

COMMUNICATION GUIDELINES

FOR THE MARKETING FORUM
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OUTLINE

- Introduction
- Legislation
- Top Five Issues with Marketing Material
- Information Members Should Know
- Medium of Communication, Language and Tone
- Modes of Communication
- Questions

INTRODUCTION

- Address Asymmetry of information
 - The presence of complex and technical language used in the industry to describe medical conditions is not easily understood by layman
- Medical Schemes to adopt the guidelines as a framework



LEGISLATION

- **Section 57(4)(d) of the Medical Scheme Act**
 - “...schemes should ensure that adequate and appropriate information is communicated to members regarding their rules, benefits, contributions, and duties in terms of the rules of the medical scheme”
- **The Consumer Protection Act (CPA)** - Promotes the use of plain and understandable language
- **Promotion of Access to information Act, 2 of 2000** - consumers have the right to access accurate and relevant information regarding their health, the products they are buying as well as the pricing of those products..
- **The health charter** - was initiated in support of the National Health Act as well as the principles of Batho Pele/Consumer First policy document, which outlines the importance of consumer education.



TOP FIVE ISSUES

- Concurrent marketing of a medical scheme with other insurance products offered by the scheme's administrators.
 - For example, gap covers, funeral covers, credit cards, car insurance.
- Medical scheme websites are used to promote and sell products offered by third parties.
 - For example, creating an impression that joining the Scheme is subject to buying such loyalty programmes, insurance products.
- Discrepancies between the marketing materials submitted to the Registrar Office for assessment and the material sent to members
 - Forms linked to products offered by third parties (loyalty programmes or gap covers)
- CMS' contact details not included in the marketing materials
- Complaints and dispute resolution – information not provided to members:
 - Summary of Scheme's dispute resolution mechanism, member's right to report the matter to CMS if internal mechanisms fail



INFORMATION MEMBERS SHOULD KNOW

- Section 29A(7) of the Act
 - Disclose info re treatment, care and diagnosis received in the 12 months preceding the date of application
- Scheme rules
- Continuously update their status including that of their beneficiaries
- Section 28 of the Act
 - a member or dependant may only belong to one scheme at a given time
- Forms completed by a broker



INFORMATION MEMBERS SHOULD KNOW ... CONTINUED

- Member Access to Medical Schemes
 - Section 24(2)(e) of the Medical Schemes Act, which provides that: “medical schemes are not allowed to unfairly discriminate directly or indirectly against anyone or one or more on arbitrary grounds...”, open enrolment applies.
- Waiting Periods
- Late Joiner Penalty
- Changing Benefit Options
- Cancellation of membership
 - When does membership end
 - Membership Certificate
- How to register for CDLs and PMB coverage
- Change in formulary List
- Confidentiality



WEBSITE MUST CONTAIN

- Up to date information at all times
- Registered medical schemes' rules (main rules, contributions, benefits and exclusions)
- Annual audited financial statements and notes thereto
- Annual Report from the Board of Trustees (BOT)
- Details of designated service providers and contracted parties
- Contact details and procedures of emergency staff providing authorisation
- Contact details for the contact centre and complaints unit of CMS, including an explanation of the complaints process.
- Website and contact details of CMS
- Detailed and up-to-date protocols and drug formularies
- Dispute resolution procedure



MEDIUM OF COMMUNICATION

- Choose a preferred medium of communication
- Accommodate members in instances where they prefer to communicate in any of the 10 other official languages
- Written information must also be made available in different languages

LANGUAGE AND TONE

- Use plain and simple language in terms of the Consumer Protection Act (CPA)
- Scheme's call centre staff should preferably be at the level of the caller
- Different communication modes should be used to educate and promote access to information
- In the spirit of fairness and equality as envisaged in the constitution, ambiguity in language, written or verbal, should be avoided

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"I was not rude to the customer. I said, 'drop dead, PLEASE!'"

Modes of communication

- Letters (post-hard copy & electronic)
- Newspapers
- Magazines
- Billboards
- Promotional material (flyer, pamphlets / z-fold cards, etc)
- CD's/DVD's
- SMS
- E-mail
- Social networks(Twitter; Facebook; Blackberry messaging, etc)
- Radio
- TV



FREQUENCY OF COMMUNICATION

- Communication intervals may be as follows:
 - Annually through the Annual General Meeting (AGM)
 - Quarterly, monthly or weekly
 - On joining of the scheme
 - Whenever changes are made that directly affect members' benefits

That's all folks....

THANK YOU
Questions?

