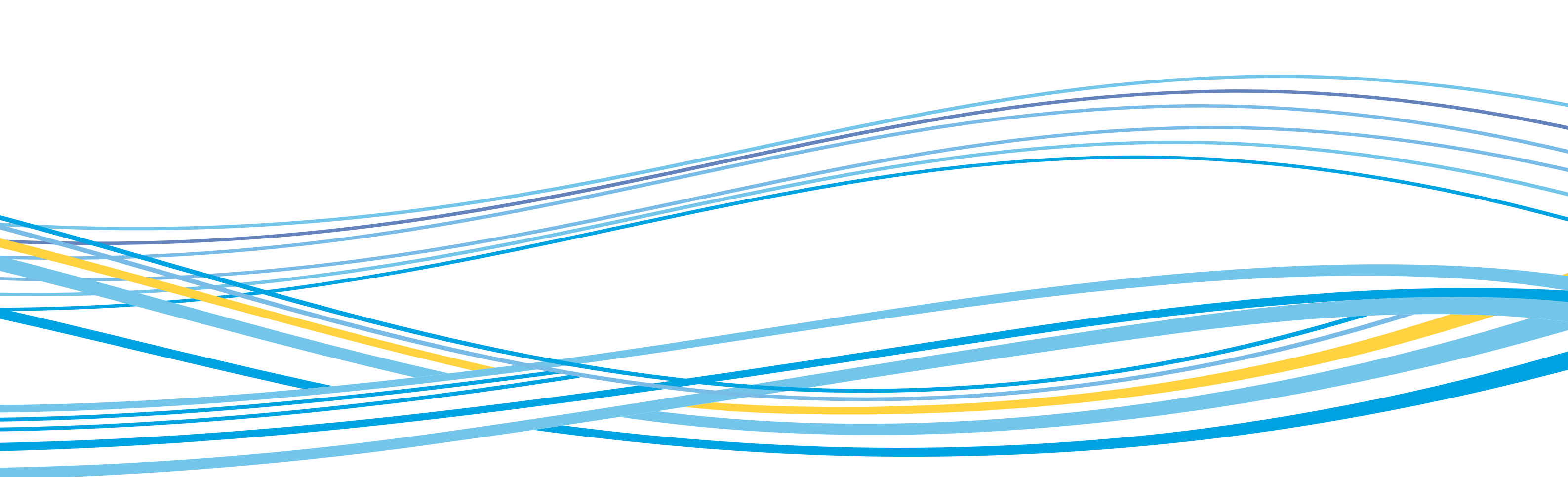




Annual Report

2008~2009



While we always put beneficiaries first, we are also mindful of the need to ensure the sustainability of the medical schemes industry – and of the obligation to broaden access to quality healthcare for all South Africans.

We hope you find this Report useful.

Annual Report 2008-2009

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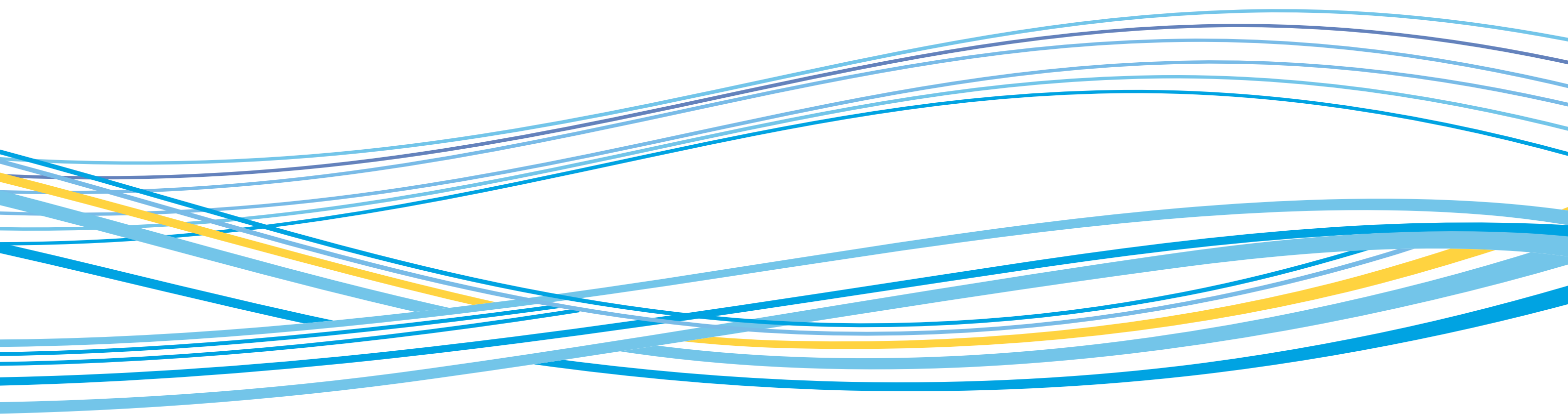
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*Corporate
overview*







Profile

As the regulatory authority responsible for overseeing the medical schemes industry in South Africa, the Council for Medical Schemes (CMS) administers and enforces the Medical Schemes Act 131 of 1998 (Act). The CMS is an autonomous public agency funded through levies charged to medical schemes. It is accountable to the Minister responsible for national health matters.

Our vision is to regulate fairly and effectively in order to protect the interests of beneficiaries and to promote equity in access to medical schemes.

Vision

Mission

The Council for Medical Schemes will act in an administratively fair and transparent manner, with integrity and professionalism, and will achieve this by:

- informing the public about their rights and obligations in respect of access to medical schemes;
- ensuring that all entities conducting the business of medical schemes comply with the Medical Schemes Act;
- ensuring that complaints raised by members of the public are handled appropriately and speedily;
- contributing to the improved management and governance of medical schemes; and
- advising the Minister of Health of appropriate regulatory interventions that will assist in attaining national health policy objectives.

Our approach

We act in an administratively fair and transparent manner, with integrity, professionalism, and respect. We are conscious of the need to be cost-effective in the use of our resources and those of regulated entities. We are proportionate in our actions and recognise the responsibilities of trustees. We are mindful not to impede innovation unduly, and focus on facilitating fair competition.

Our key strategic objectives

Strategic objective 1

We monitor the impact of the Medical Schemes Act and recommend improvements.

We conduct research into the impact that the Act is having on the key policy goals of reducing unfair discrimination in access to health insurance, improving access to prescribed benefits, and making information available on important trends in medical schemes.

Strategic objective 2

We secure adequate protection for beneficiaries by approving the manner in which medical schemes carry out business and by monitoring their financial performance.

We assess the financial performance of schemes and monitor their compliance with the financial management standards so as to contribute towards a financially sound medical schemes industry. We also work to ensure that all entities conducting medical schemes business are appropriately licensed to do so.

Strategic objective 3

We support the work of trustees and promote public understanding of the way in which medical schemes function.

We assist with the training of trustees, provide advice, and work to improve the understanding of medical schemes among market participants. We also seek to increase our own understanding of the concerns and priorities of trustees and beneficiaries, and to be more responsive to their needs.

Strategic objective 4

We take fair and timely enforcement actions when required.

In taking vigorous and timely enforcement action, we treat all parties fairly. We act with integrity and in a consistent manner. We regard vigorous enforcement as an important deterrent to undesirable behaviour and as a key to our credibility.

Strategic objective 5

We investigate and resolve the complaints of beneficiaries.

We assist beneficiaries to achieve fair and unbiased outcomes when they lodge complaints against their medical schemes. We also contribute to the speedy resolution of appeals lodged with us or the independent Appeal Board.

Strategic objective 6

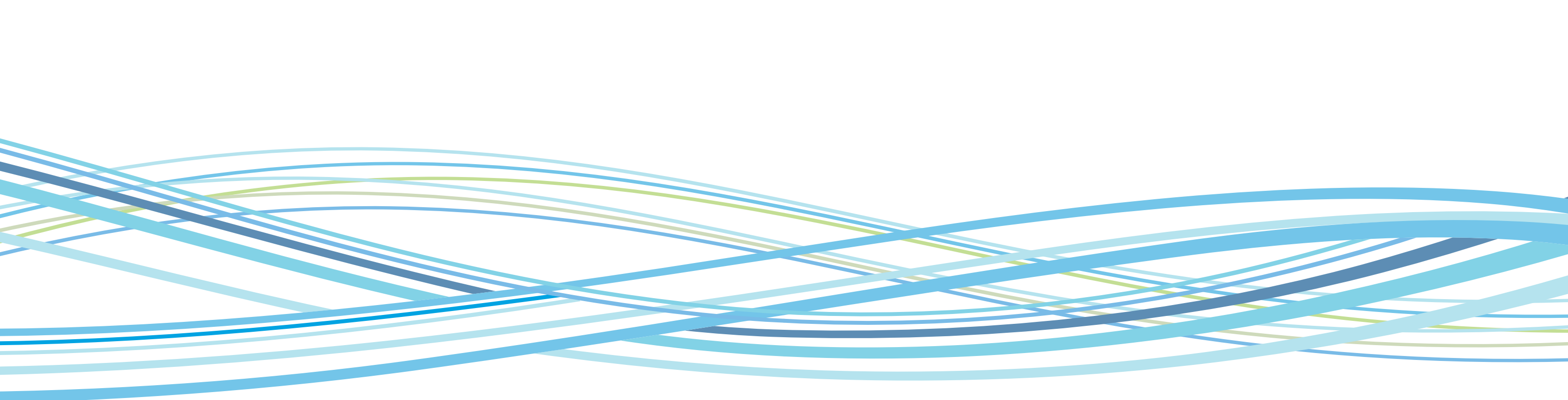
We foster the development of the Council for Medical Schemes as an attractive workplace and an employer of choice.

