*		No	32 555
Bestmed	Pace 1	Plus	No	32 218
Spectramed	Azure (R11 501+)*	Plus	No	31 700
Compicare	Dynamix ED	Plus	Yes	31 613
Medimed	Medisave Max (R0 - R10 000)*	Plus	No	31 000
Spectramed	Azure (R8 001 - R11 500)*	Plus	No	29 576
Suremed	Navigator	Plus	No	28 000
Spectramed	Azure (R0 - R8 000)*	Plus	No	27 608
Medimed	Medisave Standard (R17 001+)*	Plus	No	26 100
Discovery	Essential Priority	Plus	No	24 908
Medimed	Medisave Standard (R13 001 - R17 000)*	Plus	No	24 780
Medimed	Medisave Standard (R8 501 - R13 000)*	Plus	No	22 680
Medimed	Medisave Standard (R0 - R8 500)*	Plus	No	21 960
Discovery	Classic Saver		No	21 516
Profmed	ProSecure (R5 001 - R9 000)*		No	20 717
Profmed	ProSecure (R9 001+)*		No	20 717
Profmed	ProSecure Plus (R9 001+)*		No	20 717
Bonitas	BonComplete	Plus	No	19 874
Discovery	Classic Delta Saver		Yes	17 208
Bonitas	BonClassic		No	16 008
Compicare	Unisave		No	15 900
Medshield	MediSaver		Yes	15 876
Compicare	Symmetry	Plus	No	15 024
Medihelp	Unify		No	14 976

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Saver - day to day - all

		Sub category	Network hospital	Amount of day-to-day
Member + adult dependant + 2 children - continued				
Scheme	Plan name			
Discovery	Coastal Saver		Yes	13 248
Bestmed	Beat 3		No	12 960
Compcare	Symmetry ED	Plus	Yes	12 348
Hosmed	Access	Closed	Yes	12 336
Fedhealth	Maxima Basis		No	12 144
Compcare	Mumed		No	12 023
Bestmed	Beat 3 Network		Yes	11 664
Topmed	Savings		No	11 652
Compcare	Mumed ED		Yes	11 620
Spectramed	Cyan (R8 001+)*		No	11 448
KeyHealth	Gold		Yes	11 184
Genesis	Private Plus		No	10 800
Fedhealth	Maxima Basis GRID		Yes	10 764
Fedhealth	Maxima Advanced		No	10 692
Bonitas	Bonsave		No	10 524
Discovery	Essential Saver		No	10 092
Medihelp	Dimension Prime 2		No	10 008
Fedhealth	Maxima Saver		No	9 840
Momentum	Incentive: Any Hospital, Chronic: Any		No	9 492
Bestmed	Beat 2		No	9 024
Fedhealth	Maxima Saver GRID		Yes	8 748
Momentum	Incentive: Any Hospital, Chronic: Associated		No	8 520
Momentum	Incentive: Associated Hospitals, Chronic: Any		Yes	8 376
Cape Medical Plan	Healthpact Select		No	8 376
Spectramed	Cyan (R0 - R8 000)*		No	8 352
Cape Medical Plan	Healthpact Silver		No	8 280
Bonitas	BonFit		Yes	8 268
Topmed	Active Saver		No	8 184
Bestmed	Beat 2 Network		Yes	8 112
Fedhealth	Maxima EntrySaver		Yes	8 088
Discovery	Essential Delta Saver		Yes	8 052
Medihelp	Dimension Prime 2 Network		Yes	7 776
Momentum	Incentive: Associated Hospitals, Chronic: Associated		Yes	7 716
Momentum	Incentive: Any Hospital, Chronic: State		No	6 960
Spectramed	Capri		No	6 492
Momentum	Incentive: Associated Hospitals, Chronic: State		Yes	5 628
KeyHealth	Origin		Yes	5 103
KeyHealth	Equilibrium		Yes	3 768
Discovery	Classic Smart		Yes	0

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Saver - all

		Sub category	Network hospital	Macro (%)	Risk (R)	Micro / 79	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Single members										
Scheme	Plan name									
Discovery	Essential Priority	Plus	No	100.00	1 342	6	93.67	96.84	High	17 048
Discovery	Classic Priority	Plus	No	100.00	1 404	9	89.87	94.94	High	21 716
Bestmed	Beat 2 Network		Yes	90.91	1 259	4	96.20	93.56	High	3 096
Medimed	Medisave Standard (R0 - R8 500)*	Plus	No	86.36	937	1	100.00	93.18	High	9 750
Medimed	Medisave Standard (R8 501 - R13 000)*	Plus	No	86.36	1 005	2	98.73	92.55	High	10 020
Discovery	Essential Delta Saver		Yes	100.00	1 495	13	84.81	92.41	High	3 156
Medimed	Medisave Standard (R13 001 - R17 000)*	Plus	No	86.36	1 245	3	97.47	91.91	High	10 980
Bestmed	Beat 2		No	90.91	1 398	8	91.14	91.02	High	3 444
Medimed	Medisave Standard (R17 001+)*	Plus	No	86.36	1 387	7	92.41	89.38	High	11 550
Discovery	Classic Smart		Yes	100.00	1 647	20	75.95	87.97	High	0
Bonitas	BonFit		Yes	95.45	1 640	19	77.22	86.33	High	3 480
Discovery	Classic Delta Saver		Yes	100.00	1 661	23	72.15	86.08	High	6 636
Discovery	Coastal Saver		Yes	100.00	1 728	26	68.35	84.18	High	5 184
Discovery	Essential Saver		No	100.00	1 873	31	62.03	81.01	High	3 960
KeyHealth	Origin		Yes	72.73	1 406	10	88.61	80.67	High	2 325
Profmed	ProSecure (R5 001 - R9 000)*		No	68.18	1 421	11	87.34	77.76	High	10 570
Momentum	Incentive: Associated Hospitals, Chronic: State		Yes	81.82	1 651	22	73.42	77.62	High	2 196
Bonitas	Bonsave		No	95.45	1 935	35	56.96	76.21	High	4 428
Genesis	Private Plus		No	77.27	1 650	21	74.68	75.98	High	5 400
Bestmed	Pace 1	Plus	No	90.91	1 885	32	60.76	75.83	High	17 124
Medimed	Medisave Max (R0 - R10 000)*	Plus	No	86.36	1 803	29	64.56	75.46	High	13 880
Bestmed	Beat 3 Network		Yes	90.91	1 909	33	59.49	75.20	High	4 704
Discovery	Classic Saver		No	100.00	2 080	42	48.10	74.05	High	8 316
Suremed	Navigator	Plus	No	59.09	1 495	14	83.54	71.32	High	13 260
Compicare	Unisave		No	63.64	1 621	18	78.48	71.06	High	6 468
Medimed	Medisave Max (R10 001 - R17 000)*	Plus	No	86.36	1 990	37	54.43	70.40	High	14 630
Fedhealth	Maxima EntrySaver		Yes	54.55	1 476	12	86.08	70.31	High	3 396
Topmed	Active Saver		No	45.45	1 342	5	94.94	70.19	High	3 072
KeyHealth	Equilibrium		Yes	72.73	1 795	28	65.82	69.28	Medium	1 692
Bestmed	Beat 3		No	90.91	2 123	45	44.30	67.61	Medium	5 220
Momentum	Incentive: Any Hospital, Chronic: State		No	81.82	2 024	39	51.90	66.86	Medium	2 700
Medimed	Medisave Max (R17 001+)*	Plus	No	86.36	2 118	43	46.84	66.60	Medium	15 140
Cape Medical Plan	Healthpact Silver		No	50.00	1 525	15	82.28	66.14	Medium	3 600
Compicare	Mumed ED		Yes	63.64	1 794	27	67.09	65.36	Medium	5 469
Bonitas	BonComplete	Plus	No	95.45	2 365	53	34.18	64.81	Medium	10 162
Momentum	Incentive: Associated Hospitals, Chronic: Associated		Yes	81.82	2 263	46	43.04	62.43	Medium	3 012
Fedhealth	Maxima Saver GRID		Yes	54.55	1 702	25	69.62	62.09	Medium	3 612
Bestmed	Beat 4	Plus	No	90.91	2 434	55	31.65	61.28	Medium	17 856
Fedhealth	Maxima Saver		No	54.55	1 920	34	58.23	56.39	Medium	4 068
Bestmed	Pace 2	Plus	No	90.91	2 896	63	21.52	56.21	Medium	21 372

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Saver - all

		Sub category	Network hospital	Macro (%)	Risk (R)	Micro / 79	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Single members - continued										
Scheme	Plan name									
Momentum	Incentive: Associated Hospitals, Chronic: Any		Yes	81.82	2 463	56	30.38	56.10	Medium	3 288
Momentum	Incentive: Any Hospital, Chronic: Associated		No	81.82	2 463	57	29.11	55.47	Medium	3 288
Bestmed	Pace 3	Plus	No	90.91	3 215	68	15.19	53.05	Medium	25 860
Momentum	Incentive: Any Hospital, Chronic: Any		No	81.82	2 747	61	24.05	52.94	Medium	3 660
Bonitas	BonClassic		No	95.45	3 442	72	10.13	52.79	Medium	6 804
Compicare	Symmetry ED	Plus	Yes	63.64	2 272	47	41.77	52.71	Medium	6 864
Fedhealth	Maxima Basis GRID		Yes	54.55	2 046	41	49.37	51.96	Medium	4 332
Profmed	ProSecure (R9 001+)*		No	68.18	2 320	52	35.44	51.81	Medium	10 570
Compicare	Mumed		No	63.64	2 300	49	39.24	51.44	Medium	5 658
Bestmed	Pace 4	Plus	No	90.91	3 893	75	6.33	48.62	Low	32 576
Compicare	Dynamix ED	Plus	Yes	63.64	2 432	54	32.91	48.28	Low	14 374
Topmed	Family	Plus	No	45.45	2 028	40	50.63	48.04	Low	21 696
Hosmed	Access	Closed	Yes	31.82	1 826	30	63.29	47.56	Low	5 484
Medihelp	Dimension Prime 2 Network		Yes	13.64	1 530	16	81.01	47.33	Low	3 240
Medihelp	Unify		No	13.64	1 566	17	79.75	46.69	Low	6 264
Fedhealth	Maxima Basis		No	54.55	2 314	51	36.71	45.63	Low	4 896
Topmed	Savings		No	45.45	2 119	44	45.57	45.51	Low	4 848
Spectramed	Cyan (R0 - R8 000)*		No	18.18	1 677	24	70.89	44.53	Low	3 012
Compicare	Symmetry	Plus	No	63.64	2 790	62	22.78	43.21	Low	8 352
Profmed	ProSecure Plus (R9 001+)*		No	68.18	3 026	66	17.72	42.95	Low	10 570
Momentum	Summit		No	81.82	6 383	79	1.27	41.54	Low	23 500
Compicare	Pinnacle ED	Plus	Yes	63.64	2 959	65	18.99	41.31	Low	23 172
Compicare	Dynamix	Plus	No	63.64	3 067	67	16.46	40.05	Low	16 114
KeyHealth	Gold		Yes	72.73	4 065	76	5.06	38.90	Low	5 412
Compicare	Pinnacle	Plus	No	63.64	3 685	73	8.86	36.25	Low	25 980
Spectramed	Capri		No	18.18	2 014	38	53.16	35.67	Low	2 388
Profmed	ProPinnacle (R9 001+)*		No	68.18	5 258	78	2.53	35.36	Low	16 912
Medihelp	Dimension Prime 2		No	13.64	1 962	36	55.70	34.67	Low	4 176
Fedhealth	Maxima Advanced		No	54.55	3 246	70	12.66	33.60	Low	4 332
Spectramed	Cyan (R8 001+)*		No	18.18	2 303	50	37.97	28.08	Low	4 128
Cape Medical Plan	Healthpact Select		No	50.00	4 998	77	3.80	26.90	Low	3 600
Medshield	MediSaver		Yes	9.09	2 280	48	40.51	24.80	Low	6 840
Spectramed	Azure (R0 - R8 000)*	Plus	No	18.18	2 508	58	27.85	23.01	Low	14 996
Spectramed	Azure (R8 001 - R11 500)*	Plus	No	18.18	2 629	59	26.58	22.38	Low	15 296
Spectramed	Azure (R11 501+)*	Plus	No	18.18	2 736	60	25.32	21.75	Low	15 572
Spectramed	Cobalt	Plus	No	18.18	3 853	74	7.59	12.89	Low	24 960
Resolution Health	Millenium Select	Plus	Yes	4.55	2 900	64	20.25	12.40	Low	16 013
Medshield	Premium Plus	Plus	No	9.09	3 246	71	11.39	10.24	Low	19 007
Resolution Health	Millenium	Plus	No	4.55	3 240	69	13.92	9.24	Low	17 033

