



Reference: Standard Guidelines  
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## **CIRCULAR 63 OF 2015: Standard Guidelines On Format Of Business Plans For Registration Of A New Medical Scheme, New / Restructured Benefit Options, Regulation 29, Amalgamations, Reinsurance And Standard Management Accounts**

The Council for Medical Schemes (CMS) would like to express its appreciation to the industry for making use of the following standard guidelines when preparing submission to the CMS:

- Guideline for the preparation of a business plan pursuant to an application for the registration of a new medical scheme;
- Guideline for the preparation of a business plan pursuant to an application for new a new/restructured benefit option;
- Guideline for the preparation of a business plan where a medical scheme is not meeting the statutory solvency requirements;
- Guideline for the preparation of a business plan pursuant to an application for an amalgamation of medical schemes;
- Guideline to trustees for the submission of reinsurance contracts to the Registrar of Medical Schemes; and
- Guideline for the preparation of Standard Management Accounts.

The CMS is in the process of enhancing these guidelines, which are currently published on our website [www.medicalschemes.com](http://www.medicalschemes.com) under:

- Guideline for the preparation of a business plan pursuant to an application for the registration of a new medical scheme;  
[http://www.medicalschemes.com/files/Guidelines and Manuals/GudlnNwSchm20150319.doc](http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GudlnNwSchm20150319.doc)
- Guideline for the preparation of a business plan pursuant to an application for new a new/restructured benefit option;  
[http://www.medicalschemes.com/files/Guidelines and Manuals/GudlnBnftOptnNwRstrctrd20150319.doc](http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GudlnBnftOptnNwRstrctrd20150319.doc)
- Guideline for the preparation of a business plan where a medical scheme is not meeting the statutory solvency requirements;  
[http://www.medicalschemes.com/files/Guidelines and Manuals/Regulations2920150319.doc](http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/Regulations2920150319.doc)

- Guideline for the preparation of a business plan pursuant to an application for an amalgamation of medical schemes;  
[http://www.medicalschemes.com/files/Guidelines and Manuals/GudInSchmAmlgmtn20150319.docx](http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GudInSchmAmlgmtn20150319.docx)
- Guideline to trustees for the submission of reinsurance contracts to the Registrar of Medical Schemes; and  
[http://www.medicalschemes.com/files/Guidelines and Manuals/GudInRnsrncContrct20150319.doc](http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GudInRnsrncContrct20150319.doc)
- Guideline for the preparation of Standard Management Accounts  
[http://www.medicalschemes.com/files/Guidelines and Manuals/GudInPrepStdMngmntAcnts20150319.doc](http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GudInPrepStdMngmntAcnts20150319.doc).

All medical schemes and other interested parties are kindly requested to provide the CMS with comments and suggestions in respect of these guidelines on or before 31 October 2015 to [s.situnda@medicalschemes.com](mailto:s.situnda@medicalschemes.com).

Your input will be highly appreciated.

Regards



**JULINDI SCHEEPERS**  
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