We will maintain the CMS as an attractive place to work at by keenly focusing on our recruitment, remuneration, employee development, and equity strategies. We also seek to advance the values of teamwork and leadership, sharing, taking pride in our achievements, and doing things that change people's lives. In addition, we also seek to manage our financial resources in an impeccable manner and to enhance our business competence and effectiveness continuously through the use of appropriate information systems.

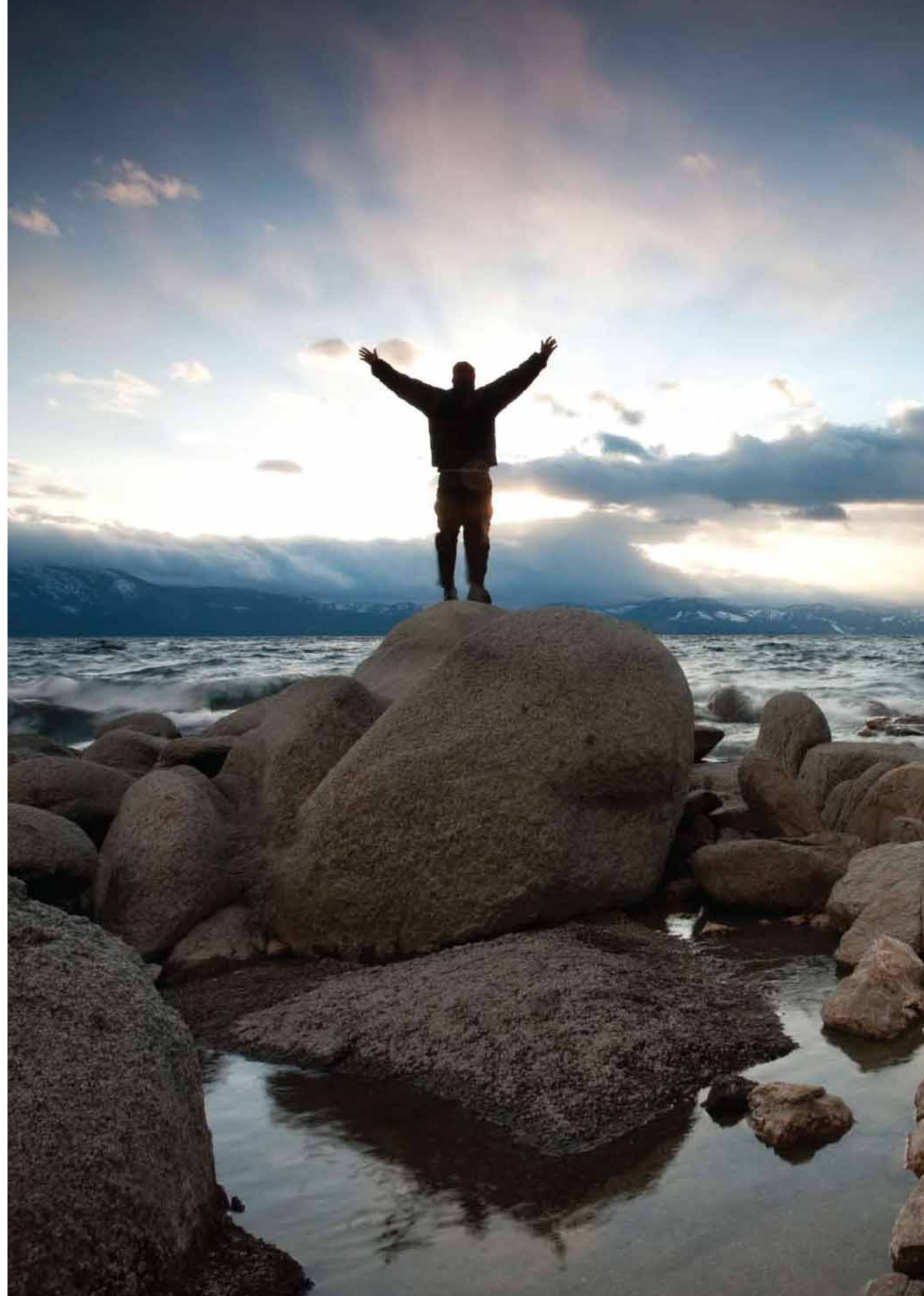
Strategic objective 7

We develop strategic alliances with counterpart regulators and others.

We cooperate with and learn from the experiences of our regulatory counterparts at home and abroad so as to strengthen the health insurance regulatory system.



*Chairperson's
statement*





"When we are doing what we love, we do not care about time," says an old proverb.

Another year, filled with challenges and exciting new developments, has flown by. The Council for

"Staff at the Office of the Registrar and all the stakeholders in the industry are thanked for the opportunity to report on their efforts and achievements over the period under review."

Medical Schemes (CMS) continues to be a busy place, with many regulatory challenges emerging during the period under review.

Council continues to endorse the proposals contained in the Medical Schemes Amendment Bill, which we see as critical for improving governance in the medical schemes industry, rationalising benefit design, and implementing the Risk Equalisation Fund (REF). A burning issue is the need for greater rationality in health service pricing determination, and while we put the interests of beneficiaries first, we also believe that all South Africans should enjoy access to quality healthcare. The discussions currently taking place about a National Health Insurance

(NHI) system for South Africa are therefore noted with great interest.

The period under review saw significant changes in the composition of the team at the Office of the Registrar. Mr Patrick Masobe, who had served the CMS as its Registrar and CEO since its establishment in 2000, decided to change direction after a stellar performance at the helm of the organisation. On behalf of Council I would like to express our heartfelt gratitude to Patrick for the many years of exemplary service to both Council

"I look forward to strengthening our relationships with the Ministry of Health and the many other stakeholders and individuals who share our commitment to promoting equitable access to private health financing."

and the people of South Africa. The last financial year also saw the departure of Mr Stephen Harrison, our Head of Strategy. His dedication to the causes of the Council, the sustainability of the medical schemes industry, and the rights of beneficiaries was inspiring.

We wish them well in their future endeavours. I also wish to thank my fellow Councillors for their selfless commitment to the work of Council. Staff at the Office of the Registrar and all the stakeholders in the industry are thanked for the opportunity to report on their efforts and achievements over the period under review. A special word of thanks goes to Mr Patrick Matshidze for so ably leading the organisation during this period of transition.

I believe that this Annual Report provides a fair and transparent representation of the activities and financial performance of the CMS and medical schemes during the 2008-09 financial year.

"When we are doing what we love, we do not care about time."

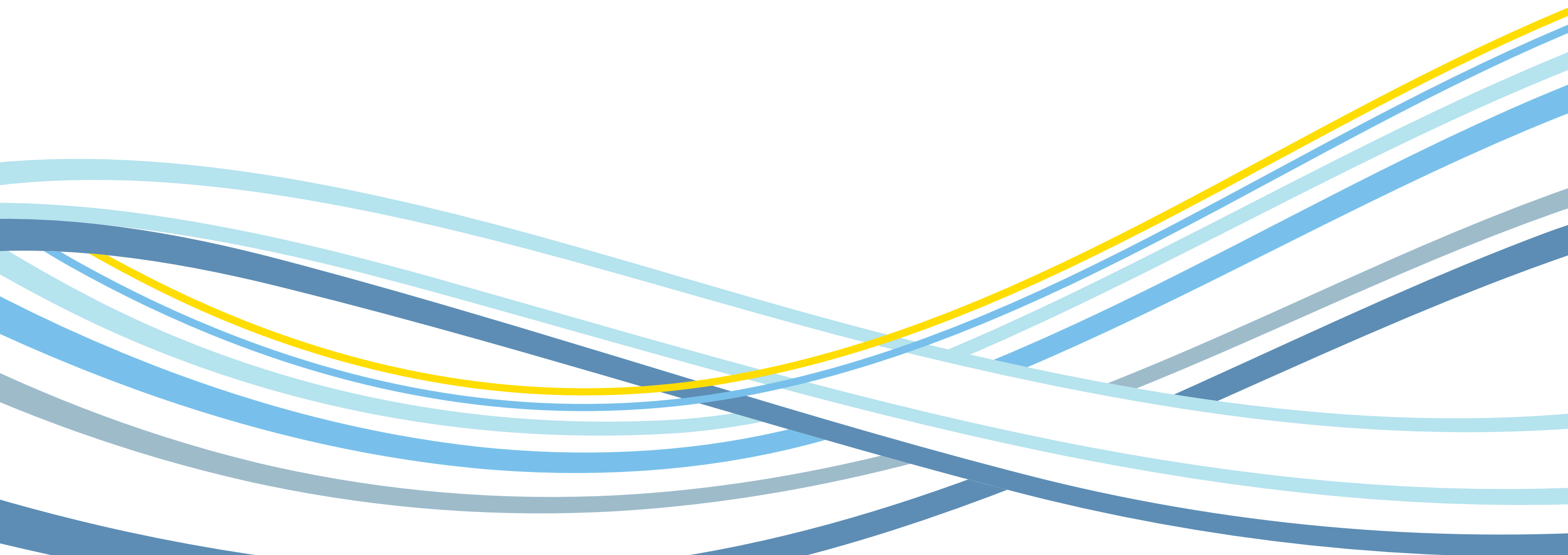
It is our hope that government, medical schemes, administrators, managed care organisations, healthcare brokers, healthcare providers, beneficiaries, as well as members of the public, will find this Annual Report both informative and useful.