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Saver - all

		Sub category	Network hospital	Macro (%)	Risk (R)	Micro / 79	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + 1 adult dependant										
Scheme	Plan name									
Discovery	Essential Priority	Plus	No	100.00	2 471	5	94.94	97.47	High	20 948
Discovery	Classic Priority	Plus	No	100.00	2 587	10	88.61	94.30	High	29 312
Bestmed	Beat 2 Network		Yes	90.91	2 237	3	97.47	94.19	High	5 496
Discovery	Essential Delta Saver		Yes	100.00	2 622	11	87.34	93.67	High	5 532
Medimed	Medisave Standard (R0 - R8 500)*	Plus	No	86.36	1 875	1	100.00	93.18	High	19 500
Medimed	Medisave Standard (R8 501 - R13 000)*	Plus	No	86.36	2 010	2	98.73	92.55	High	20 040
Bestmed	Beat 2		No	90.91	2 485	6	93.67	92.29	High	6 120
Medimed	Medisave Standard (R13 001 - R17 000)*	Plus	No	86.36	2 490	7	92.41	89.38	High	21 960
Discovery	Classic Smart		Yes	100.00	2 945	18	78.48	89.24	High	0
Discovery	Classic Delta Saver		Yes	100.00	2 973	20	75.95	87.97	High	11 880
Bonitas	BonFit		Yes	95.45	2 910	17	79.75	87.60	High	6 180
Discovery	Coastal Saver		Yes	100.00	3 025	23	72.15	86.08	High	9 072
Medimed	Medisave Standard (R17 001+)*	Plus	No	86.36	2 775	13	84.81	85.59	High	23 100
KeyHealth	Origin		Yes	72.73	2 433	4	96.20	84.47	High	3 683
Bestmed	Pace 1	Plus	No	90.91	2 980	21	74.68	82.80	High	31 884
Discovery	Essential Saver		No	100.00	3 278	29	64.56	82.28	High	6 924
Momentum	Incentive: Associated Hospitals, Chronic: State		Yes	81.82	2 946	19	77.22	79.52	High	3 924
Bestmed	Beat 3 Network		Yes	90.91	3 267	28	65.82	78.37	High	8 040
Bonitas	Bonsave		No	95.45	3 434	33	59.49	77.47	High	7 860
KeyHealth	Equilibrium		Yes	72.73	2 903	16	81.01	76.87	High	2 736
Discovery	Classic Saver		No	100.00	3 720	40	50.63	75.32	High	14 868
Suremed	Navigator	Plus	No	59.09	2 536	8	91.14	75.11	High	25 360
Fedhealth	Maxima EntrySaver		Yes	54.55	2 566	9	89.87	72.21	High	5 904
Bestmed	Beat 3		No	90.91	3 631	38	53.16	72.04	High	8 928
Medimed	Medisave Max (R0 - R10 000)*	Plus	No	86.36	3 606	36	55.70	71.03	High	27 760
Genesis	Private Plus		No	77.27	3 300	30	63.29	70.28	High	10 800
Compicare	Unisave		No	63.64	3 001	22	73.42	68.53	Medium	12 012
Momentum	Incentive: Any Hospital, Chronic: State		No	81.82	3 619	37	54.43	68.13	Medium	4 824
Profmed	ProSecure (R5 001 - R9 000)*		No	68.18	3 265	27	67.09	67.63	Medium	16 066
Compicare	Mumed ED		Yes	63.64	3 261	26	68.35	66.00	Medium	8 892
Medimed	Medisave Max (R10 001 - R17 000)*	Plus	No	86.36	3 981	44	45.57	65.96	Medium	29 260
Topmed	Active Saver		No	45.45	2 684	12	86.08	65.76	Medium	6 144
Bonitas	BonComplete	Plus	No	95.45	4 336	54	32.91	64.18	Medium	17 372
Bestmed	Beat 4	Plus	No	90.91	4 287	52	35.44	63.18	Medium	34 488
Momentum	Incentive: Associated Hospitals, Chronic: Associated		Yes	81.82	4 063	46	43.04	62.43	Medium	5 412
Fedhealth	Maxima Saver GRID		Yes	54.55	3 128	25	69.62	62.09	Medium	6 636
Medimed	Medisave Max (R17 001+)*	Plus	No	86.36	4 236	51	36.71	61.53	Medium	30 280
Cape Medical Plan	Healthpact Silver		No	50.00	3 050	24	70.89	60.44	Medium	7 200
Momentum	Incentive: Any Hospital, Chronic: Associated		No	81.82	4 439	55	31.65	56.73	Medium	5 928
Fedhealth	Maxima Saver		No	54.55	3 524	34	58.23	56.39	Medium	7 464

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Saver - all

		Sub category	Network hospital	Macro (%)	Risk (R)	Micro / 79	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + 1 adult dependant - continued										
Scheme	Plan name									
Momentum	Incentive: Associated Hospitals, Chronic: Any		Yes	81.82	4 445	56	30.38	56.10	Medium	5 928
Bestmed	Pace 3	Plus	No	90.91	5 449	66	17.72	54.32	Medium	50 916
Compcare	Symmetry ED	Plus	Yes	63.64	4 042	45	44.30	53.97	Medium	12 192
Bestmed	Pace 2	Plus	No	90.91	5 714	67	16.46	53.68	Medium	42 588
Momentum	Incentive: Any Hospital, Chronic: Any		No	81.82	4 979	61	24.05	52.94	Medium	6 636
Bonitas	BonClassic		No	95.45	6 397	73	8.86	52.16	Medium	12 648
Compcare	Mumed		No	63.64	4 164	48	40.51	52.07	Medium	9 207
Compcare	Dynamix ED	Plus	Yes	63.64	4 218	50	37.97	50.81	Medium	26 925
Fedhealth	Maxima Basis GRID		Yes	54.55	3 836	43	46.84	50.69	Medium	8 124
Medihelp	Dimension Prime 2 Network		Yes	13.64	2 784	14	83.54	48.59	Low	5 904
Bestmed	Pace 4	Plus	No	90.91	8 761	76	5.06	47.99	Low	53 452
Medihelp	Unify		No	13.64	2 856	15	82.28	47.96	Low	11 376
Topmed	Family	Plus	No	45.45	3 731	41	49.37	47.41	Low	38 052
Profmed	ProSecure (R9 001+)*		No	68.18	4 826	59	26.58	47.38	Low	16 066
Topmed	Savings		No	45.45	3 811	42	48.10	46.78	Low	8 724
Hosmed	Access	Closed	Yes	31.82	3 399	32	60.76	46.29	Low	10 200
Compcare	Symmetry	Plus	No	63.64	4 968	60	25.32	44.48	Low	14 832
Fedhealth	Maxima Basis		No	54.55	4 332	53	34.18	44.36	Low	9 168
Compcare	Pinnacle ED	Plus	Yes	63.64	5 090	63	21.52	42.58	Low	43 244
Compcare	Dynamix	Plus	No	63.64	5 356	64	20.25	41.95	Low	29 968
Momentum	Summit		No	81.82	11 097	79	1.27	41.54	Low	47 000
Profmed	ProSecure Plus (R9 001+)*		No	68.18	6 183	70	12.66	40.42	Low	16 066
KeyHealth	Gold		Yes	72.73	6 814	74	7.59	40.16	Low	9 072
Spectramed	Cyan (R0 - R8 000)*		No	18.18	3 319	31	62.03	40.10	Low	5 952
Compcare	Pinnacle	Plus	No	63.64	6 384	72	10.13	36.88	Low	48 230
Profmed	ProPinnacle (R9 001+)*		No	68.18	10 765	78	2.53	35.36	Low	25 050
Medihelp	Dimension Prime 2		No	13.64	3 570	35	56.96	35.30	Low	7 560
Spectramed	Capri		No	18.18	3 654	39	51.90	35.04	Low	4 332
Fedhealth	Maxima Advanced		No	54.55	6 070	69	13.92	34.24	Low	8 100
Spectramed	Azure (R0 - R8 000)*	Plus	No	18.18	4 130	47	41.77	29.98	Low	20 936
Cape Medical Plan	Healthpact Select		No	50.00	9 996	77	3.80	26.90	Low	7 200
Medshield	MediSaver		Yes	9.09	4 185	49	39.24	24.17	Low	12 564
Spectramed	Cyan (R8 001+)*		No	18.18	4 541	57	29.11	23.65	Low	8 136
Spectramed	Azure (R8 001 - R11 500)*	Plus	No	18.18	4 561	58	27.85	23.01	Low	22 028
Spectramed	Azure (R11 501+)*	Plus	No	18.18	4 997	62	22.78	20.48	Low	23 144
Spectramed	Cobalt	Plus	No	18.18	7 945	75	6.33	12.25	Low	41 372
Resolution Health	Millenium Select	Plus	Yes	4.55	5 388	65	18.99	11.77	Low	29 713
Medshield	Premium Plus	Plus	No	9.09	6 271	71	11.39	10.24	Low	35 655
Resolution Health	Millenium	Plus	No	4.55	6 016	68	15.19	9.87	Low	31 597

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Saver - all

		Sub category	Network hospital	Macro (%)	Risk (R)	Micro / 79	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + adult dependant + 2 children										
Scheme	Plan name									
Discovery	Essential Priority	Plus	No	100.00	3 562	9	89.87	94.94	High	24 908
Bestmed	Beat 2 Network		Yes	90.91	3 297	4	96.20	93.56	High	8 112
Medimed	Medisave Standard (R0 - R8 500)*	Plus	No	86.36	2 490	1	100.00	93.18	High	21 960
Medimed	Medisave Standard (R8 501 - R13 000)*	Plus	No	86.36	2 670	2	98.73	92.55	High	22 680
Discovery	Classic Priority	Plus	No	100.00	3 732	13	84.81	92.41	High	37 016
Medimed	Medisave Standard (R13 001 - R17 000)*	Plus	No	86.36	3 195	3	97.47	91.91	High	24 780
Discovery	Essential Delta Saver		Yes	100.00	3 822	15	82.28	91.14	High	8 052
Bestmed	Beat 2		No	90.91	3 663	11	87.34	89.13	High	9 024
Medimed	Medisave Standard (R17 001+)*	Plus	No	86.36	3 525	8	91.14	88.75	High	26 100
Bonitas	BonFit		Yes	95.45	3 892	17	79.75	87.60	High	8 268
Discovery	Classic Smart		Yes	100.00	4 261	24	70.89	85.44	High	0
Discovery	Classic Delta Saver		Yes	100.00	4 309	26	68.35	84.18	High	17 208
KeyHealth	Origin		Yes	72.73	3 354	5	94.94	83.83	High	5 103
Discovery	Coastal Saver		Yes	100.00	4 417	29	64.56	82.28	High	13 248
Bonitas	Bonsave		No	95.45	4 592	30	63.29	79.37	High	10 524
Bestmed	Pace 1	Plus	No	90.91	4 318	27	67.09	79.00	High	32 218
Discovery	Essential Saver		No	100.00	4 780	35	56.96	78.48	High	10 092
Momentum	Incentive: Associated Hospitals, Chronic: State		Yes	81.82	4 226	23	72.15	76.99	High	5 628
Medimed	Medisave Max (R0 - R10 000)*	Plus	No	86.36	4 416	28	65.82	76.09	High	31 000
Genesis	Private Plus		No	77.27	4 130	22	73.42	75.34	High	10 800
Bestmed	Beat 3 Network		Yes	90.91	4 743	33	59.49	75.20	High	11 664
KeyHealth	Equilibrium		Yes	72.73	4 003	19	77.22	74.97	High	3 768
Fedhealth	Maxima EntrySaver		Yes	54.55	3 514	7	92.41	73.48	High	8 088
Cape Medical Plan	Healthpact Silver		No	50.00	3 510	6	93.67	71.84	High	8 280
Discovery	Classic Saver		No	100.00	5 386	46	43.04	71.52	High	21 516
Compicare	Unisave		No	63.64	3 973	18	78.48	71.06	High	15 900
Medimed	Medisave Max (R10 001 - R17 000)*	Plus	No	86.36	4 821	36	55.70	71.03	High	32 620
Suremed	Navigator	Plus	No	59.09	3 856	16	81.01	70.05	High	28 000
Bestmed	Beat 3		No	90.91	5 269	44	45.57	68.24	Medium	12 960
Medimed	Medisave Max (R17 001+)*	Plus	No	86.36	5 121	42	48.10	67.23	Medium	33 820
Topmed	Active Saver		No	45.45	3 572	10	88.61	67.03	Medium	8 184
Bonitas	BonComplete	Plus	No	95.45	5 633	50	37.97	66.71	Medium	19 874
Compicare	Mumed ED		Yes	63.64	4 281	25	69.62	66.63	Medium	11 620
Fedhealth	Maxima Saver GRID		Yes	54.55	4 120	21	74.68	64.62	Medium	8 748
Momentum	Incentive: Any Hospital, Chronic: State		No	81.82	5 219	43	46.84	64.33	Medium	6 960
Bestmed	Beat 4	Plus	No	90.91	5 935	54	32.91	61.91	Medium	34 780
Profmed	ProSecure (R5 001 - R9 000)*		No	68.18	4 963	37	54.43	61.31	Medium	20 717
Momentum	Incentive: Associated Hospitals, Chronic: Associated		Yes	81.82	5 783	52	35.44	58.63	Medium	7 716
Fedhealth	Maxima Saver		No	54.55	4 640	31	62.03	58.29	Medium	9 840
Compicare	Symmetry ED	Plus	Yes	63.64	5 038	39	51.90	57.77	Medium	12 348

