



Reference: Standard Guidelines  
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**Circular 62 of 2017: Standard Guidelines on format of Business Plans for the 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 submissions to the Office:

- Guidelines for the preparation of a business plan pursuant to an application for the registration of a new medical scheme;
- Guidelines for the preparation of a business plan pursuant to an application of a new/restructured benefit option;
- Guidelines for the preparation of a business plan where a medical scheme is not meeting the statutory solvency requirements;
- Guidelines for the preparation of a business plan pursuant to an application for an amalgamation of medical schemes;
- Guidelines to the Board of Trustees for the submission of reinsurance contracts to the Registrar of Medical Schemes; and
- Guidelines 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) as follows:

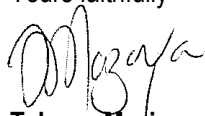
- Guidelines for the preparation of a business plan pursuant to an application for the registration of a new medical scheme;  
<http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GuidelinesRegistrationmedicalschemeGudInNwSchm20170220.pdf>
- Guidelines for the preparation of a business plan pursuant to an application for a new/restructured benefit option;  
<http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GuidelinebusinessplannewoptionGudInBntfOptnNwRstrctrd.pdf>

- Guidelines for the preparation of a business plan where a medical scheme is not meeting the statutory solvency requirements;  
<http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/Solvency%20requirements20170220.pdf>
- Guidelines for the preparation of a business plan pursuant to an application for an amalgamation of medical schemes;  
<http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GuidelineBusinessplanAlmagamationGudInSc hmAmlgmtn.pdf>
- Guidelines to the Board of Trustees for the submission of reinsurance contracts to the Registrar of Medical Schemes;  
<http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GuidelinesubmissionofreinsurancecontractsG udInRnsrnc.pdf>
- Guidelines for the preparation of Standard Management Accounts  
<http://www.medicalschemes.com/files/Guidelines%20and%20Manuals/GuidelinesprepstandardManagaccountsGudIn PrepStdMngmntAcc.pdf>

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 2017 to [h.mahlake@medicalschemes.com](mailto:h.mahlake@medicalschemes.com).

Your input will be highly appreciated.

Yours faithfully



**Tebogo Maziya**

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