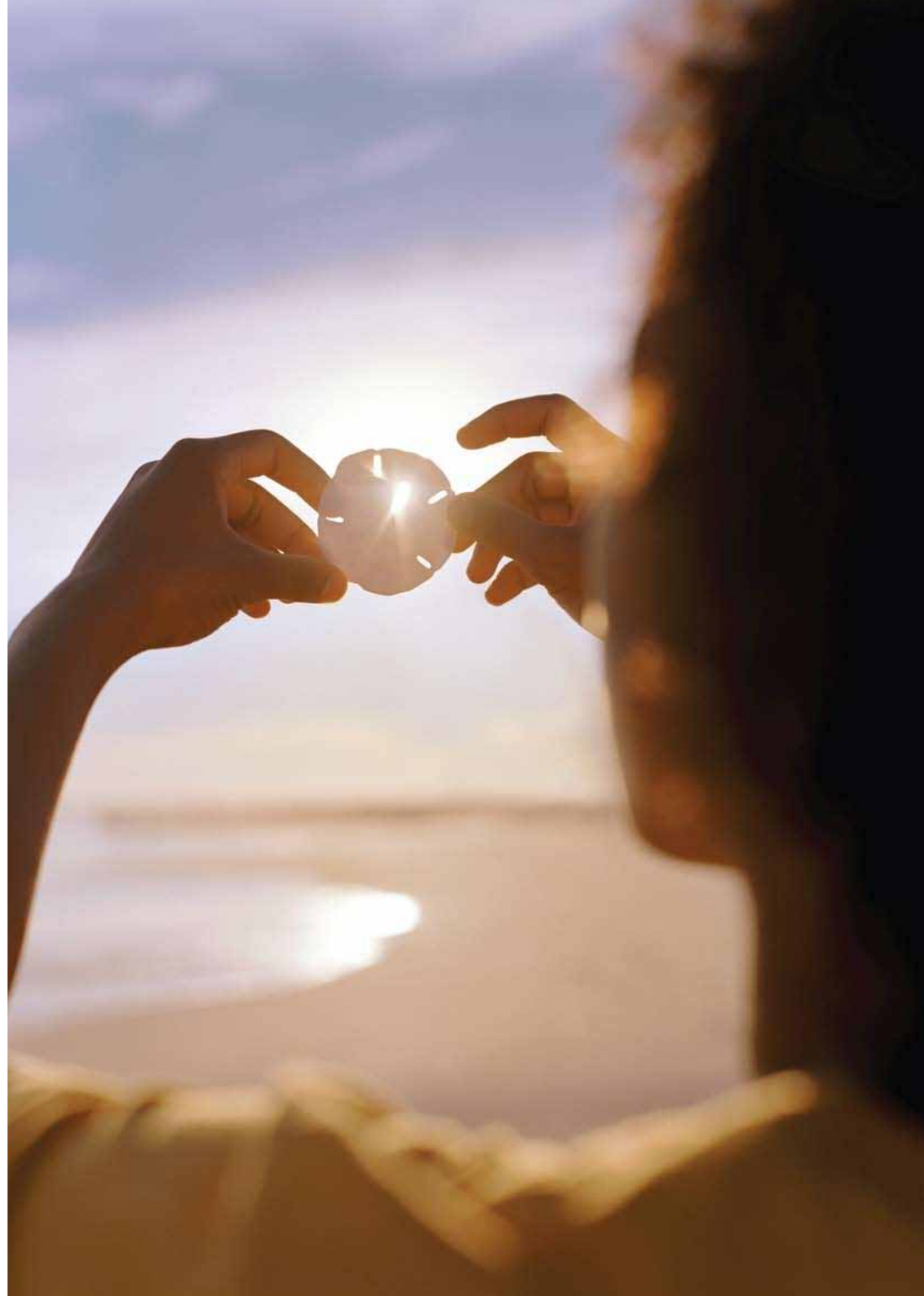
On behalf of Council, I look forward to strengthening our relationships with the Ministry of Health and the many other stakeholders and individuals who share our commitment to promoting equitable access to private health financing.

A handwritten signature in black ink, appearing to read 'William Pick'.

Prof. William Pick
Chairperson
Council for Medical Schemes
June 2009

*Registrar's
review*





1

Strategic objective

We monitor the impact of the Medical Schemes Act and recommend improvements.





This review covers the 2008-09 financial year of the Council for Medical Schemes (CMS). We continued to advance the cause of protecting the interests of beneficiaries of medical schemes through taking proactive interventions, enforcing legislation, ensuring compliance by stakeholders, encouraging proper governance practices, and promoting a financially stable medical schemes industry.

Strategic objective 1: We monitor the impact of the Medical Schemes Act and recommend improvements.

Regulatory and policy developments

National Health Amendment Bill

The National Health Amendment Bill was withdrawn from Parliament in 2008.

Medical Schemes Amendment Bill

Cabinet approved the Medical Schemes Amendment Bill but Parliament did not process it. The Bill seeks to introduce critical legislative provisions on the design and structuring of benefit options, governance structures, the Risk Equalisation Fund (REF), low-income benefit options, and the amendment of the definition of the business of medical schemes.

Demarcation

The Insurance Laws Amendment Act (Act No. 27 of 2008) was promulgated in 2008. It amends the definitions of health policies in the Long-term Insurance Act (1998) and the Short-term Insurance Act (1998).

This Amendment Act requires that regulations be developed to identify the "kind, type, or category of contract as a health policy" for the long- and short-term insurance environments. In pursuit of this goal, National Treasury established a working group that includes representatives from the medical schemes and insurance industries, government, and regulatory stakeholders to consider the underlying principles that should inform the drafting of such regulations. The CMS is participating in the process by focusing on the principles that must be considered to ensure that the regulations do not undermine the objectives and purpose of the Medical Schemes Act (Act No. 131 of 1998), as amended.

The Risk Equalisation Fund

We published shadow reports on the 2007 submissions to the Risk Equalisation Fund (REF). The reports show that the quality of data improved significantly, particularly its clinical credibility, over three years. Some 20.0% of medical schemes submitted data that was found to be "poor". This will, however, only improve once the audits are performed and the registry is implemented.

The audit model was refined during the period under review. The performance of the audits will start in the new financial year. In the interim, we continue to test the remainder of the REF system; we expect to complete this work by June 2009. REF continues with its technical work, looking at an alternative clustering

method for predicting the expected level of REF risk factors for each medical scheme. Work has also continued on developing the Deviation from Industry Norms (DIN) score method and benchmarking REF returns to external data sources.

We posted the findings of our analysis of the first two quarters of 2008 on our website. Scheme-specific reports were made available to individual schemes. We have begun analysing the data for quarters three and four of 2008.

PMB review process

The process of reviewing the prescribed minimum benefits (PMBs), which is a joint initiative with the National Department of Health (NDoH), commenced with a consultative workshop with stakeholders early in 2008. We then published several documents, culminating in the publication of the third draft on the PMB review process for comment. Stakeholders made a total of 75 formal submissions. The Board of Healthcare Funders of Southern Africa (BHF) requested a meeting to discuss the latest review document, particularly the proposed package of PMBs. This process is ongoing.

PMB audit

We commissioned a study to help us understand how medical schemes implement PMBs. The report revealed that a substantial portion of claims for PMB conditions is paid from the personal medical savings accounts of members or on an out-of-pocket basis, or not paid at all. This is true primarily for out-of-hospital claims, which suggests that schemes still associate PMBs mostly with hospitalisation.

Prescribed minimum benefits (PMBs) are described in the Medical Schemes Act 131 of 1998. Medical schemes must cover in full – and from their risk pool – all costs to diagnose, treat, and care for PMB conditions, which are:

- the ±270 Diagnosis and Treatment Pairs (DTPs) listed in the Act;
- the 25 chronic conditions on the Chronic Diseases List (CDL); and
- any emergency medical condition.