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Saver - all

		Sub category	Network hospital	Macro (%)	Risk (R)	Micro / 79	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + adult dependant + 2 children - continued										
Scheme	Plan name									
Bestmed	Pace 3	Plus	No	90.91	7 017	62	22.78	56.85	Medium	54 252
Momentum	Incentive: Associated Hospitals, Chronic: Any		Yes	81.82	6 285	57	29.11	55.47	Medium	8 376
Momentum	Incentive: Any Hospital, Chronic: Associated		No	81.82	6 375	58	27.85	54.83	Medium	8 520
Hosmed	Access	Closed	Yes	31.82	4 109	20	75.95	53.88	Medium	12 336
Bonitas	BonClassic		No	95.45	8 097	71	11.39	53.42	Medium	16 008
Bestmed	Pace 2	Plus	No	90.91	7 466	68	15.19	53.05	Medium	42 898
Fedhealth	Maxima Basis GRID		Yes	54.55	5 080	40	50.63	52.59	Medium	10 764
Compicare	Mumed		No	63.64	5 490	49	39.24	51.44	Medium	12 023
Momentum	Incentive: Any Hospital, Chronic: Any		No	81.82	7 119	64	20.25	51.04	Medium	9 492
Medihelp	Dimension Prime 2 Network		Yes	13.64	3 696	12	86.08	49.86	Low	7 776
Topmed	Family	Plus	No	45.45	4 969	38	53.16	49.31	Low	48 348
Compicare	Dynamix ED	Plus	Yes	63.64	5 879	53	34.18	48.91	Low	31 613
Medihelp	Unify		No	13.64	3 804	14	83.54	48.59	Low	14 976
Compicare	Symmetry	Plus	No	63.64	6 204	55	31.65	47.64	Low	15 024
Topmed	Savings		No	45.45	5 087	41	49.37	47.41	Low	11 652
Bestmed	Pace 4	Plus	No	90.91	11 765	78	2.53	46.72	Low	54 556
Profmed	ProSecure (R9 001+)*		No	68.18	6 938	61	24.05	46.12	Low	20 717
Fedhealth	Maxima Basis		No	54.55	5 736	51	36.71	45.63	Low	12 144
Momentum	Summit		No	81.82	11 012	76	5.06	43.44	Low	94 000
KeyHealth	Gold		Yes	72.73	8 408	72	10.13	41.43	Low	11 184
Compicare	Pinnacle ED	Plus	Yes	63.64	7 174	65	18.99	41.31	Low	50 926
Compicare	Dynamix	Plus	No	63.64	7 357	67	16.46	40.05	Low	35 476
Spectramed	Cyan (R0 - R8 000)*		No	18.18	4 661	32	60.76	39.47	Low	8 352
Profmed	ProSecure Plus (R9 001+)*		No	68.18	8 839	73	8.86	38.52	Low	20 717
Medihelp	Dimension Prime 2		No	13.64	4 746	34	58.23	35.93	Low	10 008
Compicare	Pinnacle	Plus	No	63.64	8 850	74	7.59	35.62	Low	57 518
Profmed	ProPinnacle (R9 001+)*		No	68.18	14 140	79	1.27	34.72	Low	32 555
Fedhealth	Maxima Advanced		No	54.55	8 018	70	12.66	33.60	Low	10 692
Spectramed	Azure (R0 - R8 000)*	Plus	No	18.18	5 469	47	41.77	29.98	Low	27 608
Spectramed	Capri		No	18.18	5 484	48	40.51	29.34	Low	6 492
Cape Medical Plan	Healthpact Select		No	50.00	11 612	77	3.80	26.90	Low	8 376
Medshield	MediSaver		Yes	9.09	5 277	45	44.30	26.70	Low	15 876
Spectramed	Azure (R8 001 - R11 500)*	Plus	No	18.18	6 239	56	30.38	24.28	Low	29 576
Spectramed	Cyan (R8 001+)*		No	18.18	6 387	59	26.58	22.38	Low	11 448
Spectramed	Azure (R11 501+)*	Plus	No	18.18	7 075	63	21.52	19.85	Low	31 700
Resolution Health	Millenium Select	Plus	Yes	4.55	6 828	60	25.32	14.93	Low	36 075
Medshield	Premium Plus	Plus	No	9.09	7 249	66	17.72	13.41	Low	45 595
Spectramed	Cobalt	Plus	No	18.18	10 831	75	6.33	12.25	Low	56 640
Resolution Health	Millenium	Plus	No	4.55	7 616	69	13.92	9.24	Low	38 439

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Saver only - network

		Macro (%)	Risk (R)	Micro / 20	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Single members								
Scheme	Plan name							
Bestmed	Beat 2 Network	90.91	1 259	1	100.00	95.46	High	3 096
Discovery	Essential Delta Saver	100.00	1 495	4	85.00	92.50	High	3 156
Bonitas	BonFit	95.45	1 640	6	75.00	85.23	High	3 480
Discovery	Classic Smart	100.00	1 647	7	70.00	85.00	High	0
KeyHealth	Origin	72.73	1 406	2	95.00	83.87	High	2 325
Discovery	Classic Delta Saver	100.00	1 661	9	60.00	80.00	High	6 636
Discovery	Coastal Saver	100.00	1 728	11	50.00	75.00	High	5 184
Momentum	Incentive: Associated Hospitals, Chronic: State	81.82	1 651	8	65.00	73.41	High	2 196
Fedhealth	Maxima EntrySaver	54.55	1 476	3	90.00	72.28	High	3 396
Bestmed	Beat 3 Network	90.91	1 909	15	30.00	60.46	Medium	4 704
KeyHealth	Equilibrium	72.73	1 795	13	40.00	56.37	Medium	1 692
Fedhealth	Maxima Saver GRID	54.55	1 702	10	55.00	54.78	Medium	3 612
Compicare	Mumed ED	63.64	1 794	12	45.00	54.32	Medium	5 469
Momentum	Incentive: Associated Hospitals, Chronic: Associated	81.82	2 263	17	20.00	50.91	Medium	3 012
Medihelp	Dimension Prime 2 Network	13.64	1 530	5	80.00	46.82	Low	3 240
Momentum	Incentive: Associated Hospitals, Chronic: Any	81.82	2 463	19	10.00	45.91	Low	3 288
Fedhealth	Maxima Basis GRID	54.55	2 046	16	25.00	39.78	Low	4 332
KeyHealth	Gold	72.73	4 065	20	5.00	38.87	Low	5 412
Hosmed	Access	31.82	1 826	14	35.00	33.41	Low	5 484
Medshield	MediSaver	9.09	2 280	18	15.00	12.05	Low	6 840

Member + 1 adult dependant

Scheme	Plan name							
Bestmed	Beat 2 Network	90.91	2 237	1	100.00	95.46	High	5 496
Discovery	Essential Delta Saver	100.00	2 622	4	85.00	92.50	High	5 532
KeyHealth	Origin	72.73	2 433	2	95.00	83.87	High	3 683
Bonitas	BonFit	95.45	2 910	7	70.00	82.73	High	6 180
Discovery	Classic Smart	100.00	2 945	8	65.00	82.50	High	0
Discovery	Classic Delta Saver	100.00	2 973	10	55.00	77.50	High	11 880
Discovery	Coastal Saver	100.00	3 025	11	50.00	75.00	High	9 072
KeyHealth	Equilibrium	72.73	2 903	6	75.00	73.87	High	2 736
Fedhealth	Maxima EntrySaver	54.55	2 566	3	90.00	72.28	High	5 904
Momentum	Incentive: Associated Hospitals, Chronic: State	81.82	2 946	9	60.00	70.91	High	3 924
Bestmed	Beat 3 Network	90.91	3 267	14	35.00	62.96	Medium	8 040
Compicare	Mumed ED	63.64	3 261	13	40.00	51.82	Medium	8 892
Momentum	Incentive: Associated Hospitals, Chronic: Associated	81.82	4 063	17	20.00	50.91	Medium	5 412
Fedhealth	Maxima Saver GRID	54.55	3 128	12	45.00	49.78	Low	6 636
Medihelp	Dimension Prime 2 Network	13.64	2 784	5	80.00	46.82	Low	5 904
Momentum	Incentive: Associated Hospitals, Chronic: Any	81.82	4 445	19	10.00	45.91	Low	5 928
Fedhealth	Maxima Basis GRID	54.55	3 836	16	25.00	39.78	Low	8 124
KeyHealth	Gold	72.73	6 814	20	5.00	38.87	Low	9 072
Hosmed	Access	31.82	3 399	15	30.00	30.91	Low	10 200
Medshield	MediSaver	9.09	4 185	18	15.00	12.05	Low	12 564

Saver only - network

		Macro (%)	Risk (R)	Micro / 20	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + adult dependant + 2 children								
Scheme	Plan name							
Bestmed	Beat 2 Network	90.91	3 297	1	100.00	95.46	High	8 112
Discovery	Essential Delta Saver	100.00	3 822	5	80.00	90.00	High	8 052
Bonitas	BonFit	95.45	3 892	6	75.00	85.23	High	8 268
KeyHealth	Origin	72.73	3 354	2	95.00	83.87	High	5 103
Discovery	Classic Smart	100.00	4 261	11	50.00	75.00	High	0
Fedhealth	Maxima EntrySaver	54.55	3 514	3	90.00	72.28	High	8 088
KeyHealth	Equilibrium	72.73	4 003	7	70.00	71.37	High	3 768
Discovery	Classic Delta Saver	100.00	4 309	13	40.00	70.00	High	17 208
Momentum	Incentive: Associated Hospitals, Chronic: State	81.82	4 226	10	55.00	68.41	Medium	5 628
Discovery	Coastal Saver	100.00	4 417	14	35.00	67.50	Medium	13 248
Bestmed	Beat 3 Network	90.91	4 743	15	30.00	60.46	Medium	11 664
Fedhealth	Maxima Saver GRID	54.55	4 120	9	60.00	57.28	Medium	8 748
Compcare	Mumed ED	63.64	4 281	12	45.00	54.32	Medium	11 620
Medihelp	Dimension Prime 2 Network	13.64	3 696	4	85.00	49.32	Low	7 776
Hosmed	Access	31.82	4 109	8	65.00	48.41	Low	12 336
Momentum	Incentive: Associated Hospitals, Chronic: Associated	81.82	5 783	18	15.00	48.41	Low	7 716
Momentum	Incentive: Associated Hospitals, Chronic: Any	81.82	6 285	19	10.00	45.91	Low	8 376
Fedhealth	Maxima Basis GRID	54.55	5 080	16	25.00	39.78	Low	10 764
KeyHealth	Gold	72.73	8 408	20	5.00	38.87	Low	11 184
Medshield	MediSaver	9.09	5 277	17	20.00	14.55	Low	15 876



Saver only - non network

		Macro (%)	Risk (R)	Micro / 29	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Single members								
Scheme	Plan name							
Bestmed	Beat 2	90.91	1 398	2	96.55	93.73	High	3 444
Discovery	Essential Saver	100.00	1 873	9	72.41	86.21	High	3 960
Profmed	ProSecure (R5 001 - R9 000)*	68.18	1 421	3	93.10	80.64	High	10 570
Bonitas	Bonsave	95.45	1 935	11	65.52	80.48	High	4 428
Genesis	Private Plus	77.27	1 650	7	79.31	78.29	High	5 400
Discovery	Classic Saver	100.00	2 080	15	51.72	75.86	High	8 316
Compicare	Unisave	63.64	1 621	6	82.76	73.20	High	6 468
Topmed	Active Saver	45.45	1 342	1	100.00	72.73	High	3 072
Cape Medical Plan	Healthpact Silver	50.00	1 525	4	89.66	69.83	Medium	3 600
Momentum	Incentive: Any Hospital, Chronic: State	81.82	2 024	14	55.17	68.50	Medium	2 700
Bestmed	Beat 3	90.91	2 123	17	44.83	67.87	Medium	5 220
Fedhealth	Maxima Saver	54.55	1 920	10	68.97	61.76	Medium	4 068
Momentum	Incentive: Any Hospital, Chronic: Associated	81.82	2 463	22	27.59	54.70	Medium	3 288
Bonitas	BonClassic	95.45	3 442	26	13.79	54.62	Medium	6 804
Momentum	Incentive: Any Hospital, Chronic: Any	81.82	2 747	23	24.14	52.98	Medium	3 660
Compicare	Mumed	63.64	2 300	18	41.38	52.51	Medium	5 658
Medihelp	Unify	13.64	1 566	5	86.21	49.92	Low	6 264
Profmed	ProSecure (R9 001+)*	68.18	2 320	21	31.03	49.61	Low	10 570
Spectramed	Cyan (R0 - R8 000)*	18.18	1 677	8	75.86	47.02	Low	3 012
Topmed	Savings	45.45	2 119	16	48.28	46.86	Low	4 848
Fedhealth	Maxima Basis	54.55	2 314	20	34.48	44.52	Low	4 896
Profmed	ProSecure Plus (R9 001+)*	68.18	3 026	24	20.69	44.43	Low	10 570
Momentum	Summit	81.82	6 383	29	3.45	42.63	Low	23 500
Spectramed	Capri	18.18	2 014	13	58.62	38.40	Low	2 388
Medihelp	Dimension Prime 2	13.64	1 962	12	62.07	37.85	Low	4 176
Profmed	ProPinnacle (R9 001+)*	68.18	5 258	28	6.90	37.54	Low	16 912
Fedhealth	Maxima Advanced	54.55	3 246	25	17.24	35.90	Low	4 332
Cape Medical Plan	Healthpact Select	50.00	4 998	27	10.34	30.17	Low	3 600
Spectramed	Cyan (R8 001+)*	18.18	2 303	19	37.93	28.06	Low	4 128

