



PRESS RELEASE

Reference : It starts with you.. We're looking for South Africa's first medical scheme consumer champion

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Press release 7 of 2013: It starts with you... We're looking for South Africa's first medical scheme consumer champion

Johannesburg, Monday 8 April 2013 In a move that is set to change the way South Africans deal with their medical schemes, the Council for Medical Schemes (CMS), an autonomous statutory body created by parliament to regulate Medical Schemes in South Africa, today launched a healthcare consumer education campaign entitled 'it starts with you'. Dr Monwabisi Gantsho, Chief Executive of Council and Registrar of medical schemes, asserts that the time has come for South African consumers to stop being armchair critics and slacktivist and become actively involved with the running of their medical schemes.

"Medical scheme members must take ownership of their schemes. They can start by reading their medical schemes' specially produced booklets, brochures and rules and by attending the annual general meeting (AGM) of their medical scheme. Members must make an effort to understand the rules and to follow them. By all means make your scheme work for you but make sure that you are doing your share. Ask questions when necessary and be pro-active," adds Dr Gantsho.

By being good medical scheme consumers and by sharing news of what they have done to become more proactive with the CMS on <http://www.medicalschemes.com/>, Facebook page or on Twitter accessible from the CMS website, literally anyone could become South Africa's first medical aid champion (MAC) and have the equivalent of their medical scheme contribution paid by CMS for the remaining three months of 2013. They will also be awarded with a super hero T-shirt worn by medical aid champions on CMS's billboard ads.

The competition ends on 31 August 2013 and winners will be notified by 17 September 2013.

Dr Elsabé Conradie, Head: Stakeholder Relations at CMS, says "the 'it starts with you' campaign provides South Africans with the opportunity to find their voices and become empowered by attending their scheme's AGM and by sharing their stories on social media and on CMS's website to motivate other South Africans to do the same. By doing so they will also ensure their own medical schemes improve."

Dr Conradie says as a MAC there are many things medical scheme members can do in order to empower themselves including:

- Doing their research before selecting a medical scheme to make sure the scheme meets their needs.
- Finding out what medical scheme offerings there are and comparing them. This can be done through active research and by comparing medical scheme benefits and rates.
- Understanding what prescribed minimum benefits is and under what circumstances their scheme provides cover to members.
- Finding out what their medical schemes reserves (solvency ratio), non-healthcare expenditure, such as administration costs are, to ensure the right medical scheme is selected for their needs and that they are in good health.
- Having a closer look at the various options their own medical scheme provides. By doing so they could substantially reduce their monthly contributions.
- Reporting suspected fraud committed by a medical scheme broker, broker organisation, managed care organisation, administrator, doctor, healthcare practitioner, medical scheme or employee to their own medical scheme's tip-off line or CMS's Tip-off Anonymous Hotline using its toll free number: 0800 867 423/ Free Fax: 0800 00 77 88/ e-mail address: cms@tip-offs.com. This could substantially reduce the cost of fraud and potentially result in their medical scheme fees being lowered. Each member of a medical scheme in South Africa is estimated to be paying about R2 500 and R2 800 a year to cover fraudulent and irregular expenditure.
- Not using their medical savings to buy sunglasses and other non-medical items.
- Attend their scheme's AGM to meet their Board of Trustees and nominate new Trustees to serve on the Board.

Ends

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