In most cases, schemes fail to explain why they did not pay for PMB claims from their risk pool. However, when schemes refuse to fund PMBs from their risk pool, they transgress the provisions of the Act. Such behaviour also leads to the erosion of benefits and substantial self-payment by members, which is unfair and therefore problematic.

The CMS is developing appropriate interventions that should be implemented soon; they will allow those who commit deliberate transgressions to be prosecuted.

Broker consultation documents

We revised the regulatory framework for the remuneration of healthcare brokers in an effort to ensure that consumers receive unbiased and independent advice and assistance not tainted by the possibility of a conflict of interest. This new framework should help to eliminate some shortcomings of the current legislative framework, particularly as it relates to incentives for brokers.

We published on our website a discussion document for comment. A total of 85 stakeholders provided feedback. In addition to this, formal meetings were held with representative bodies of brokers to discuss the draft documents. We reviewed their comments for possible inclusion in the final document.

Guidelines on good governance

The Medical Schemes Amendment Bill makes provision for the CMS to publish guidelines on good governance to enable medical schemes to establish and maintain adequate and effective oversight processes. The Bill has not been passed into law just yet; however, the CMS wanted to begin the consultation process on these guidelines.

It is anticipated that the publication of these guidelines will allow stakeholders to provide feedback, and that their interaction with the CMS will result in schemes adopting the best practice in good governance.

Guidelines on fit and proper standards

The Medical Schemes Amendment Bill makes provision for the further development of regulations relating to the “requirements and criteria for the determination of the fit and proper status of a trustee, Principal Officer, and any other person required to be fit and proper to perform any function or duty in terms of this [Medical Schemes] Act”.

The CMS developed draft requirements and criteria for the determination of the fit and proper status of trustees and Principal Officers. The consultation document was published on our website for comment by stakeholders.

National Health Insurance

The Health Department indicates in its strategic plan for 2009-12 that it intends to establish a National Health Insurance (NHI) system as part of its health reform process to improve the financing and delivery of an efficient, equitable, and sustainable healthcare system in pursuit of universal healthcare for all. The proposed NHI system focuses on developing an essential healthcare package, the structure of an NHI fund, and the role of private funders and providers.

The CMS supports a healthcare reform process that seeks to broaden access to affordable good quality healthcare to all South Africans and is eagerly awaiting the publication of discussion documents in order to develop an understanding of the proposed reforms and where possible, to participate in the process.

Monitoring ICD-10

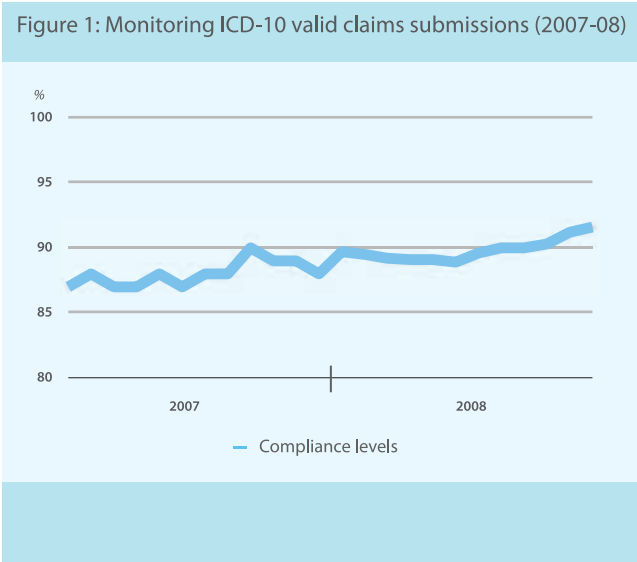
In the period under review, we continued to support the work of the National Task Team implementing the International Classification of Diseases – 10th Revision (ICD-10) by collating statistics for them.

The Task Team concluded the second version of the *South African ICD-10 Coding Standards* document. Our ongoing analysis of aggregate ICD-10 compliance reveals that many providers comply with ICD-10 submission requirements, the level rising from 89.7% in January 2008 to 91.6% in December 2008.

Despite the increase in compliance levels, there are persistent challenges with regards to the abuse

of default codes. These codes are reserved for instances where no specific code has been allocated for a particular condition or symptom. We noted a systematic trend of poor compliance with and abuse of default codes, particularly by pathology and pharmacy groups. Such conduct prevents members of medical schemes from accessing appropriate benefits and is unacceptable.

Providing accurate diagnosis data is very important for PMB conditions. Medical schemes must cover these conditions in full, without any co-payment by the member, in at least one setting, as per legislation and subject to their scheme rules. PMB conditions can be identified only by the correct ICD-10 codes. Therefore, if the correct diagnosis information (ICD-10 code) is not provided, PMB-related services might be covered from the wrong benefit pool.



Monitoring cost-containment initiatives by medical schemes

We started a project on monitoring the cost-containment initiatives by medical schemes to better understand the strategies that schemes currently employ in such initiatives.

We identified existing cost-containment initiatives and categorised them into two streams: demand management and supply-side techniques. We found that cost-sharing is a predominant demand management mechanism; negotiated payments and capitation are the main supply-side techniques.

Cost-sharing appears to have resulted in schemes shifting their financial risk onto members through self-payment; this practice erodes the benefits of risk-pooling. The report also suggests that the ability of schemes to effectively implement supply-side techniques is severely constrained by the lack of adequate human resources in the healthcare system.

The main conclusion of the report is that cost-containment initiatives will be effective if they are implemented from a health systems perspective since schemes face severe constraints in implementing these on their own.

Monitoring the costs of private hospitals and specialists

The CMS concluded a study that sought to identify disease patterns within medical schemes, and analyse their impact on hospital and specialist costs in the private health sector. The study analysed medical diagnoses and surgical procedures that contribute the most towards the utilisation of private hospitals and specialists by beneficiaries of medical schemes.

The study grouped diagnoses and procedures according to whether interventions are life-saving, essential, or elective. Sub-categories were identified where some interventions, though elective, are nonetheless essential.

Most conditions for which members of medical schemes were either hospitalised or attended to by specialists were found to be essential and life-saving. The frequency of hospitalisation episodes during the four-year period that the study covered was found to be generally on the increase. Where increases in incidence did not occur, there appears to be a compensating increase in the average cost of treatment. This indicates an increase in unit price and quantity of services provided by private hospitals and specialists.

New diagnostic procedures were also identified as significant drivers of the increase in hospitalisation frequency. These new procedures require the development of appropriate protocols based on proper cost-benefit analysis studies and take into account clinical and financial benefits. This

could have the desired effect of minimising unnecessary and unwarranted hospitalisations. Table 1 provides a list of the top 10 common conditions for hospital admissions.

Table 1: Number of admissions per 1 000 beneficiaries for 10 large medical schemes			
Description	2005	2006	2007
Pneumonia	11.2	12.1	9.3
Pneumonia; organism unspecified	7.2	8	12.5
Diarrhoea and gastroenteritis of presumed infectious origin	6.5	7.6	9.1
Mental health admissions	5.8	5.7	5.5
Chronic diseases of tonsils and adenoids	4.8	4.6	7.3
Depressive episodes	4.6	4.7	7.2
Single spontaneous delivery	4.4	4.5	6.2
Dental caries	3.7	2.5	3.7
Senile nuclear cataract	3.7	4.1	8.2
Single delivery by Caesarean section	3.5	3.9	6.5

2

Strategic objective

We secure adequate protection for beneficiaries by approving the manner in which medical schemes carry out business and by monitoring their financial performance.



Strategic objective 2:
We secure adequate
protection for
beneficiaries by
approving the manner
in which medical
schemes carry out
business and by
monitoring their
financial performance.

We continued to review and approve the rules of medical schemes. We approved the benefits and contributions of all schemes that submitted rule changes between October and December 2008.

The status of schemes

The number of registered schemes dropped from 120 in January 2008 to 110 by 1 January 2009. The number of open schemes reduced from 36 in 2008 to 32 in 2009; the 84 restricted schemes fell to 78 in 2009. (These numbers include schemes that affect their contributions mid-year.)

The status of options

The consolidation experienced by schemes had a bearing on the number of benefit options as well. The number of registered options in schemes dropped from 357 in January 2008 to 330 by January 2009. These represented 191 options in open schemes in 2008 which reduced to 174 in 2009, and 166 options in restricted schemes which fell to 156.

Contributions

The average gross contribution increase for all schemes in 2009 was 11.8%. The comparative increases for restricted and open schemes were 10.9% and 13.3% respectively.
A family’s gross contribution change across all schemes was 12.0% in 2009. The average contribution change for a member was 11.7%; that

for adult dependants was 13.0% while that for child dependants 11.6%. A family’s¹ gross contribution changes in restricted and open schemes were 10.2% and 13.2% respectively.