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Saver only - non network

		Macro (%)	Risk (R)	Micro / 29	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + 1 adult dependant								
Scheme	Plan name							
Bestmed	Beat 2	90.91	2 485	1	100.00	95.46	High	6 120
Discovery	Essential Saver	100.00	3 278	7	79.31	89.66	High	6 924
Bonitas	Bonsave	95.45	3 434	10	68.97	82.21	High	7 860
Compicare	Unisave	63.64	3 001	4	89.66	76.65	High	12 012
Genesis	Private Plus	77.27	3 300	8	75.86	76.57	High	10 800
Profmed	ProSecure (R5 001 - R9 000)*	68.18	3 265	6	82.76	75.47	High	16 066
Discovery	Classic Saver	100.00	3 720	16	48.28	74.14	High	14 868
Bestmed	Beat 3	90.91	3 631	14	55.17	73.04	High	8 928
Topmed	Active Saver	45.45	2 684	2	96.55	71.00	High	6 144
Momentum	Incentive: Any Hospital, Chronic: State	81.82	3 619	13	58.62	70.22	High	4 824
Cape Medical Plan	Healthpact Silver	50.00	3 050	5	86.21	68.10	Medium	7 200
Fedhealth	Maxima Saver	54.55	3 524	11	65.52	60.03	Medium	7 464
Momentum	Incentive: Any Hospital, Chronic: Associated	81.82	4 439	20	34.48	58.15	Medium	5 928
Bonitas	BonClassic	95.45	6 397	26	13.79	54.62	Medium	12 648
Medihelp	Unify	13.64	2 856	3	93.10	53.37	Medium	11 376
Momentum	Incentive: Any Hospital, Chronic: Any	81.82	4 979	23	24.14	52.98	Medium	6 636
Compicare	Mumed	63.64	4 164	18	41.38	52.51	Medium	9 207
Profmed	ProSecure (R9 001+)*	68.18	4 826	22	27.59	47.88	Low	16 066
Fedhealth	Maxima Basis	54.55	4 332	19	37.93	46.24	Low	9 168
Spectramed	Cyan (R0 - R8 000)*	18.18	3 319	9	72.41	45.30	Low	5 952
Topmed	Savings	45.45	3 811	17	44.83	45.14	Low	8 724
Profmed	ProSecure Plus (R9 001+)*	68.18	6 183	25	17.24	42.71	Low	16 066
Momentum	Summit	81.82	11 097	29	3.45	42.63	Low	47 000
Medihelp	Dimension Prime 2	13.64	3 570	12	62.07	37.85	Low	7 560
Fedhealth	Maxima Advanced	54.55	6 070	24	20.69	37.62	Low	8 100
Profmed	ProPinnacle (R9 001+)*	68.18	10 765	28	6.90	37.54	Low	25 050
Spectramed	Capri	18.18	3 654	15	51.72	34.95	Low	4 332
Cape Medical Plan	Healthpact Select	50.00	9 996	27	10.34	30.17	Low	7 200
Spectramed	Cyan (R8 001+)*	18.18	4 541	21	31.03	24.61	Low	8 136

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Saver only - non network

		Macro (%)	Risk (R)	Micro / 29	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + adult dependant + 2 children								
Scheme	Plan name							
Bestmed	Beat 2	90.91	3 663	3	93.10	92.01	High	9 024
Bonitas	Bonsave	95.45	4 592	7	79.31	87.38	High	10 524
Discovery	Essential Saver	100.00	4 780	11	65.52	82.76	High	10 092
Genesis	Private Plus	77.27	4 130	6	82.76	80.01	High	10 800
Cape Medical Plan	Healthpact Silver	50.00	3 510	1	100.00	75.00	High	8 280
Compcare	Unisave	63.64	3 973	5	86.21	74.92	High	15 900
Discovery	Classic Saver	100.00	5 386	16	48.28	74.14	High	21 516
Bestmed	Beat 3	90.91	5 269	15	51.72	71.32	High	12 960
Topmed	Active Saver	45.45	3 572	2	96.55	71.00	High	8 184
Momentum	Incentive: Any Hospital, Chronic: State	81.82	5 219	14	55.17	68.50	Medium	6 960
Fedhealth	Maxima Saver	54.55	4 640	8	75.86	65.21	Medium	9 840
Profmed	ProSecure (R5 001 - R9 000)*	68.18	4 963	12	62.07	65.12	Medium	20 717
Momentum	Incentive: Any Hospital, Chronic: Associated	81.82	6 375	20	34.48	58.15	Medium	8 520
Bonitas	BonClassic	95.45	8 097	25	17.24	56.35	Medium	16 008
Momentum	Incentive: Any Hospital, Chronic: Any	81.82	7 119	23	24.14	52.98	Medium	9 492
Compcare	Mumed	63.64	5 490	18	41.38	52.51	Medium	12 023
Topmed	Savings	45.45	5 087	13	58.62	52.04	Medium	11 652
Medihelp	Unify	13.64	3 804	4	89.66	51.65	Medium	14 976
Profmed	ProSecure (R9 001+)*	68.18	6 938	22	27.59	47.88	Low	20 717
Fedhealth	Maxima Basis	54.55	5 736	19	37.93	46.24	Low	12 144
Momentum	Summit	81.82	11 012	27	10.34	46.08	Low	94 000
Spectramed	Cyan (R0 - R8 000)*	18.18	4 661	9	72.41	45.30	Low	8 352
Medihelp	Dimension Prime 2	13.64	4 746	10	68.97	41.30	Low	10 008
Profmed	ProSecure Plus (R9 001+)*	68.18	8 839	26	13.79	40.99	Low	20 717
Fedhealth	Maxima Advanced	54.55	8 018	24	20.69	37.62	Low	10 692
Profmed	ProPinnacle (R9 001+)*	68.18	14 140	29	3.45	35.81	Low	32 555
Spectramed	Capri	18.18	5 484	17	44.83	31.50	Low	6 492
Cape Medical Plan	Healthpact Select	50.00	11 612	28	6.90	28.45	Low	8 376
Spectramed	Cyan (R8 001+)*	18.18	6 387	21	31.03	24.61	Low	11 448

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Saver plus - all

		Network hospital	Macro (%)	Risk (R)	Micro / 30	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Single members									
Scheme	Plan name								
Discovery	Essential Priority	No	100.00	1 342	4	90.00	95.00	High	17 048
Medimed	Medisave Standard (R0 - R8 500)*	No	86.36	937	1	100.00	93.18	High	9 750
Discovery	Classic Priority	No	100.00	1 404	6	83.33	91.67	High	21 716
Medimed	Medisave Standard (R8 501 - R13 000)*	No	86.36	1 005	2	96.67	91.51	High	10 020
Medimed	Medisave Standard (R13 001 - R17 000)*	No	86.36	1 245	3	93.33	89.85	High	10 980
Medimed	Medisave Standard (R17 001+)*	No	86.36	1 387	5	86.67	86.51	High	11 550
Bestmed	Pace 1	No	90.91	1 885	9	73.33	82.12	High	17 124
Medimed	Medisave Max (R0 - R10 000)*	No	86.36	1 803	8	76.67	81.51	High	13 880
Medimed	Medisave Max (R10 001 - R17 000)*	No	86.36	1 990	10	70.00	78.18	High	14 630
Bonitas	BonComplete	No	95.45	2 365	14	56.67	76.06	High	10 162
Medimed	Medisave Max (R17 001+)*	No	86.36	2 118	12	63.33	74.85	High	15 140
Bestmed	Beat 4	No	90.91	2 434	16	50.00	70.46	High	17 856
Suremed	Navigator	No	59.09	1 495	7	80.00	69.55	Medium	13 260
Bestmed	Pace 2	No	90.91	2 896	21	33.33	62.12	Medium	21 372
Compicare	Symmetry ED	Yes	63.64	2 272	13	60.00	61.82	Medium	6 864
Compicare	Dynamix ED	Yes	63.64	2 432	15	53.33	58.49	Medium	14 374
Topmed	Family	No	45.45	2 028	11	66.67	56.06	Medium	21 696
Bestmed	Pace 3	No	90.91	3 215	25	20.00	55.46	Medium	25 860
Compicare	Symmetry	No	63.64	2 790	20	36.67	50.15	Medium	8 352
Bestmed	Pace 4	No	90.91	3 893	30	3.33	47.12	Low	32 576
Compicare	Pinnacle ED	Yes	63.64	2 959	23	26.67	45.15	Low	23 172
Compicare	Dynamix	No	63.64	3 067	24	23.33	43.49	Low	16 114
Compicare	Pinnacle	No	63.64	3 685	28	10.00	36.82	Low	25 980
Spectramed	Azure (R0 - R8 000)*	No	18.18	2 508	17	46.67	32.42	Low	14 996
Spectramed	Azure (R8 001 - R11 500)*	No	18.18	2 629	18	43.33	30.76	Low	15 296
Spectramed	Azure (R11 501+)*	No	18.18	2 736	19	40.00	29.09	Low	15 572
Resolution Health	Millenium Select	Yes	4.55	2 900	22	30.00	17.28	Low	16 013
Spectramed	Cobalt	No	18.18	3 853	29	6.67	12.42	Low	24 960
Medshield	Premium Plus	No	9.09	3 246	27	13.33	11.21	Low	19 007
Resolution Health	Millenium	No	4.55	3 240	26	16.67	10.61	Low	17 033

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Saver plus - all

		Network hospital	Macro (%)	Risk (R)	Micro / 30	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + 1 adult dependant									
Scheme	Plan name								
Discovery	Essential Priority	No	100.00	2 471	3	93.33	96.67	High	20 948
Medimed	Medisave Standard (R0 - R8 500)*	No	86.36	1 875	1	100.00	93.18	High	19 500
Discovery	Classic Priority	No	100.00	2 587	6	83.33	91.67	High	29 312
Medimed	Medisave Standard (R8 501 - R13 000)*	No	86.36	2 010	2	96.67	91.51	High	20 040
Medimed	Medisave Standard (R13 001 - R17 000)*	No	86.36	2 490	4	90.00	88.18	High	21 960
Bestmed	Pace 1	No	90.91	2 980	8	76.67	83.79	High	31 884
Medimed	Medisave Standard (R17 001+)*	No	86.36	2 775	7	80.00	83.18	High	23 100
Medimed	Medisave Max (R0 - R10 000)*	No	86.36	3 606	9	73.33	79.85	High	27 760
Medimed	Medisave Max (R10 001 - R17 000)*	No	86.36	3 981	11	66.67	76.51	High	29 260
Suremed	Navigator	No	59.09	2 536	5	86.67	72.88	High	25 360
Bonitas	BonComplete	No	95.45	4 336	17	46.67	71.06	High	17 372
Bestmed	Beat 4	No	90.91	4 287	16	50.00	70.46	High	34 488
Medimed	Medisave Max (R17 001+)*	No	86.36	4 236	15	53.33	69.85	Medium	30 280
Compcare	Symmetry ED	Yes	63.64	4 042	12	63.33	63.49	Medium	12 192
Compcare	Dynamix ED	Yes	63.64	4 218	14	56.67	60.15	Medium	26 925
Topmed	Family	No	45.45	3 731	10	70.00	57.73	Medium	38 052
Bestmed	Pace 3	No	90.91	5 449	24	23.33	57.12	Medium	50 916
Bestmed	Pace 2	No	90.91	5 714	25	20.00	55.46	Medium	42 588
Compcare	Symmetry	No	63.64	4 968	19	40.00	51.82	Medium	14 832
Compcare	Pinnacle ED	Yes	63.64	5 090	21	33.33	48.49	Low	43 244
Bestmed	Pace 4	No	90.91	8 761	30	3.33	47.12	Low	53 452
Compcare	Dynamix	No	63.64	5 356	22	30.00	46.82	Low	29 968
Spectramed	Azure (R0 - R8 000)*	No	18.18	4 130	13	60.00	39.09	Low	20 936
Compcare	Pinnacle	No	63.64	6 384	28	10.00	36.82	Low	48 230
Spectramed	Azure (R8 001 - R11 500)*	No	18.18	4 561	18	43.33	30.76	Low	22 028
Spectramed	Azure (R11 501+)*	No	18.18	4 997	20	36.67	27.42	Low	23 144
Resolution Health	Millenium Select	Yes	4.55	5 388	23	26.67	15.61	Low	29 713
Spectramed	Cobalt	No	18.18	7 945	29	6.67	12.42	Low	41 372
Medshield	Premium Plus	No	9.09	6 271	27	13.33	11.21	Low	35 655
Resolution Health	Millenium	No	4.55	6 016	26	16.67	10.61	Low	31 597

