

Bonitas 2022 contributions continued for 2023!

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Bonitas Medical Fund, one of the leading medical schemes in South Africa, has announced its 2023 product line. Lee Callakoppen, principal officer of Bonitas says, "Our average increase for the year would have been 5.9% - well below the current inflation rate of 7.6%. The good news is that we've put a price freeze on contributions for the first quarter of 2023, to offer our members some respite. This effectively means an increase of 4.4% over the 12 months. We have also shared exactly what members can expect to pay from 1 April 2023, so that they can make informed decisions."

Bonitas celebrated its 40th anniversary this year and has evolved and expanded its capabilities over the past four decades in response to the needs of a growing membership base.

"It's always a delicate balancing act between keeping increases as low as possible while maintaining the sustainability of the scheme," says Callakoppen. "The guidelines, set out by the Council for Medical Schemes (CMS) in Circular 44 of 2022, requested medical schemes to keep contribution increases for 2023 below CPI. However, over the past decade medical scheme contribution increases have outpaced inflation by around 4%. We are delighted to have kept these well below CPI itself. In fact, by applying very low contribution increases since December 2020, the Scheme has effectively passed R1.4bn in savings back to members.

And, with the challenges we've seen recently in the healthcare industry, we know that promoting sustainability is key. So, we're happy to boast excellent financial indicators from high solvency ratios, strong reserves and a high claims-paying ability. Not only is the Scheme financially sound with over R7.4bn in reserves but, over the last 36 months we have signed up 190,000 new members. This figure is significantly higher than the size of most schemes in the industry.

Even better for sustainability is that the average age of our new members is around 15 years younger than the current membership. It reinforces the fact that we are succeeding in attracting a younger, healthier profile, which is coveted across the industry.

The future of healthcare is anchored on primary and preventative care as well as sustaining well-being, as opposed to responding to illness. One of the key healthcare trends is the rise in non-communicable or lifestyle diseases, such as diabetes, high blood pressure and cancer. 80% of these conditions are caused by lifestyle risk factors which is why we offer a range of Managed Care programmes aimed at assisting members understand and manage their conditions."

Cancer care

Cancer prevalence is one of the key concerns facing South Africans and is increasing year on year. Last year, we announced our partnership with the South African Oncology Consortium – the largest network of oncologists in the country to enhance the offerings of our cancer programme including screening for early detection, treatment and palliative care. For 2023 we have restructured benefits to be unlimited for PMB cancers, on all options.

Diabetes



Lee Callakoppen

The latest data from the South African Health Quality Assessment, shows that Bonitas has an effective disease management programme and better outcomes than the industry standard for diabetic members, with improved metrics for Hb1Ac, statins and cholesterol.

But, as we always look for ways to improve, we are proud to introduce a benefit of R51,000 per family per year for an insulin pump or continuous glucose monitor for type 1 diabetics and under 18s.

Mental health

We are pleased to announce that we've introduced an innovative new digital solution, called Panda, to support our members in managing their mental wellness. Panda, a free to download app, offers everything from audio sessions with peers and mental health experts to one-on-one virtual consultations with mental health professionals. We encourage our members to complete a mental health questionnaire in the Bonitas Member App to assess their mental health status. Panda will be available from October 2022.

Benefit Booster

Launched last year, the Benefit Booster was one of the most innovative changes to hit the medical schemes industry and aimed at supporting our preventative care strategy. It unlocked R446m in additional benefits for members to extend their day-to-day benefits. For 2023, we've opted to adjust the benefit limits in line with utilisation with enhancements seen on several plans.

Designated Service Provider (DSP)

We implement networks to negotiate the most favourable tariffs for our members so they can avoid out-of-pocket expenses and get more value. These networks are carefully selected to maintain high levels of healthcare, aligned with our brand promise of providing quality healthcare. We have restructured our options to include a wider hospital network component. In 2023, 85% of our members will be within a 30km radius of a network hospital - with a presence across all nine provinces in line with the footprint of our member base.

This includes a GP network of over 4,400 of the most efficient practices in the country, an extensive pharmacy network, with around 2,500 practices to dispense chronic, acute and over-the-counter medicine through Scriptpharm. Our dental network, through DENIS, is one of the largest on the continent – providing access to around 3,000 practices while our optical network through PPN gives members access to over 2,300 practices.

Medicine formulary

We have aligned our medicines formulary to the WHO's Essential Medicines List (EDL) to promote affordability and accessibility to clinically approved medicines, in support of Universal Health Care and promotion of medicine adherence for our members.

Hospital-at-home

The technology-enabled Hospital-at-Home service brings all the essential elements of in-hospital care to a patient's home, without moving away from evidence-based clinical protocols and state-of-the-art 24hr vital sign monitoring. 1,200 members have used the offering to date – equating to around 6,000 days in hospital. We are extending the offering to include: A programme for re-admissions, screening and disease prevention, alternative to stepdown facilities and kidney dialysis at home.

Savings

We've amended our rules to allow members to use their savings as they deem fit for the new year. This allows members

flexibility as they can use their saving for co-payments and avoid out-of-pocket expenses on certain plans. We've also increased savings by up to 9.4% - depending on the plan selected. Day-to-day benefits have been restructured and increased on our traditional plans as well.

Exclusive offers and discounts

With the current economic challenges facing the country, we know everyone is constantly looking for added value and ways to save money every month, including our members. This dovetails with our objective of providing members with access to additional value, through exclusive offers and discounts, that adds meaning to their lives.

For 2023, we've partnered with top providers in the industry for exclusive offers across a range of categories including: Lifestyle, wellness, gap cover, short-term insurance, life insurance and credit solutions.

As South Africans face increased challenges around inflation, fuel and electricity hikes we remain committed to providing quality healthcare, at affordable prices, while ensuring the sustainability of the scheme.

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