The average member, adult dependant, and child dependant gross contribution percentage changes for restricted schemes were 10.1%, 11.1%, and 9.2% respectively. In open schemes, the average member, adult dependant, and child dependant gross contribution percentage changes were 12.7%, 14.2%, and 13.0% respectively.

Gross contributions: year-on-year percentage rate changes

In 2009 the average monthly gross contribution for a medical scheme member was R1 280.0. An adult dependant paid an average of R1 038.8 per month; a child dependant R362.8. A family of three would on average pay R2 497.3 per month towards its medical scheme in 2009.

In open schemes, the average monthly gross contribution for a member was R1 347.3; an adult dependant paid R1 108.5 and a child dependant R379.8. A family of three would on average pay R2 737.8 per month in an open scheme. In restricted schemes, the average monthly gross contribution for a medical scheme member was R1 181.7. An adult dependant paid R 936.8 and a child dependant R337.9. A family of three would on average pay R2 175.4 per month in a restricted scheme.

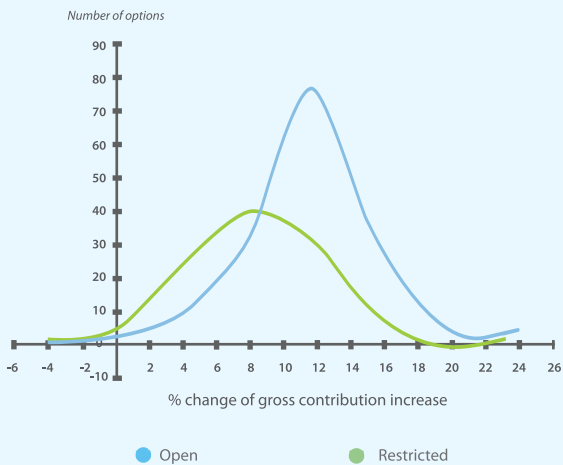
Risk contributions: year-on-year percentage rate changes

The average risk contribution increase for all schemes in 2009 was 11.5%. The comparative increases for restricted and open schemes were 10.5% and 13.1% respectively.

The member, adult dependant, and child dependant risk contribution percentage changes for all schemes were 11.6%, 13.6%, and 15.3% respectively. The member, adult dependant, and child dependant risk contribution percentage changes for restricted schemes were 10.6%, 13.1%, and 18.3% respectively. The member, adult dependant, and child dependant risk contribution percentage changes for open schemes were 12.4%, 14.0%,

and 13.2% respectively. Figure 2 indicates a distribution of changes in contributions in open and restricted medical schemes.

Figure 2: Normal distribution of contribution rate changes

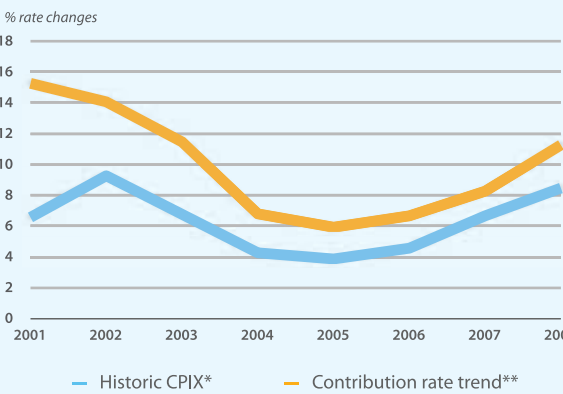


Contribution rates relative to general price indicators

Figure 3 below shows the historical and current trend in CPIX (CPI excluding interest rates on mortgage bonds) relative to a comparative time series of contribution rates in medical schemes.

The average contribution changes for schemes were declining between 2002 and 2006. From 2006 onwards, an upward trend was noticed which

Figure 3: Contribution rate changes and CPIX



* Historical CPIX (CPI from January 2009) shows relative price level percentage changes as at October of each year. October is the deadline for role change submissions.
** Year-on-year rate changes of average contributions

Table 2: Options as at 1 January 2009*			
Option status	Open scheme options	Restricted scheme options	Total
Options registered in October 2008	191	166	357
Discontinued options	(7)	(4)	(11)
Discontinued options due to scheme mergers, and combining options within schemes	(9)	(0)	(9)
Discontinued due to scheme liquidation	(3)	(4)	(7)
New options	3	1	4
Options with mid-year contribution changes	0	(25)	(25)
Options not registered	(1)	(3)	(4)
Reviewed and approved scheme options as at 1 January 2009	174	131	305
Options with mid-year contribution changes	0	17	17
Registered options January 2009	174	156	330

* These figures are not comparable to the year-end financial figures due to timing.

¹ Family gross contribution is the sum of the monthly member, adult dependant, and child dependant contributions.

continued into 2009. This correlates with the trend in historic CPIX.

Over the past seven years, contribution increases in open schemes have consistently been higher than those in restricted schemes, and this trend continued into 2009.

Evaluating other scheme rules

The CMS evaluated and, where appropriate, registered rule amendments of medical schemes. These included mid-year contribution and benefit changes, the registration of new options, and efficiency-discounted options for Momentum Health and Discovery Health Medical Scheme.

Schemes applied for amendments to their rules regarding:

- enhancements to non-PMBs;
- the clarification of PMBs;
- the rate(s) of reimbursement;
- mid-year contributions;
- third-party claims;
- membership eligibility;
- the clarification of designated service providers (DSPs);
- changes in governance structures; and
- changes in physical addresses.

The Council granted various exemptions in the reporting period. These included exemptions from the provisions of PMBs by schemes that had converted from the bargaining council environment, such as the Building & Construction Industry Medical Aid Fund, Motohealth Care, the Food Workers Medical Benefit Fund, the Fishing Industry Medical Scheme (Fishmed), and the Golden Arrow Employees Medical Benefit Fund. Keyhealth applied for exemption from Section 29(1)(n) and Regulations 8(2) and 8(3) of the Act for efficiency discounts but we turned down their application due to insufficient information.

Some applications for rule amendments were rejected for various reasons, including:

- non-compliance with statutory requirements;
- the proposed rule amendments falling beyond the scope of the provisions of the Act;
- the proposed rule amendments being inconsistent with the principles of good governance and/or administrative fairness; and

- inadequate justification for benefit changes that would have had a negative impact on members.

Rule amendments from five medical schemes were not approved because of the poor financial performance of the schemes (non-compliance with Section 33(2) of the Act), their failure to meet certain conditions, and low membership numbers.

Other reasons why we rejected scheme rules were:

- poor motivation for the proposed contribution changes;
- rules that would not have complied with legislation;
- unfairly high contribution changes; and
- poorly defined benefit entitlements.

The following schemes must submit monthly management accounts to this Office to allow us to continue monitoring them and/or their new options:

- Bankmed
- Compicare Wellness Medical Scheme
- Profmed
- Ingwe Health Plan
- Tiger Brands Medical Scheme
- Minemed Medical Scheme
- Oxygen Medical Scheme
- National Independent Medical Aid Society (NIMAS)
- South African Municipal Workers Union Medical Scheme (SAMWUMed)
- Suremed Health
- Thebemed
- Discovery Health Medical Scheme
- Medshield Medical Scheme
- Bonitas Medical Fund
- Liberty Health Medical Scheme

Engagement with schemes

In the period under review, we received two applications for the registration of a new medical scheme: from PFM and Emsure. The completion of the review of PFM's application was delayed due to problems around its financial guarantee. With regards to Emsure, the challenges were incomplete information and a poor response from the scheme proposer.

Amalgamations

This Office confirmed the exposition for the proposed amalgamation between BHP Billiton SA Medical Scheme and Bonitas Medical Fund. The proposed

merger between Hosmed Medical Aid Scheme and Humanity Medical Scheme was declined. Medihelp and Openplan Medical Scheme amalgamated on 1 January 2009.

During the period under review, members of three medical schemes – Humanity, Renaissance Health, and Pathfinder – were transferred to other schemes because of the poor financial performance of their schemes. Members of Humanity were transferred to the Community Medical Aid Scheme (COMMED), of Renaissance Health to Medihelp, and of Pathfinder to Discovery Health.

Proposed amalgamations

Umed proposed to amalgamate with Bestmed with effect from 1 July 2009.

Good Hope submitted an exposition document for an amalgamation with Compicare with effect from 1 July 2009.

Telemed is in the process of identifying an amalgamation partner. The process is at an advanced stage, with the relevant parties having signed non-disclosure agreements and exchanged data.

Moremed was advised by the CMS to amalgamate with a suitable partner with effect from 1 January 2010 due to its poor financial performance and low membership figures.

Liquidations

Two schemes (Mascom and Cawmed) opted for voluntary liquidation because of their worsening demographic profiles and resultant poor financial performance. One scheme (Solvita) was compelled to liquidate – due to poor financial performance.

Highveld Medical Scheme was put under liquidation previously; almost R135 500 was paid to the Guardian Fund as unclaimed dividends after the liquidator, Brian Watson, was unable to trace the beneficiaries.