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Saver plus - all

		Network hospital	Macro (%)	Risk (R)	Micro / 30	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + adult dependant + 2 children									
Scheme	Plan name								
Discovery	Essential Priority	No	100.00	3 562	5	86.67	93.33	High	24 908
Medimed	Medisave Standard (R0 - R8 500)*	No	86.36	2 490	1	100.00	93.18	High	21 960
Discovery	Classic Priority	No	100.00	3 732	6	83.33	91.67	High	37 016
Medimed	Medisave Standard (R8 501 - R13 000)*	No	86.36	2 670	2	96.67	91.51	High	22 680
Medimed	Medisave Standard (R13 001 - R17 000)*	No	86.36	3 195	3	93.33	89.85	High	24 780
Medimed	Medisave Standard (R17 001+)*	No	86.36	3 525	4	90.00	88.18	High	26 100
Bestmed	Pace 1	No	90.91	4 318	8	76.67	83.79	High	32 218
Medimed	Medisave Max (R0 - R10 000)*	No	86.36	4 416	9	73.33	79.85	High	31 000
Medimed	Medisave Max (R10 001 - R17 000)*	No	86.36	4 821	10	70.00	78.18	High	32 620
Bonitas	BonComplete	No	95.45	5 633	15	53.33	74.39	High	19 874
Medimed	Medisave Max (R17 001+)*	No	86.36	5 121	13	60.00	73.18	High	33 820
Suremed	Navigator	No	59.09	3 856	7	80.00	69.55	Medium	28 000
Bestmed	Beat 4	No	90.91	5 935	17	46.67	68.79	Medium	34 780
Compicare	Symmetry ED	Yes	68.18	5 038	12	63.33	65.76	Medium	12 348
Bestmed	Pace 3	No	90.91	7 017	21	33.33	62.12	Medium	54 252
Compicare	Dynamix ED	Yes	68.18	5 879	16	50.00	59.09	Medium	31 613
Topmed	Family	No	45.45	4 969	11	66.67	56.06	Medium	48 348
Compicare	Symmetry	No	68.18	6 204	18	43.33	55.76	Medium	15 024
Bestmed	Pace 2	No	90.91	7 466	26	16.67	53.79	Medium	42 898
Bestmed	Pace 4	No	90.91	11 765	30	3.33	47.12	Low	54 556
Compicare	Pinnacle ED	Yes	63.64	7 174	23	26.67	45.15	Low	50 926
Compicare	Dynamix	No	68.18	7 357	25	20.00	44.09	Low	35 476
Compicare	Pinnacle	No	68.18	8 850	28	10.00	39.09	Low	57 518
Spectramed	Azure (R0 - R8 000)*	No	18.18	5 469	14	56.67	37.42	Low	27 608
Spectramed	Azure (R8 001 - R11 500)*	No	18.18	6 239	19	40.00	29.09	Low	29 576
Spectramed	Azure (R11 501+)*	No	18.18	7 075	22	30.00	24.09	Low	31 700
Resolution Health	Millenium Select	Yes	4.55	6 828	20	36.67	20.61	Low	36 075
Medshield	Premium Plus	No	9.09	7 249	24	23.33	16.21	Low	45 595
Spectramed	Cobalt	No	18.18	10 831	29	6.67	12.42	Low	56 640
Resolution Health	Millenium	No	4.55	7 616	27	13.33	8.94	Low	38 439

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Saver plus - network

		Macro (%)	Risk (R)	Micro / 4	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Single members								
Scheme	Plan name							
Compcare	Symmetry ED	63.64	2 272	1	100.00	81.82	High	6 864
Compcare	Dynamix ED	63.64	2 432	2	75.00	69.32	Medium	14 374
Compcare	Pinnacle ED	63.64	2 959	4	25.00	44.32	Low	23 172
Resolution Health	Millenium Select	4.55	2 900	3	50.00	27.28	Low	16 013
Member + 1 adult dependant								
Scheme	Plan name							
Compcare	Symmetry ED	63.64	4 042	1	100.00	81.82	High	12 192
Compcare	Dynamix ED	63.64	4 218	2	75.00	69.32	Medium	26 925
Compcare	Pinnacle ED	63.64	5 090	3	50.00	56.82	Medium	43 244
Resolution Health	Millenium Select	4.55	5 388	4	25.00	14.78	Low	29 713
Member + adult dependant + 2 children								
Scheme	Plan name							
Compcare	Symmetry ED	63.64	5 038	1	100.00	81.82	High	12 348
Compcare	Dynamix ED	63.64	5 879	2	75.00	69.32	Medium	31 613
Compcare	Pinnacle ED	63.64	7 174	4	25.00	44.32	Low	50 926
Resolution Health	Millenium Select	4.55	6 828	3	50.00	27.28	Low	36 075

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Saver plus - non network

		Macro (%)	Risk (R)	Micro / 26	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Single members								
Scheme	Plan name							
Discovery	Essential Priority	100.00	1 342	4	88.46	94.23	High	17 048
Medimed	Medisave Standard (R0 - R8 500)*	86.36	9 37	1	100.00	93.18	High	9 750
Medimed	Medisave Standard (R8 501 - R13 000)*	86.36	1 005	2	96.15	91.26	High	10 020
Discovery	Classic Priority	100.00	1 404	6	80.77	90.38	High	21 716
Medimed	Medisave Standard (R13 001 - R17 000)*	86.36	1 245	3	92.31	89.33	High	10 980
Medimed	Medisave Standard (R17 001+)*	86.36	1 387	5	84.62	85.49	High	11 550
Bestmed	Pace 1	90.91	1 885	9	69.23	80.07	High	17 124
Medimed	Medisave Max (R0 - R10 000)*	86.36	1 803	8	73.08	79.72	High	13 880
Medimed	Medisave Max (R10 001 - R17 000)*	86.36	1 990	10	65.38	75.87	High	14 630
Bonitas	BonComplete	95.45	2 365	13	53.85	74.65	High	10 162
Medimed	Medisave Max (R17 001+)*	86.36	2 118	12	57.69	72.03	High	15 140
Bestmed	Beat 4	90.91	2 434	14	50.00	70.46	High	17 856
Suremed	Navigator	59.09	1 495	7	76.92	68.01	Medium	13 260
Bestmed	Pace 2	90.91	2 896	19	30.77	60.84	Medium	21 372
Bestmed	Pace 3	90.91	3 215	21	23.08	56.99	Medium	25 860
Topmed	Family	45.45	2 028	11	61.54	53.49	Medium	21 696
Compicare	Symmetry	63.64	2 790	18	34.62	49.13	Low	8 352
Bestmed	Pace 4	90.91	3 893	26	3.85	47.38	Low	32 576
Compicare	Dynamix	63.64	3 067	20	26.92	45.28	Low	16 114
Compicare	Pinnacle	63.64	3 685	24	11.54	37.59	Low	25 980
Spectramed	Azure (R0 - R8 000)*	18.18	2 508	15	46.15	32.17	Low	14 996
Spectramed	Azure (R8 001 - R11 500)*	18.18	2 629	16	42.31	30.24	Low	15 296
Spectramed	Azure (R11 501+)*	18.18	2 736	17	38.46	28.32	Low	15 572
Spectramed	Cobalt	18.18	3 853	25	7.69	12.94	Low	24 960
Medshield	Premium Plus	9.09	3 246	23	15.38	12.24	Low	19 007
Resolution Health	Millenium	4.55	3 240	22	19.23	11.89	Low	17 033

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Saver plus - non network

		Macro (%)	Risk (R)	Micro / 26	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + 1 adult dependant								
Scheme	Plan name							
Discovery	Essential Priority	100.00	2 471	3	92.31	96.15	High	20 948
Medimed	Medisave Standard (R0 - R8 500)*	86.36	1 875	1	100.00	93.18	High	19 500
Medimed	Medisave Standard (R8 501 - R13 000)*	86.36	2 010	2	96.15	91.26	High	20 040
Discovery	Classic Priority	100.00	2 587	6	80.77	90.38	High	29 312
Medimed	Medisave Standard (R13 001 - R17 000)*	86.36	2 490	4	88.46	87.41	High	21 960
Bestmed	Pace 1	90.91	2 980	8	73.08	81.99	High	31 884
Medimed	Medisave Standard (R17 001+)*	86.36	2 775	7	76.92	81.64	High	23 100
Medimed	Medisave Max (R0 - R10 000)*	86.36	3 606	9	69.23	77.80	High	27 760
Medimed	Medisave Max (R10 001 - R17 000)*	86.36	3 981	11	61.54	73.95	High	29 260
Suremed	Navigator	59.09	2 536	5	84.62	71.85	High	25 360
Bonitas	BonComplete	95.45	4 336	15	46.15	70.80	High	17 372
Bestmed	Beat 4	90.91	4 287	14	50.00	70.46	High	34 488
Medimed	Medisave Max (R17 001+)*	86.36	4 236	13	53.85	70.10	High	30 280
Bestmed	Pace 3	90.91	5 449	20	26.92	58.92	Medium	50 916
Bestmed	Pace 2	90.91	5 714	21	23.08	56.99	Medium	42 588
Topmed	Family	45.45	3 731	10	65.38	55.42	Medium	38 052
Compicare	Symmetry	68.18	4 968	17	38.46	53.32	Medium	14 832
Bestmed	Pace 4	90.91	8 761	26	3.85	47.38	Low	53 452
Compicare	Dynamix	63.64	5 356	19	30.77	47.20	Low	29 968
Spectramed	Azure (R0 - R8 000)*	18.18	4 130	12	57.69	37.94	Low	20 936
Compicare	Pinnacle	63.64	6 384	24	11.54	37.59	Low	48 230
Spectramed	Azure (R8 001 - R11 500)*	18.18	4 561	16	42.31	30.24	Low	22 028
Spectramed	Azure (R11 501+)*	18.18	4 997	18	34.62	26.40	Low	23 144
Spectramed	Cobalt	18.18	7 945	25	7.69	12.94	Low	41 372
Medshield	Premium Plus	9.09	6 271	23	15.38	12.24	Low	35 655
Resolution Health	Millenium	4.55	6 016	22	19.23	11.89	Low	31 597

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Saver plus - non network

		Macro (%)	Risk (R)	Micro / 26	Micro (%)	Combo (%)	Likelihood of support	Amount of day-to-day
Member + adult dependant + 2 children								
Scheme	Plan name							
Medimed	Medisave Standard (R0 - R8 500)*	86.36	2 490	1	100.00	93.18	High	21 960
Discovery	Essential Priority	100.00	3 562	5	84.62	92.31	High	24 908
Medimed	Medisave Standard (R8 501 - R13 000)*	86.36	2 670	2	96.15	91.26	High	22 680
Discovery	Classic Priority	100.00	3 732	6	80.77	90.38	High	37 016
Medimed	Medisave Standard (R13 001 - R17 000)*	86.36	3 195	3	92.31	89.33	High	24 780
Medimed	Medisave Standard (R17 001+)*	86.36	3 525	4	88.46	87.41	High	26 100
Bestmed	Pace 1	90.91	4 318	8	73.08	81.99	High	32 218
Medimed	Medisave Max (R0 - R10 000)*	86.36	4 416	9	69.23	77.80	High	31 000
Medimed	Medisave Max (R10 001 - R17 000)*	86.36	4 821	10	65.38	75.87	High	32 620
Bonitas	BonComplete	95.45	5 633	14	50.00	72.73	High	19 874
Medimed	Medisave Max (R17 001+)*	86.36	5 121	12	57.69	72.03	High	33 820
Bestmed	Beat 4	90.91	5 935	15	46.15	68.53	Medium	34 780
Suremed	Navigator	59.09	3 856	7	76.92	68.01	Medium	28 000
Bestmed	Pace 3	90.91	7 017	18	34.62	62.76	Medium	54 252
Bestmed	Pace 2	90.91	7 466	22	19.23	55.07	Medium	42 898
Topmed	Family	45.45	4 969	11	61.54	53.49	Medium	48 348
Compicare	Symmetry	63.64	6 204	16	42.31	52.97	Medium	15 024
Bestmed	Pace 4	90.91	11 765	26	3.85	47.38	Low	54 556
Compicare	Dynamix	63.64	7 357	21	23.08	43.36	Low	35 476
Compicare	Pinnacle	63.64	8 850	24	11.54	37.59	Low	57 518
Spectramed	Azure (R0 - R8 000)*	18.18	5 469	13	53.85	36.01	Low	27 608
Spectramed	Azure (R8 001 - R11 500)*	18.18	6 239	17	38.46	28.32	Low	29 576
Spectramed	Azure (R11 501+)*	18.18	7 075	19	30.77	24.47	Low	31 700
Medshield	Premium Plus	9.09	7 249	20	26.92	18.01	Low	45 595
Spectramed	Cobalt	18.18	10 831	25	7.69	12.94	Low	56 640
Resolution Health	Millenium	4.55	7 616	23	15.38	9.97	Low	38 439

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Comprehensive - risk only - all

		Network hospital	Macro (%)	Risk (R)	Micro / 21	Micro score (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	Essential Delta Comprehensive	Yes	100.00	37 680	4	85.71	92.86	High
Discovery	Classic Delta Comprehensive	Yes	100.00	39 588	5	80.95	90.48	High
Discovery	Essential Comprehensive	No	100.00	41 844	6	76.19	88.10	High
Momentum	Extender: Associated Hospitals, Chronic: State	Yes	81.82	37 164	3	90.48	86.15	High
Discovery	Classic Comprehensive Zero MSA	No	100.00	43 944	9	61.90	80.95	High
Discovery	Classic Comprehensive	No	100.00	43 944	10	57.14	78.57	High
Fedhealth	Maxima Standard Elect	Yes	54.55	24 864	1	100.00	77.28	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	Yes	81.82	42 432	7	71.43	76.62	High
Fedhealth	Maxima Standard	No	54.55	32 568	2	95.24	74.89	High
Momentum	Extender: Any Hospital, Chronic: State	No	81.82	42 504	8	66.67	74.24	High
Momentum	Extender: Associated Hospitals, Chronic: Any	Yes	81.82	46 020	12	47.62	64.72	Medium
Discovery	Executive	No	100.00	53 556	16	28.57	64.29	Medium
Momentum	Extender: Any Hospital, Chronic: Associated	No	81.82	47 088	13	42.86	62.34	Medium
Bonitas	BonComprehensive	No	95.45	56 220	17	23.81	59.63	Medium
Momentum	Extender: Any Hospital, Chronic: Any	No	81.82	52 344	15	33.33	57.58	Medium
Topmed	Executive	No	45.45	44 052	11	52.38	48.92	Low
Fedhealth	Maxima Exec	No	54.55	47 988	14	38.10	46.32	Low
KeyHealth	Platinum	Yes	72.73	79 236	19	14.29	43.51	Low
Fedhealth	Maxima Plus	No	54.55	77 140	18	19.05	36.80	Low
Fedhealth	Ultimax	No	54.55	114 540	21	4.76	29.66	Low
Topmed	Comprehensive	No	45.45	80 064	20	9.52	27.49	Low