The liquidator of Publiserve Medical Scheme successfully instituted action in the Cape High Court against a former trustee of the medical scheme (Ettienne de Villiers, a broker selling medical health insurance since 1993) and his brokerage (Afrisure CC, of which he was the sole member) for the repayment

of almost R5.5 million. Publiserve had paid these monies illegally to De Villiers and his brokerage between October 2000 and January 2001. The Supreme Court of Appeal (SCA) upheld the judgement of the Cape High Court in September 2008. The SCA found that De Villiers, besides having breached his fiduciary duty towards the scheme, was also the architect of an agreement specifically formulated to evade the limitation imposed on broker commissions by the Medical Schemes Act, and that he had been driven by sheer avarice in demanding and accepting the illegal payments from Publiserve.

Efficiency discounts

Two schemes applied for efficiency-discounted options; we approved them in January 2009.

Such options allow schemes to negotiate better reimbursement and healthcare delivery terms with providers; we expect schemes to save on costs as a result of such arrangements.

This Office monitors efficiency-discounted options on a monthly basis to ensure that they comply with Section 33 of the Act with regards to membership levels and financial soundness, and also to develop an understanding of their performance and value.

Marketing material and application forms

We evaluated the marketing materials and application forms of the following medical schemes:

- Discovery Health
- Keyhealth
- Spectramed
- Bonitas
- Ingwe
- Umed
- Transmed
- Compicare
- Bankmed
- Profmed
- Nedgroup
- Medihelp

During our analysis, we found discrepancies and inconsistencies between the marketing materials

and the registered rules of these schemes; we subsequently raised our concerns with them. We continue to monitor such material to ensure that schemes fully comply with the Act.

Clinical Unit

Our work on the adjudication of clinical matters continued with specific focus on PMB entitlements, hospitalisation, neonatal care, pre-authorisations, and appropriateness of exclusions. Our Clinical Unit provides ongoing support to our Complaints Adjudication Unit and participates in the activities of our Trustee Training and Consumer Education Unit.

Monitoring the financial soundness of schemes

Our Financial Supervision Unit (FSU) continues to ensure that medical schemes are financially sound, and intervenes where necessary. FSU is also working to further improve the quality of data that schemes submit in their Annual Financial Statements (AFS) and statutory returns. The Unit is also aiming to achieve standardisation and uniformity regarding proper disclosures and good financial reporting across the entire medical schemes industry. It ensures that accounting and auditing requirements are complied with. Its primary sources of financial information are quarterly and annual statutory returns.

FSU analysed the quarterly reports for 2008; the findings were published on our website. The report for the first quarter was published on 23 October 2008, for the second quarter on 12 December 2008, and for the third quarter on 20 February 2009.

After analysing the statutory returns, FSU released a Circular to address the issues that were identified during the analysis. These included:

- in reports of Boards of Trustees: disclosures on the number of trustees;
- in audited financial statements: no adherence to the prescribed format;
- compliance requirements of the International Accounting Standard (IAS) and International Financial Reporting Standards (IFRS) as well as the SAICA Accounting Guide for 2008; and
- accuracy and completeness of statutory returns.

Concerns were raised with schemes on the following matters:

- high non-healthcare expenditure;
- low solvency levels;
- high claims ratios; and
- failure to meet budgetary targets.

The online auditor approval system went live on 29 July 2008.

FSU continued to interact with schemes on their business plans, particularly with those whose solvency ratio is below the required statutory level of 25.0%.

There has been ongoing interaction with the South African Institute for Chartered Accountants (SAICA) and the International Regulatory Board of Auditors (IRBA) on the revision of the SAICA Accounting Guide for 2008 and the IRBA Auditing Guide. The SAICA Accounting Guide was published in November 2008. FSU continues to engage with IRBA on the Auditing Guide.

Audit approvals were made for five schemes under KPMG and another five under Deloitte.

Assessing the financial performance of schemes

In 2008 the number of registered medical schemes decreased to 119 from 122 in 2007; there were 37 open schemes and 82 restricted schemes. There were 200 registered benefit options in open schemes in 2008 compared to 218 options in 2007; this represents a decrease of 8.3%. In restricted schemes, there were 172 options in 2008 compared to 171 in 2007.

The number of principal members increased by 3.5% to 3 388 582 in 2008. The number of dependants rose by 2.6% to 4 486 244, which means that the total number of beneficiaries increased by 3.5% to 7 874 826.

Gross Contribution Income

The Gross Contribution Income (GCI) for all medical schemes increased by 13.2% to R74.1 billion in 2008 from R65.5 billion in 2007.

Healthcare expenditure

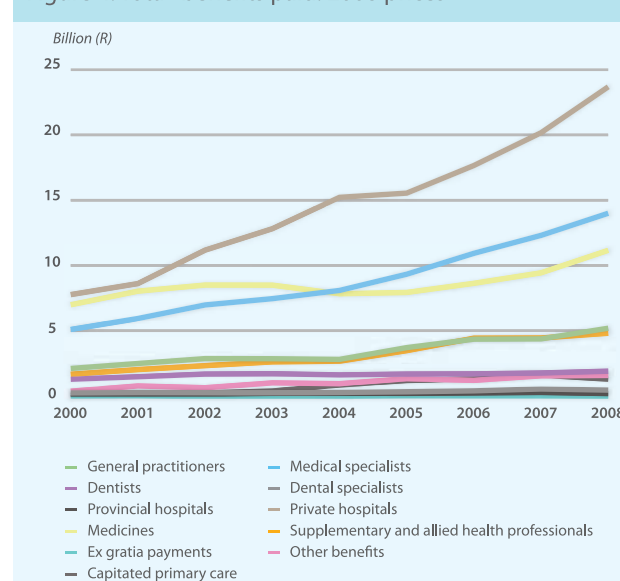
Scheme expenditure on healthcare benefits increased by 13.7% to R64.7 billion in 2008 from R56.9 billion

in 2007. (Please refer to footnote 2 on page 129.)

Hospitals accounted for R24.0 billion of the R64.7 billion paid to all healthcare providers. Expenditure on private hospitals increased by 17.5% to R23.8 billion; that on provincial hospitals decreased substantially by 27.6% to R225.6 million.

Expenditure on medicines dispensed by pharmacists and providers other than hospitals increased to R11.2 billion in 2008, an increase of 18.2%. Payments to specialists increased by 13.7% to R14.0 billion. Expenditure on general practitioners (GPs) increased by 18.5% to R5.2 billion while payments to dentists increased by 7.5% to R1.9 billion. Expenditure on dental specialists decreased by 14.6% to 4.9 billion. Expenditure on supplementary and allied health professionals increased by 8.1% to R4.9 billion in 2008.

Figure 4: Total benefits paid: 2008 prices*



* CPIX is the Consumer Price Index (CPI) excluding interest rates on mortgage bonds. The values were adjusted for 2000-08.

Non-healthcare expenditure

Medical schemes spent R6.8 billion on administration in 2008 – a growth of 6.5% from R6.4 billion in 2007. Open schemes increased their administration expenditure by 5.1% from R4.9 billion to R5.1 billion. The 10.8% rise from R1.5 billion in 2007 to R1.7 billion in 2008 in restricted schemes reflects a significant growth in their membership numbers during the

year under review, particularly at the Government Employees Medical Scheme (GEMS), which enrolled 90.3% more beneficiaries in 2008.

Managed healthcare management fees increased by 9.4% from R1.5 billion in 2007 to R1.7 billion in 2008. In 2008 the number of people covered by managed care organisations grew by 5.8% to 7 768 413 beneficiaries (which is 98.6% of all beneficiaries).

Broker costs for medical schemes rose by 11.6% to R1.2 billion from the previous year's R1.0 billion while impaired receivables (previously known as bad debts) increased by 54.3% to R144.8 million for the year under review from R93.8 million in 2007.

Total non-healthcare expenditure (i.e. administration fees, fees for managed healthcare, broker fees, impairments, and commercial reinsurance) rose by 8.1% from R9.0 billion in 2007 to R9.7 billion in 2008.

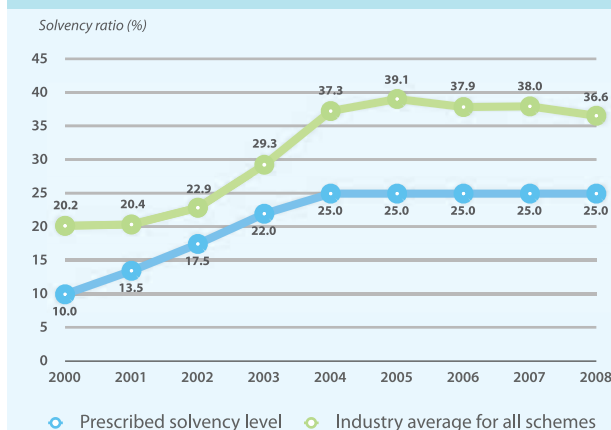
Even though the industry experienced a net healthcare deficit of R929.4 million in 2008 (2007: R1.0 billion), the downward trend in net healthcare results was broken in 2006.

The inclusion of investment and other income resulted in schemes making a net surplus of R2.4 billion in 2008. Net investment and other income decreased by 12.3% to R3.4 billion. This was 138.1% of net surplus, and underscores the importance of investment income for schemes who might be experiencing a difficult operating year.

Net assets or members' funds (total assets less total liabilities) rose by 5.8% to end the year at R28.8 billion. Reserves grew by 10.2% to R27.0 billion from the R24.5 billion recorded in 2007.

The industry average solvency ratio decreased by 3.7% to 36.6% compared to 38.0% in 2007. This was still higher than the prescribed level of 25.0%. The solvency ratio of open schemes was 29.8% (2007: 28.6%). The increase can be attributed mainly to Discovery Health Medical Scheme reaching the statutory solvency level at the end of 2008. By contrast, restricted schemes experienced a decline in their solvency ratios, which reduced to 49.8% in 2008 from 58.7% in 2007. A number of restricted schemes suffered severe losses in 2008.

Figure 5: Industry solvency trends for all schemes



Monitoring compliance with Regulation 29: solvency

The Office of the Registrar is responsible for ensuring that medical schemes are financially sound and able to maintain the minimum solvency level of 25.0% – as prescribed by the Medical Schemes Act 131 of 1998. Schemes who fail to meet solvency requirements must submit business plans to this Office and, where necessary, appropriate action plans as well. We analyse the actions plans and, if we find them satisfactory, approve them.

We are currently monitoring 21 schemes (2007: 25) because their solvency levels were below the statutory level of 25.0% as at 31 December 2008: 14 open (2007: 18) and seven restricted schemes (2007: 7).

The average solvency of open schemes under close monitoring was 15.9% in 2008 (2007: 20.1%). This represented a 20.8% decrease on the previous year and is mainly because Discovery Health no longer needs to be watched, having met the required solvency at the end of 2008. The average solvency level for restricted schemes under close monitoring was 13.7% in 2008 (2007: 11.3%). This represented a 21.1% increase which is mainly due to the increase in the solvency of GEMS. GEMS continues to make progress towards achieving the required solvency level despite its ongoing growth in membership.

As at 31 December 2008 five schemes had a solvency level below 10% and were being closely monitored. With the exception of Ingwe Health Plan, all these schemes were instructed to consider amalgamating given their worsening financial position.

Five schemes had a solvency level of 10-13.5% (including GEMS). Another five had solvency levels of between 13.5% and 17.5%. Four schemes were 17.5-22.0% solvent while two more were standing at 22.0-25.0% in terms of their solvency.

The only new restricted schemes whose solvency fell below the prescribed level of 25.0% in 2008 were Minemed Medical Scheme (for the employees of Harmony Gold Mining) and Solvita Medical Scheme, which was registered at the beginning of 2008 for the members of trade union Solidarity.

Solvency per scheme

Liberty Health Medical Scheme was 22.8% solvent in 2008. Its solvency declined primarily because its membership grew. Liberty submitted a business plan

projecting that the required 25.0% solvency level would be reached by 2010. The scheme also changed administrators which could result in reduced non-healthcare expenditure.

Resolution Health Medical Scheme had a solvency of 16.1% in the period under review. Its non-healthcare expenditure remains very high; we are monitoring it to ensure that it drops to acceptable levels.

Oxygen Medical Scheme had a solvency level of 16.6% in 2008. Its demographic profile changed and it experienced more claims as a result; the end result was that the scheme incurred losses. We meet with the trustees on a quarterly basis to discuss the performance of Oxygen against the agreed interim solvency levels, and to discuss their marketing plans. The scheme must also submit monthly management accounts.

Ingwe Health Plan had a membership growth of 30.1% during the first half of 2008; this had a negative impact on its solvency margin – it was 9.5% in December 2008. The business plan submitted by the scheme only addressed its operations until it reaches 24.4% solvency; we rejected the business plan and asked the scheme to submit a revised one. It has not been analysed yet.

The National Independent Medical Aid Society (NIMAS) had a solvency ratio of 13.1%. We rejected its business plan and advised the scheme that the roll-over benefits must be terminated by the end of 2009. NIMAS was instructed to seek an amalgamation partner; its demographic profile is worsening and the scheme is becoming unsustainable as a result. The scheme must continue to submit monthly management accounts to this Office and attend quarterly meetings to discuss its financial performance.

Hosmed Medical Aid Scheme had previously projected a solvency level increase from 11.1% in 2008 to 25.2% in 2009. But the scheme incurred losses in the year under review, mainly in the form of R38.0 million it had to pay to its previous administrator to cover a liability for terminating the administration contract. We monitor Hosmed closely; it must submit monthly management accounts and attend quarterly meetings with the Office to discuss its performance against the agreed interim solvency levels.

Telemed continues to find it difficult to attain the targets it set itself in its budgets and projections.

The scheme was 9.1% solvent at the end of 2008. In its latest business plan the effective amalgamation date is 1 January 2010.

Purehealth Medical Scheme had a solvency ratio of 6.7%. Its financial performance, already poor, continues to worsen. This Office recommended that Purehealth find an amalgamation partner; we even provided the scheme with guidance on what to consider when looking for an amalgamation partner: a stronger solvency position, a larger membership base, and a match of benefits and their pricing, governance and non-healthcare expenditure, particularly because its own is so high. The amalgamation plan was presented on 20 January 2009 at a meeting with the scheme.

Thebemed had a solvency level of 10.1% at the end of its financial year. The scheme lost 2 500 members in 2008. It proposed restructuring certain options to better its situation. Thebemed is being monitored on a monthly basis; quarterly meetings have also been arranged.

Spectramed was 15.1% solvent at the end of 2008. We approved the interventions it proposed, including reductions in non-healthcare expenditure. The scheme is monitored closely.

Momentum Health had a solvency of 18.7% at year-end. The scheme aims to reduce its non-healthcare expenditure after negotiations with its administrator. It also intends to strengthen its managed care arrangements to curb claims costs. We are monitoring the scheme closely through monthly management accounts.

Keyhealth had a solvency of 17.9% in 2008. The scheme submitted a business plan that was approved. It is under close monitoring and is also required to attend quarterly meetings with this Office.

The solvency ratio of Pharos Medical Plan was 16.8% in January 2009, slightly ahead of the projected 16.7%. Overall, its performance is in line with the business plan that was approved by the Office.

Umvuzo Health Medical Scheme failed to meet its budgetary targets, citing reasons such as unexpectedly high HIV claims, high PMB charges, claims which should be covered by the Compensation Fund, and an inadequate spread of designated service providers (DSPs). The scheme had a solvency of 12.4% in 2008.

Figure 6: Industry solvency trends for open schemes

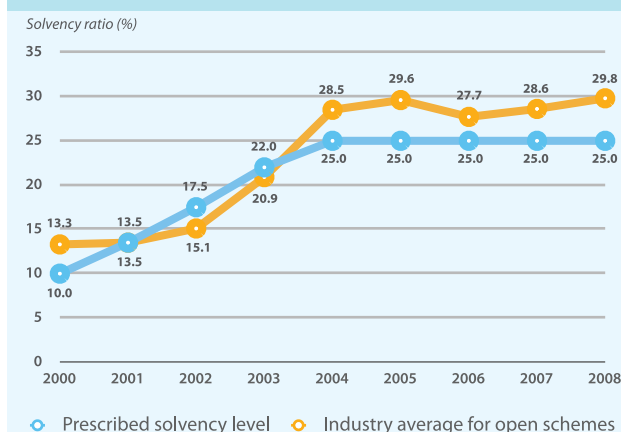
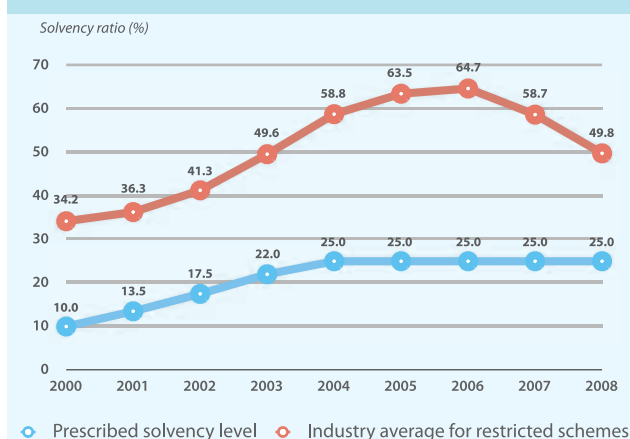


Figure 7: Industry solvency trends for restricted schemes



GEMS had a solvency of 8.4% in 2007; it rose to 12.9% in 2008. This is a fairly new scheme still at the phase-in level of solvency; it has experienced phenomenal growth in its short period of existence. The scheme provides the Office with monthly management accounts and quarterly financial updates for monitoring purposes.