Comprehensive - risk only - all

		Network hospital	Macro (%)	Risk (R)	Micro / 21	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Discovery	Essential Delta Comprehensive	Yes	100.00	73 284	4	85.71	92.86	High
Discovery	Classic Delta Comprehensive	Yes	100.00	77 052	6	76.19	88.10	High
Momentum	Extender: Associated Hospitals, Chronic: State	Yes	81.82	65 100	3	90.48	86.15	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	Yes	81.82	76 284	5	80.95	81.39	High
Discovery	Essential Comprehensive	No	100.00	81 432	9	61.90	80.95	High
Fedhealth	Maxima Standard Elect	Yes	54.55	46 608	1	100.00	77.28	High
Momentum	Extender: Any Hospital, Chronic: State	No	81.82	77 088	7	71.43	76.62	High
Fedhealth	Maxima Standard	No	54.55	61 008	2	95.24	74.89	High
Discovery	Classic Comprehensive Zero MSA	No	100.00	85 512	12	47.62	73.81	High
Discovery	Classic Comprehensive	No	100.00	85 512	13	42.86	71.43	High
Momentum	Extender: Associated Hospitals, Chronic: Any	Yes	81.82	82 752	10	57.14	69.48	Medium
Momentum	Extender: Any Hospital, Chronic: Associated	No	81.82	84 684	11	52.38	67.10	Medium
Discovery	Executive	No	100.00	107 112	16	28.57	64.29	Medium
Bonitas	BonComprehensive	No	95.45	109 248	17	23.81	59.63	Medium
Momentum	Extender: Any Hospital, Chronic: Any	No	81.82	94 104	15	33.33	57.58	Medium
Topmed	Executive	No	45.45	79 212	8	66.67	56.06	Medium
Fedhealth	Maxima Exec	No	54.55	89 388	14	38.10	46.32	Low
KeyHealth	Platinum	Yes	72.73	132 182	18	19.05	45.89	Low
Fedhealth	Maxima Plus	No	54.55	143 894	19	14.29	34.42	Low
Fedhealth	Ultimax	No	54.55	207 212	21	4.76	29.66	Low
Topmed	Comprehensive	No	45.45	146 136	20	9.52	27.49	Low

Comprehensive - risk only - all

		Network hospital	Macro (%)	Risk (R)	Micro / 21	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Essential Delta Comprehensive	Yes	100.00	88 428	4	85.71	92.86	High
Discovery	Classic Delta Comprehensive	Yes	100.00	92 796	5	80.95	90.48	High
Discovery	Essential Comprehensive	No	100.00	98 280	6	76.19	88.10	High
Momentum	Extender: Associated Hospitals, Chronic: State	Yes	81.82	87 396	3	90.48	86.15	High
Discovery	Classic Comprehensive Zero MSA	No	100.00	103 056	9	61.90	80.95	High
Discovery	Classic Comprehensive	No	100.00	103 056	10	57.14	78.57	High
Fedhealth	Maxima Standard Elect	Yes	54.55	61 632	1	100.00	77.28	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	Yes	81.82	101 748	7	71.43	76.62	High
Fedhealth	Maxima Standard	No	54.55	80 640	2	95.24	74.89	High
Momentum	Extender: Any Hospital, Chronic: State	No	81.82	102 576	8	66.67	74.24	High
Momentum	Extender: Associated Hospitals, Chronic: Any	Yes	81.82	110 376	12	47.62	64.72	Medium
Discovery	Executive	No	100.00	127 536	16	28.57	64.29	Medium
Momentum	Extender: Any Hospital, Chronic: Associated	No	81.82	112 932	13	42.86	62.34	Medium
Bonitas	BonComprehensive	No	95.45	132 120	17	23.81	59.63	Medium
Momentum	Extender: Any Hospital, Chronic: Any	No	81.82	125 520	15	33.33	57.58	Medium
Topmed	Executive	No	45.45	106 044	11	52.38	48.92	Low
Fedhealth	Maxima Exec	No	54.55	120 596	14	38.10	46.32	Low
KeyHealth	Platinum	Yes	72.73	165 090	18	19.05	45.89	Low
Fedhealth	Maxima Plus	No	54.55	192 438	20	9.52	32.04	Low
Topmed	Comprehensive	No	45.45	183 720	19	14.29	29.87	Low
Fedhealth	Ultimax	No	54.55	274 940	21	4.76	29.66	Low

Comprehensive - risk only - network

		Macro (%)	Risk (R)	Micro / 7	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Essential Delta Comprehensive	100.00	37 680	3	71.43	85.71	High
Momentum	Extender: Associated Hospitals, Chronic: State	81.82	37 164	2	85.71	83.77	High
Discovery	Classic Delta Comprehensive	100.00	39 588	4	57.14	78.57	High
Fedhealth	Maxima Standard Elect	54.55	24 864	1	100.00	77.28	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	81.82	42 432	5	42.86	62.34	Medium
Momentum	Extender: Associated Hospitals, Chronic: Any	81.82	46 020	6	28.57	55.20	Medium
KeyHealth	Platinum	72.73	79 236	7	14.29	43.51	Low
Member + 1 adult dependant							
Scheme	Plan name						
Discovery	Essential Delta Comprehensive	100.00	73 284	3	71.43	85.71	High
Momentum	Extender: Associated Hospitals, Chronic: State	81.82	65 100	2	85.71	83.77	High
Fedhealth	Maxima Standard Elect	54.55	46 608	1	100.00	77.28	High
Discovery	Classic Delta Comprehensive	100.00	77 052	5	42.86	71.43	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	81.82	76 284	4	57.14	69.48	Medium
Momentum	Extender: Associated Hospitals, Chronic: Any	81.82	82 752	6	28.57	55.20	Medium
KeyHealth	Platinum	72.73	132 182	7	14.29	43.51	Low
Member + adult dependant + 2 children							
Scheme	Plan name						
Discovery	Essential Delta Comprehensive	100.00	88 428	3	71.43	85.71	High
Momentum	Extender: Associated Hospitals, Chronic: State	81.82	87 396	2	85.71	83.77	High
Discovery	Classic Delta Comprehensive	100.00	92 796	4	57.14	78.57	High
Fedhealth	Maxima Standard Elect	54.55	61 632	1	100.00	77.28	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	81.82	101 748	5	42.86	62.34	Medium
Momentum	Extender: Associated Hospitals, Chronic: Any	81.82	110 376	6	28.57	55.20	Medium
KeyHealth	Platinum	72.73	165 090	7	14.29	43.51	Low

Comprehensive - risk only - non network

		Macro (%)	Risk (R)	Micro / 14	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Essential Comprehensive	100.00	41 844	2	92.86	96.43	High
Discovery	Classic Comprehensive Zero MSA	100.00	43 944	4	78.57	89.29	High
Discovery	Classic Comprehensive	100.00	43 944	5	71.43	85.71	High
Momentum	Extender: Any Hospital, Chronic: State	81.82	42 504	3	85.71	83.77	High
Fedhealth	Maxima Standard	54.55	32 568	1	100.00	77.28	High
Momentum	Extender: Any Hospital, Chronic: Associated	81.82	47 088	7	57.14	69.48	Medium
Discovery	Executive	100.00	53 556	10	35.71	67.86	Medium
Momentum	Extender: Any Hospital, Chronic: Any	81.82	52 344	9	42.86	62.34	Medium
Bonitas	BonComprehensive	95.45	56 220	11	28.57	62.01	Medium
Topmed	Executive	45.45	44 052	6	64.29	54.87	Medium
Fedhealth	Maxima Exec	54.55	47 988	8	50.00	52.28	Medium
Fedhealth	Maxima Plus	54.55	77 140	12	21.43	37.99	Low
Fedhealth	Ultimax	54.55	114 540	14	7.14	30.85	Low
Topmed	Comprehensive	45.45	80 064	13	14.29	29.87	Low
Member + 1 adult dependant							
Scheme	Plan name						
Discovery	Essential Comprehensive	100.00	81 432	4	78.57	89.29	High
Momentum	Extender: Any Hospital, Chronic: State	81.82	77 088	2	92.86	87.34	High
Discovery	Classic Comprehensive Zero MSA	100.00	85 512	6	64.29	82.14	High
Discovery	Classic Comprehensive	100.00	85 512	7	57.14	78.57	High
Fedhealth	Maxima Standard	54.55	61 008	1	100.00	77.28	High
Momentum	Extender: Any Hospital, Chronic: Associated	81.82	84 684	5	71.43	76.62	High
Discovery	Executive	100.00	107 112	10	35.71	67.86	Medium
Topmed	Executive	45.45	79 212	3	85.71	65.58	Medium
Momentum	Extender: Any Hospital, Chronic: Any	81.82	94 104	9	42.86	62.34	Medium
Bonitas	BonComprehensive	95.45	109 248	11	28.57	62.01	Medium
Fedhealth	Maxima Exec	54.55	89 388	8	50.00	52.28	Medium
Fedhealth	Maxima Plus	54.55	143 894	12	21.43	37.99	Low
Fedhealth	Ultimax	54.55	207 212	14	7.14	30.85	Low
Topmed	Comprehensive	45.45	146 136	13	14.29	29.87	Low
Member + adult dependant + 2 children							
Scheme	Plan name						
Discovery	Essential Comprehensive	100.00	98 280	2	92.86	96.43	High
Discovery	Classic Comprehensive Zero MSA	100.00	103 056	4	78.57	89.29	High
Discovery	Classic Comprehensive	100.00	103 056	5	71.43	85.71	High
Momentum	Extender: Any Hospital, Chronic: State	81.82	102 576	3	85.71	83.77	High
Fedhealth	Maxima Standard	54.55	80 640	1	100.00	77.28	High
Momentum	Extender: Any Hospital, Chronic: Associated	81.82	112 932	7	57.14	69.48	Medium
Discovery	Executive	100.00	127 536	10	35.71	67.86	Medium
Momentum	Extender: Any Hospital, Chronic: Any	81.82	125 520	9	42.86	62.34	Medium
Bonitas	BonComprehensive	95.45	132 120	11	28.57	62.01	Medium
Topmed	Executive	45.45	106 044	6	64.29	54.87	Medium
Fedhealth	Maxima Exec	54.55	120 596	8	50.00	52.28	Medium
Fedhealth	Maxima Plus	54.55	192 438	13	14.29	34.42	Low
Topmed	Comprehensive	45.45	183 720	12	21.43	33.44	Low
Fedhealth	Ultimax	54.55	274 940	14	7.14	30.85	Low

Comprehensive - complete cost - all

		Network hospital	Macro (%)	Complete cost (R)	Micro / 21	Micro score (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	Essential Delta Comprehensive	Yes	100.00	54 470	3	90.48	95.24	High
Discovery	Classic Delta Comprehensive	Yes	100.00	56 378	5	80.95	90.48	High
Discovery	Essential Comprehensive	No	100.00	58 634	6	76.19	88.10	High
Momentum	Extender: Associated Hospitals, Chronic: State	Yes	86.36	55 864	4	85.71	86.04	High
Discovery	Classic Comprehensive Zero MSA	No	100.00	60 734	7	71.43	85.71	High
Discovery	Classic Comprehensive	No	100.00	60 734	8	66.67	83.33	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	Yes	86.36	61 132	9	61.90	74.13	High
Fedhealth	Maxima Standard Elect	Yes	45.45	37 184	1	100.00	72.73	High
Momentum	Extender: Any Hospital, Chronic: State	No	86.36	61 204	10	57.14	71.75	High
Fedhealth	Maxima Standard	No	45.45	44 888	2	95.24	70.34	High
Momentum	Extender: Associated Hospitals, Chronic: Any	Yes	86.36	64 720	12	47.62	66.99	Medium
Momentum	Extender: Any Hospital, Chronic: Associated	No	86.36	65 788	13	42.86	64.61	Medium
Bonitas	BonComprehensive	No	95.45	73 098	16	28.57	62.01	Medium
Discovery	Executive	No	100.00	73 906	17	23.81	61.90	Medium
Momentum	Extender: Any Hospital, Chronic: Any	No	86.36	71 044	15	33.33	59.85	Medium
KeyHealth	Platinum	Yes	72.73	92 276	18	19.05	45.89	Low
Fedhealth	Maxima Exec	No	45.45	66 008	14	38.10	41.77	Low
Topmed	Executive	No	22.73	61 680	11	52.38	37.56	Low
Fedhealth	Maxima Plus	No	45.45	99 782	20	9.52	27.49	Low
Fedhealth	Ultimax	No	45.45	125 383	21	4.76	25.11	Low
Topmed	Comprehensive	No	22.73	93 096	19	14.29	18.51	Low

Comprehensive - complete cost - all

		Network hospital	Macro (%)	Complete cost (R)	Micro / 21	Micro score (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Discovery	Essential Delta Comprehensive	Yes	100.00	106 864	4	81.82	90.91	High
Discovery	Classic Delta Comprehensive	Yes	100.00	110 632	5	77.27	88.64	High
Momentum	Extender: Associated Hospitals, Chronic: State	Yes	81.82	100 000	3	86.36	84.09	High
Discovery	Essential Comprehensive	No	100.00	115 012	9	59.09	79.55	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	Yes	81.82	111 184	6	72.73	77.27	High
Fedhealth	Maxima Standard Elect	Yes	54.55	68 388	1	95.45	75.00	High
Discovery	Classic Comprehensive Zero MSA	No	100.00	119 092	11	50.00	75.00	High
Fedhealth	Maxima Standard	No	54.55	82 788	2	90.91	72.73	High
Momentum	Extender: Any Hospital, Chronic: State	No	81.82	111 988	8	63.64	72.73	High
Discovery	Classic Comprehensive	No	100.00	119 092	12	45.45	72.73	High
Momentum	Extender: Associated Hospitals, Chronic: Any	Yes	81.82	117 652	10	54.55	68.18	Medium
Momentum	Extender: Any Hospital, Chronic: Associated	No	81.82	119 584	13	40.91	61.36	Medium
Discovery	Executive	No	100.00	147 812	17	22.73	61.36	Medium
Bonitas	BonComprehensive	No	95.45	141 600	16	27.27	61.36	Medium
Momentum	Extender: Any Hospital, Chronic: Any	No	81.82	129 004	15	31.82	56.82	Medium
Topmed	Executive	No	45.45	111 504	7	68.18	56.82	Medium
Fedhealth	Maxima Exec	No	54.55	121 308	14	36.36	45.46	Low
KeyHealth	Platinum	Yes	72.73	157 602	18	18.18	45.46	Low
Fedhealth	Maxima Plus	No	54.55	183 557	20	9.09	31.82	Low
Fedhealth	Ultimax	No	54.55	230 684	21	4.55	29.55	Low
Topmed	Comprehensive	No	45.45	169 896	19	13.64	29.54	Low

Comprehensive - complete cost - all

		Network hospital	Macro (%)	Complete cost (R)	Micro / 21	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Essential Delta Comprehensive	Yes	100.00	124 672	3	90.48	95.24	High
Discovery	Classic Delta Comprehensive	Yes	100.00	131 608	5	80.95	90.48	High
Discovery	Essential Comprehensive	No	100.00	134 812	6	76.19	88.10	High
Discovery	Classic Comprehensive Zero MSA	No	100.00	136 636	7	71.43	85.71	High
Momentum	Extender: Associated Hospitals, Chronic: State	Yes	81.82	129 736	4	85.71	83.77	High
Discovery	Classic Comprehensive	No	100.00	142 468	8	66.67	83.33	High
Fedhealth	Maxima Standard Elect	Yes	54.55	86 700	1	100.00	77.28	High
Fedhealth	Maxima Standard	No	54.55	106 740	2	95.24	74.89	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	Yes	81.82	145 144	9	61.90	71.86	High
Momentum	Extender: Any Hospital, Chronic: State	No	81.82	145 972	10	57.14	69.48	Medium
Momentum	Extender: Associated Hospitals, Chronic: Any	Yes	81.82	154 492	12	47.62	64.72	Medium
Bonitas	BonComprehensive	No	95.45	169 800	15	33.33	64.39	Medium
Discovery	Executive	No	100.00	175 028	17	23.81	61.90	Medium
Momentum	Extender: Any Hospital, Chronic: Associated	No	81.82	157 240	14	38.10	59.96	Medium
Momentum	Extender: Any Hospital, Chronic: Any	No	81.82	170 884	16	28.57	55.20	Medium
Topmed	Executive	No	45.45	147 216	11	52.38	48.92	Low
Fedhealth	Maxima Exec	No	54.55	156 420	13	42.86	48.70	Low
KeyHealth	Platinum	Yes	72.73	195 090	18	19.05	45.89	Low
Fedhealth	Maxima Plus	No	54.55	238 829	20	9.52	32.04	Low
Topmed	Comprehensive	No	45.45	207 480	19	14.29	29.87	Low
Fedhealth	Ultimax	No	54.55	302 348	21	4.76	29.66	Low

Comprehensive - complete cost - network

		Macro (%)	Complete cost (R)	Micro / 7	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Essential Delta Comprehensive	100.00	54 470	2	85.71	92.86	High
Discovery	Classic Delta Comprehensive	100.00	56 378	4	57.14	78.57	High
Fedhealth	Maxima Standard Elect	54.55	37 184	1	100.00	77.28	High
Momentum	Extender: Associated Hospitals, Chronic: State	81.82	55 864	3	71.43	76.62	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	81.82	61 132	5	42.86	62.34	Medium
Momentum	Extender: Associated Hospitals, Chronic: Any	81.82	64 720	6	28.57	55.20	Medium
KeyHealth	Platinum	72.73	92 276	7	14.29	43.51	Low
Member + 1 adult dependant							
Scheme	Plan name						
Discovery	Essential Delta Comprehensive	100.00	106 864	3	71.43	85.71	High
Momentum	Extender: Associated Hospitals, Chronic: State	81.82	100 000	2	85.71	83.77	High
Discovery	Classic Delta Comprehensive	100.00	110 632	4	57.14	78.57	High
Fedhealth	Maxima Standard Elect	54.55	68 388	1	100.00	77.28	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	81.82	111 184	5	42.86	62.34	Medium
Momentum	Extender: Associated Hospitals, Chronic: Any	81.82	117 652	6	28.57	55.20	Medium
KeyHealth	Platinum	72.73	157 602	7	14.29	43.51	Low
Member + adult dependant + 2 children							
Scheme	Plan name						
Discovery	Essential Delta Comprehensive	100.00	124 672	2	85.71	92.86	High
Discovery	Classic Delta Comprehensive	100.00	131 608	4	57.14	78.57	High
Fedhealth	Maxima Standard Elect	54.44	86 700	1	100.00	77.22	High
Momentum	Extender: Associated Hospitals, Chronic: State	81.82	129 736	3	71.43	76.62	High
Momentum	Extender: Associated Hospitals, Chronic: Associated	81.82	145 144	5	42.86	62.34	Medium
Momentum	Extender: Associated Hospitals, Chronic: Any	81.82	154 492	6	28.57	55.20	Medium
KeyHealth	Platinum	72.73	195 090	7	14.29	43.51	Low

Comprehensive - complete cost - non network

		Macro (%)	Complete cost (R)	Micro / 14	Micro score (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Essential Comprehensive	100.00	58 634	2	92.86	96.43	High
Discovery	Classic Comprehensive Zero MSA	100.00	60 734	3	85.71	92.86	High
Discovery	Classic Comprehensive	100.00	60 734	4	78.57	89.29	High
Fedhealth	Maxima Standard	54.55	44 888	1	100.00	77.28	High
Momentum	Extender: Any Hospital, Chronic: State	81.82	61 204	5	71.43	76.62	High
Momentum	Extender: Any Hospital, Chronic: Associated	81.82	65 788	7	57.14	69.48	Medium
Bonitas	BonComprehensive	95.45	73 098	10	35.71	65.58	Medium
Discovery	Executive	100.00	73 906	11	28.57	64.29	Medium
Momentum	Extender: Any Hospital, Chronic: Any	81.82	71 044	9	42.86	62.34	Medium
Topmed	Executive	45.45	61 680	6	64.29	54.87	Medium
Fedhealth	Maxima Exec	54.55	66 008	8	50.00	52.28	Medium
Fedhealth	Maxima Plus	54.55	99 782	13	14.29	34.42	Low
Topmed	Comprehensive	45.45	93 096	12	21.43	33.44	Low
Fedhealth	Ultimax	54.55	125 383	14	7.14	30.85	Low

Member + 1 adult dependant

Scheme	Plan name						
Discovery	Essential Comprehensive	100.00	115 012	4	78.57	89.29	High
Discovery	Classic Comprehensive Zero MSA	100.00	119 092	5	71.43	85.71	High
Momentum	Extender: Any Hospital, Chronic: State	81.82	111 988	3	85.71	83.77	High
Discovery	Classic Comprehensive	100.00	119 092	6	64.29	82.14	High
Fedhealth	Maxima Standard	54.55	82 788	1	100.00	77.28	High
Momentum	Extender: Any Hospital, Chronic: Associated	81.82	119 584	7	57.14	69.48	Medium
Topmed	Executive	45.45	111 504	2	92.86	69.15	Medium
Bonitas	BonComprehensive	95.45	141 600	10	35.71	65.58	Medium
Discovery	Executive	100.00	147 812	11	28.57	64.29	Medium
Momentum	Extender: Any Hospital, Chronic: Any	81.82	129 004	9	42.86	62.34	Medium
Fedhealth	Maxima Exec	54.55	121 308	8	50.00	52.28	Medium
Fedhealth	Maxima Plus	54.55	183 557	13	14.29	34.42	Low
Topmed	Comprehensive	45.45	169 896	12	21.43	33.44	Low
Fedhealth	Ultimax	54.55	230 684	14	7.14	30.85	Low

Comprehensive - complete cost - non network

		Macro (%)	Complete cost (R)	Micro / 14	Micro score (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children							
Scheme	Plan name						
Discovery	Essential Comprehensive	100.00	134 812	2	92.86	96.43	High
Discovery	Classic Comprehensive Zero MSA	100.00	136 636	3	85.71	92.86	High
Discovery	Classic Comprehensive	100.00	142 468	4	78.57	89.29	High
Fedhealth	Maxima Standard	54.55	106 740	1	100.00	77.28	High
Momentum	Extender: Any Hospital, Chronic: State	81.82	145 972	5	71.43	76.62	High
Bonitas	BonComprehensive	95.45	169 800	9	42.86	69.15	Medium
Momentum	Extender: Any Hospital, Chronic: Associated	81.82	157 240	8	50.00	65.91	Medium
Discovery	Executive	100.00	175 028	11	28.57	64.29	Medium
Momentum	Extender: Any Hospital, Chronic: Any	81.82	170 884	10	35.71	58.77	Medium
Fedhealth	Maxima Exec	54.55	156 420	7	57.14	55.85	Medium
Topmed	Executive	45.45	147 216	6	64.29	54.87	Medium
Fedhealth	Maxima Plus	54.55	238 829	13	14.29	34.42	Low
Topmed	Comprehensive	45.45	207 480	12	21.43	33.44	Low
Fedhealth	Ultimax	54.55	302 348	14	7.14	30.85	Low

Traditional - hybrid - all

		Network hospital	Macro (%)
Scheme	Plan name		
Genesis	Private Comprehensive	No	77.27
KeyHealth	Silver	Yes	72.73
Sizwe	Primary Care (R0 - R562)*	Yes	27.27
Sizwe	Primary Care (R563 - R9 292)*	Yes	27.27
Sizwe	Primary Care (R9 293+)*	Yes	27.27
Sizwe	Affordable Care (R0 - R15 955)*	No	27.27
Sizwe	Affordable Care (R15 956 - R32 499)*	No	27.27
Sizwe	Affordable Care (R32 500+)*	No	27.27
Sizwe	Full Benefit (R0 - R32 499)*	No	27.27
Sizwe	Full Benefit (R32 500+)*	No	27.27
Medihelp	Dimension Prime 3	No	13.64
Medihelp	Dimension Prime 3 Network	Yes	13.64
Medihelp	Dimension Elite	No	13.64
Medshield	MediValue	Yes	9.09
Medshield	MediPlus	Yes	9.09
Medshield	MediBonus	No	9.09
Resolution Health	Progressive Flex	Yes	4.55
Resolution Health	Progressive Flex Plus	No	4.55

Traditional - hybrid - network

Scheme	Plan name	
KeyHealth	Silver	72.73
Sizwe	Primary Care (R0 - R562)*	27.27
Sizwe	Primary Care (R563 - R9 292)*	27.27
Sizwe	Primary Care (R9 293+)*	27.27
Medihelp	Dimension Prime 3 Network	13.64
Medshield	MediValue	9.09
Medshield	MediPlus	9.09
Resolution Health	Progressive Flex	4.55

Traditional - hybrid - non network

Scheme	Plan name	
Genesis	Private Comprehensive	77.27
Sizwe	Affordable Care (R0 - R15 955)*	27.27
Sizwe	Affordable Care (R15 956 - R32 499)*	27.27
Sizwe	Affordable Care (R32 500+)*	27.27
Sizwe	Full Benefit (R0 - R32 499)*	27.27
Sizwe	Full Benefit (R32 500+)*	27.27
Medihelp	Dimension Prime 3	13.64
Medihelp	Dimension Elite	13.64
Medshield	MediBonus	9.09
Resolution Health	Progressive Flex Plus	4.55

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

Traditional - standard

		Network hospital	Macro (%)
Scheme	Plan name		
Bonitas	Primary	No	95.45
Bonitas	Standard	No	95.45
Bonitas	Standard Select	Yes	95.45
Bestmed	Pulse 2	Yes	90.91
Medimed	Alpha	No	86.36
Suremed	Challenger	No	59.09
Topmed	Limited	Yes	45.45
Makoti	Comprehensive Plan (R0 - R9 250)*	No	40.91
Makoti	Comprehensive Plan (R9 251 - R12 250)*	No	40.91
Makoti	Comprehensive Plan (R12 251 - R16 250)*	No	40.91
Makoti	Comprehensive Plan (R16 251+)*	No	40.91
Selfmed	Selfsure	No	22.73
Selfmed	Selfmed 80%	No	22.73
Resolution Health	Supreme	No	4.55

Traditional - standard - network

Scheme	Plan name	
Bonitas	Standard Select	95.45
Bestmed	Pulse 2	90.91
Topmed	Limited	45.45

Traditional - standard - non network

Scheme	Plan name	
Bonitas	Primary	95.45
Bonitas	Standard	95.45
Medimed	Alpha	86.36
Suremed	Challenger	59.09
Makoti	Comprehensive Plan (R0 - R9 250)*	40.91
Makoti	Comprehensive Plan (R9 251 - R12 250)*	40.91
Makoti	Comprehensive Plan (R12 251 - R16 250)*	40.91
Makoti	Comprehensive Plan (R16 251+)*	40.91
Selfmed	Selfsure	22.73
Selfmed	Selfmed 80%	22.73
Resolution Health	Supreme	4.55

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

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5.1 Overall ratings

5.1.1 Micro premium ratings

From a micro performance point of view, Fedhealth holds the highest number of preferential Risk Only premium ranges, as it holds the most top performers in the greatest number of categories listed in this section.

5.1.1.1. Member only (P)

Micro premium only	Best performer
Principal members (P)	
Entry Level Comprehensive LI	Compcare Networx ED R501 - R4 000*
Entry Level Comprehensive MI	Compcare Networx ED R6 001 - R8 000*+**
Entry Level Comprehensive HI	Bonitas BonCap R7 501 - R12 194*
Entry Level State LI	Makoti Primary R0 - R3 000*+**+***
Entry Level State MI	Makoti Primary R3 001 - R6 450*+**+***
Entry Level State HI	Makoti Primary R12 001 - R16 000*+**+***
Hospital Plans - Network	Selfmed Selfnet Essential
Hospital Plans - Non Network	Profmed ProActive R0 - R5 000*
Saver Only Plans - Network	Bestmed Beat 2 Network
Saver Only Plans - Non Network	Topmed Active Saver
Saver Plus Plans - Network	Compcare Symmetry ED
Saver Plus Plans - Non Network	Medimed Medisave Standard R0 - R8 500*
Comprehensive Plans Risk Only - Network	Fedhealth Maxima Standard Elect
Comprehensive Plans Risk Only - Non Network	Fedhealth Maxima Standard
Comprehensive Plans Complete Costs - Network	Fedhealth Maxima Standard Elect
Comprehensive Plans Complete Costs - Non Network	Fedhealth Maxima Standard

5.1.1.2. Member + Spouse (P+S)

Micro premium only	Best performer
Principal and Spouse (P+S)	
Entry Level Comprehensive LI	Compcare Networx ED R501 - R4 000*
Entry Level Comprehensive MI	Compcare Networx ED R6 001 - R8 000*
Entry Level Comprehensive HI	Bonitas BonCap R7 501 - R12 194*
Entry Level State LI	Makoti Primary R0 - R3 000*+**+***
Entry Level State MI	Makoti Primary R3 001 - R6 450*+**+***
Entry Level State HI	Makoti Primary R12 001 - R16 000*+**+***
Hospital Plans - Network	Selfmed Selfnet Essential
Hospital Plans - Non Network	Profmed ProActive R0 - R5 000*
Saver Only Plans - Network	Bestmed Beat 2 Network
Saver Only Plans - Non Network	Bestmed Beat 2
Saver Plus Plans - Network	Compcare Symmetry ED
Saver Plus Plans - Non Network	Medimed Medisave Standard R0 - R8 500*
Comprehensive Plans Risk Only - Network	Fedhealth Maxima Standard Elect
Comprehensive Plans Risk Only - Non Network	Fedhealth Maxima Standard
Comprehensive Plans Complete Costs - Network	Fedhealth Maxima Standard Elect
Comprehensive Plans Complete Costs - Non Network	Fedhealth Maxima Standard

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.



5.1.1.3. Member + Spouse + 2 Children (P+S+2C)

Micro premium only	Best performer
Family (P+S+2C)	
Entry Level Comprehensive LI	Compicare Networx ED R501 - R4 000*
Entry Level Comprehensive MI	Compicare Networx ED R6 001 - R8 000*
Entry Level Comprehensive HI	MedShield MediPhila
Entry Level State LI	Makoti Primary R0 - R3 000*+**+***
Entry Level State MI	Makoti Primary R3 001 - R6 450*+**+***
Entry Level State HI	Makoti Primary R12 001 - R16 000*+**+***
Hospital Plans - Network	Selfmed Selfnet Essential
Hospital Plans - Non Network	Profmed ProActive R0 - R5 000*
Saver Only Plans - Network	Bestmed Beat 2 Network
Saver Only Plans - Non Network	Cape Medical Plan Healthpact Silver
Saver Plus Plans - Network	Compicare Symmetry ED
Saver Plus Plans - Non Network	Medimed Medisave Standard R0 - R8 500*
Comprehensive Plans Risk Only - Network	Fedhealth Maxima Standard Elect
Comprehensive Plans Risk Only - Non Network	Fedhealth Maxima Standard
Comprehensive Plans Complete Costs - Network	Fedhealth Maxima Standard Elect
Comprehensive Plans Complete Costs - Non Network	Fedhealth Maxima Standard

5.1.2 Combined premium ratings

Considering the macro results alongside the micro ratings, Discovery is again the clear leader in the overall rating categories considered in our survey.

5.1.2.1. Combined member only (P)

Macro combined	Best performer
Principal members (P)	
Entry Level Comprehensive LI	Bonitas BonCap R0 - R7 500*
Entry Level Comprehensive MI	Bonitas BonCap R0 - R7 500*
Entry Level Comprehensive HI	Bonitas BonCap R7 500 - R12 194*
Entry Level State LI	Momentum Ingwe State R0 - R675*+**
Entry Level State MI	Momentum Ingwe State R676 - R6 300 *+**
Entry Level State HI	Discovery KeyCare Access R8 551 - R12 200 *+**
Hospital Plans - Network	Discovery Essential Smart
Hospital Plans - Non Network	Bestmed Beat 1
Saver Only Plans - Network	Bestmed Beat 2 Network
Saver Only Plans - Non Network	Bestmed Beat 2
Saver Plus Plans - Network	Compicare Symmetry ED
Saver Plus Plans - Non Network	Discovery Essential Priority
Comprehensive Plans Risk Only - Network	Discovery Essential Delta Comprehensive
Comprehensive Plans Risk Only - Non Network	Discovery Essential Comprehensive
Comprehensive Plans Complete Costs - Network	Discovery Essential Delta Comprehensive
Comprehensive Plans Complete Costs - Non Network	Discovery Essential Comprehensive

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.

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5.1.2.2. Combined member + Spouse (P+S)

Macro combined	Best performer
Principal and Spouse (P+S)	
Entry Level Comprehensive LI	Momentum Ingwe State R676 - R6 300*
Entry Level Comprehensive MI	Bonitas BonCap R0 - R7 500*
Entry Level Comprehensive HI	Bonitas BonCap R7 500 - R12 194*
Entry Level State LI	Momentum Ingwe State R0 - R675*+**
Entry Level State MI	Momentum Ingwe State R676 - R6 300*+**
Entry Level State HI	Discovery KeyCare Access R8 551 - R12 200*+**
Hospital Plans - Network	Discovery Essential Smart
Hospital Plans - Non Network	Bestmed Beat 1
Saver Only Plans - Network	Bestmed Beat 2 Network
Saver Only Plans - Non Network	Bestmed Beat 2
Saver Plus Plans - Network	Compcare Symmetry ED
Saver Plus Plans - Non Network	Discovery Essential Priority
Comprehensive Plans Risk Only - Network	Discovery Essential Delta Comprehensive
Comprehensive Plans Risk Only - Non Network	Discovery Essential Comprehensive
Comprehensive Plans Complete Costs - Network	Discovery Essential Delta Comprehensive
Comprehensive Plans Complete Costs - Non Network	Discovery Essential Comprehensive

5.1.2.3. Combined member + Spouse + 2 Children (P+S+2C)

Macro combined	Best performer
Family (P+S+2C)	
Entry Level Comprehensive LI	Momentum Ingwe Network R676 - R6 300*
Entry Level Comprehensive MI	Discovery KeyCare Plus R0 - R8 550*
Entry Level Comprehensive HI	Bonitas BonCap R7 500 - R12 194*
Entry Level State LI	Momentum Ingwe State R0 - R675*+**
Entry Level State MI	Momentum Ingwe State R676 - R6 300*+**
Entry Level State HI	Discovery KeyCare Access R8 551 - R12 200*+**
Hospital Plans - Network	Bestmed Beat 1 Network
Hospital Plans - Non Network	Bestmed Beat 1
Saver Only Plans - Network	Bestmed Beat 2 Network
Saver Only Plans - Non Network	Bestmed Beat 2
Saver Plus Plans - Network	Compcare Symmetry ED
Saver Plus Plans - Non Network	Medimed Medisave Standard R0 - R8 500*
Comprehensive Plans Risk Only - Network	Discovery Essential Delta Comprehensive
Comprehensive Plans Risk Only - Non Network	Discovery Essential Comprehensive
Comprehensive Plans Complete Costs - Network	Discovery Essential Delta Comprehensive
Comprehensive Plans Complete Costs - Non Network	Discovery Essential Comprehensive

* Salary banded, ** State-only hospital cover provided, *** PMB only cover provided for hospitalisation.



6. Interesting statistics

6.1 Maternity benefits

6.1.1 Consultations

We note that 204 plans offer maternity consultations. Many of these are now payable from risk, meaning that the cost of the visit will not affect your out-of-hospital benefit or savings. Members are therefore able to spend savings elsewhere or continue to see the specialist even if their savings are exhausted.

6.1.2 Antenatal classes

55 plans offer members the option of attending antenatal classes payable from risk. Again, this encourages greater participation, ensuring that new parents gain the valuable knowledge to ensure their pregnancy, childbirth and child-rearing skills are enhanced and maximised. The cost of the visit will not affect your out-of-hospital benefit or savings. Members are therefore able to spend savings elsewhere or continue to see the specialist even if their savings are exhausted.

6.1.3 Maternity scans

211 plans offer members the option of having their maternity scan paid for from risk, not affecting day-to-day or savings accounts. This ensures peace of mind for the parents and also allows early detection of areas where greater care may be required.

6.1.4 Maternity tests

56 plans cover members' maternity tests, such as urinalysis, HIV or haemoglobin testing from risk, without affecting members' day-to-day or savings, allowing members to use their savings elsewhere. These tests can also be an early detection mechanism which would indicate further intervention requirements.

6.1.5 Amniocentesis

31 plans cover these costs for its 'at risk' members, encouraging early detection.

6.1.6 Other

Schemes offer an array of additional maternity-related benefits, such as private room cover or the funding of antenatal vitamins. A favourite amongst members is always the provision of vouchers or 'goodie bags' full of baby items, books and guidance pamphlets.

6.2 Contraceptives

Moving to the other end of the spectrum, many schemes have noted that it may be less expensive to fund for the preventative contraceptive than to cover the maternity costs and are therefore funding contraceptive costs from risk. 84 plans offer this benefit to their members.

6.3 Pharmacy advised or over the counter medication

64 plans offer members the ability to visit a pharmacist, instead of a doctor, with the view to getting treatment and advice. In many instances this saves the scheme the costs of the doctors' visits for basic ailments such as a cold.

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6.4 International travel benefits

We note that 129 plans offer, in some cases, up to R10 million in international travel benefits for members leaving our shores. Given our depreciating rand, and the increasing cost of healthcare globally, this benefit is most welcome, especially when no additional premium is required to obtain the cover.

6.5 Additional GP visits

95 plans cover additional network GP visits once members' out-of-hospital or savings accounts are exhausted. These additional visits are most welcomed when savings are depleted and members require urgent medical attention.

6.6 Wellness benefit programmes

Wellness benefit programmes continue to provide valuable additional benefits to members from risk. The table below reflects the number of schemes providing basic benefits at no additional cost to members.

6.6 Wellness benefit programmes	
Test/investigation/benefit	Number of plans covering from risk
Flu vaccination	182
Pap smear	211
HIV testing	138
Mammogram	159
PSA	133

7. Glossary

7.1 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).

7.2 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, usually referred to as the Medical Aid Rate.

7.3 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.

7.4 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 the medical scheme rate, and once in the ATB, benefits are only payable at between 80% and 100% of medical scheme rate.



7.5 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 or providers only. Emergencies will be treated separately and allowed outside of the network. The Council for Medical Schemes refers to these plans as 'efficiency discount options'.

7.6 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 usually allocated for the calendar year, in advance, in January of every year. Almost all out-of-hospital expenses are funded from this account until it is exhausted.

7.7 OHEB - Out-of-Hospital Expenses Benefit

Like a savings account provided by your plan, this is also used to fund out-of-hospital expenses for the year, and is also usually made available in January of every year.

7.8 SPG - Self-Payment Gap

A gap which 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 SPG.

7.9 Risk costs

These are the costs of the in-hospital and PMB benefits payable by your scheme. Any allocation towards 'savings' is stripped out, reducing the premium to its risk only cost. This includes any additional out-of-hospital benefits which may be provided by your scheme, in addition to any savings allocations.

7.10 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 SPG and to extend the out-of-hospital cover into the ATB. 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 exceed 100% of scheme rate, and assumes that all expenses are charged and covered at 100% of scheme rate only.

Disclaimer

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

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A copy of this survey has been made available freely on our website.

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.

Source data

Our source data was obtained from an independent online comparison platform. Additional schemes were added to this basic data, which was further adapted and analysed to draw conclusions reflected in our survey.

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