Lonmin Medical Scheme had a solvency level of 16.1% in 2008; it was registered in 2006 and should have attained a solvency ratio of 17.5% by now. But the scheme has experienced high healthcare expenditure, mainly because of an increase in referrals to outside parties. It introduced managed care interventions to bring the situation under control. We approved the business plan it submitted. Lonmin is currently under monthly monitoring; we also meet with them regularly.

The solvency of Minemed Medical Scheme fell below the prescribed level in the third quarter of 2008. The scheme experienced strong membership growth which placed a strain on its solvency. In addition, the consistently high claims ratio resulted in the scheme incurring losses which eroded its solvency even further. We continue to interact with Minemed to remedy the situation.

Licensing and accrediting administrators, managed care organisations, and brokers

The Executive Committee of the Council considered applications from various entities requesting to be accredited as administrators of medical schemes.

Administrators

We accredited various administration entities during the period under review. These included:

- Sanlam Healthcare Management (Pty) Ltd
- Sechaba Medical Solutions (Pty) Ltd
- Status Medical Aid Administrators (Pty) Ltd
- V Medical Aid Administrators (Pty) Ltd
- Momentum Medical Scheme Administrators (Pty) Ltd
- Eternity Private Health Fund Administrators (Pty) Ltd

Ramaph Fund Managers (Pty) Ltd is a new entity that sought to be accredited as an administrator. Meetings were held to discuss the accreditation process; the period of submitting details of the business was concluded and contracts were secured.

The Council conditionally approved applications for the accreditation renewal of seven administrators:

- Allcare Administrators (Pty) Ltd
- Full Circle Health (Pty) Ltd
- Private Health Administrators (a division of Sweidan Trust (Pty) Ltd)
- Providence Healthcare Risk Managers (Pty) Ltd
- Old Mutual Healthcare (Pty) Ltd
- Status Medical Aid Administrators (Pty) Ltd
- Thebe ya Bophelo Healthcare Administrators (Pty) Ltd

The Office did not approve the application for the renewal of the accreditation of Prosperity Health Managers (Pty) Ltd because of the weak financial position of the company. This matter needs to be satisfactorily resolved.

Rowan Angel (Pty) Ltd, administrator of Spectramed, was deregistered after its business was transferred to the Medscheme Holdings (Pty) Ltd platform. Similarly, the business of HDS Medical (Pty) Ltd t/a Multimed Healthcare Administrators was transferred to Momentum Medical Scheme Administrators (Pty) Ltd with effect from 1 July 2008.

The Council concluded accrediting self-administered schemes. We conducted on-site evaluations on Medcover, Medihelp, and Cape Medical Plan. Council approved the evaluations. The relevant schemes were issued with compliance certificates.

We identified administrators whose fees exceed the industry average by 50% or more and asked them to explain these worrying figures.

In 2008, 103 schemes were administered by third parties; there were 16 self-administered schemes.

Managed healthcare organisations

The Executive Committee of the Council considered various applications from a number of entities requesting accreditation as a managed healthcare organisation.

The Council conditionally approved new applications from Sechaba Medical Solutions (Pty) Ltd and PPS Medical Scheme Administrators (Pty) Ltd for accreditation as managed healthcare organisations.

Five renewal applications were also approved, subject to compliance with certain conditions.

Conditions attached to the accreditation of the following managed healthcare organisations were cleared after we received evidence that the organisations had complied with them:

- Private Health Administrators
- Insight Medicine Management (Pty) Ltd
- Clinical Partners (Pty) Ltd
- Medical Services Organisations (Pty) Ltd
- Medicross Healthcare Group (Pty) Ltd
- Dental Information Systems (Pty) Ltd
- Scriptpharm Risk Management (Pty) Ltd
- Healthshare Health Solutions (Pty) Ltd
- KZN Managed Care Coalition Ltd
- Calibre Clinical Consultants (Pty) Ltd
- Old Mutual Healthcare (Pty) Ltd
- Centre for Diabetes and Endocrinology

The Office advised Veripath (Pty) Ltd, previously an accredited entity, and Verirad, an applicant for accreditation, that they do not require accreditation but that this was subject to review if their business models changed.

The South African Medical Association (SAMA) lodged a complaint against Yarona Network and Old Mutual Healthcare (Pty) Ltd in relation to a pay-for-performance scheme which SAMA considered perverse and possibly unlawful. We adjudicated that the scheme was acting in contravention of Section 26(5) of the Act which prohibits a scheme from directly or indirectly paying bonuses to any person. We asked the parties involved to refrain from marketing and applying this product further; we received confirmation that this has indeed occurred. The business model for the product is being revised accordingly.

Following the concerns that we raised with Calabash Health Solutions (Pty) Ltd regarding their product offering, we were advised that they had cancelled all contracts with Sizwe Medical Fund until the end of their financial year. However, Sizwe reported that many claims remain unpaid by Calabash, a matter they indicated they were pursuing.

The accreditation of Zampilo Risk Managers lapsed because the entity was transferred to HDS Medical (Pty) Ltd, an accredited managed

healthcare and administration company within the Momentum group of companies. We anticipate that consolidation will continue, with Multimed being transferred to Momentum Medical Scheme Administrators (Pty) Ltd.

Eyenet, whose accreditation lapsed in 2006 because it failed to comply with conditions, submitted a new application for accreditation.

Health Partners (Pty) Ltd failed to provide financial statements and revised contracts; their accreditation was deactivated.

We did not consider various applications because the applicants were not doing the business of a managed healthcare organisation:

- Selfmed Medical Scheme was advised that its Careware system does not fall within the definition of managed healthcare and therefore does not require accreditation. V Medical Aid Administrators (Pty) Ltd will take over these services if its application for accreditation as a managed care organisation is successful.
- ER24 EMS (Pty) Ltd was advised that its assistance programmes do not require accreditation; they are, however, being evaluated to determine whether or not they constitute reinsurance agreements.
- Mibachron Solutions (Pty) Ltd was advised that its lifestyle management programme did not require accreditation.

The following organisations complied with conditions which this Office imposed on them:

- Huntrex 5 (Pty) Ltd t/a RX Health
- Providence Healthcare Risk Managers (Pty) Ltd
- HIV Managed Care Solutions t/a Careworks (Pty) Ltd
- Old Mutual Healthcare (Pty) Ltd
- Medicross Healthcare Group (Pty) Ltd
- Onecare Health (Pty) Ltd
- Aganang HIV Resource Centre
- Medscheme Health Risk Solutions (Pty) Ltd
- Care Cross (Pty) Ltd
- Qualsa (Pty) Ltd
- Sechaba Health Solutions
- Mediscor PBM

We deactivated the following organisations on our website:

- Prosperity Health Managed Care Organisation (Pty) Ltd

- Mossco Shelfco 2005 (Pty) Ltd t/a Clinical Services Consulting
- Silkstar 114 (Pty) Ltd t/a National Health Network
- Cheiron Health Technologies

The Council is working on a report on the financial soundness of risk-bearing managed healthcare entities as part of the accreditation process. Our Accreditation Unit also finalised a value-added template to determine the value that managed healthcare organisations provide. We prepared a report on all the new and renewing managed healthcare applications from risk-bearing entities with a view to improving the quality of accreditation decisions.

South Africa had 55 managed healthcare organisations at the end of March 2009.

Brokers

Our Accreditation Unit processed 736 new applications for accreditation as brokers and 246 as brokerages. The Unit also processed 2 587 renewal applications from brokers and 738 from brokerages.

The accreditation of Nguvu Healthcare was first suspended and subsequently withdrawn.

Notices of our intention to withdraw accreditation were served on three brokers based on alleged unethical conduct, the fraudulent amendment of a broker certificate, and the use of unaccredited agents to sign up members.

We refused to accredit some applications due to:

- alleged fraudulent activities;
- the Financial Services Board (FSB) having withdrawn the FAIS licences of the applicants;
- suspension of FAIS licences by the FSB;
- submission of falsified certificates to schemes in order to be compensated for providing broker services;
- unjustified enrichment through the improper and unlawful receipt of broker remuneration;
- fraudulent assignment of members; and
- lack of proof of qualifications.

We investigated various complaints against brokers and brokerages. Allegations related to issues such as:

- brokers deducting fees from a member’s bank account without consent;
- brokers providing improper advice; and
- broker services provided by unaccredited persons.

In March 2009, there were 7 755 brokers and 2 081 brokerages in South Africa.

The FSB is finalising new fit and proper requirements for financial services providers. These will impact on health brokers.

Strategic
objective

3

We support the work of trustees
and promote public understanding
of the way in which medical
schemes function.



Strategic objective 3: We support the work of trustees and promote public understanding of the way in which medical schemes function.

Trustee training

Trustee training took place in Cape Town in April and October 2008, and in Midrand in June and November 2008. Our Trustee Training and Consumer Education Unit updated the trustee introduction pack and posted it on our website.

Presenters from the Governance Institute were brought in to cover topics such as governance, ethics, morality, values, and reputation. CMS staff members gave presentations on general governance principles and the legislative requirements of Boards of Trustees.

Consumer education and awareness

Our Trustee Training and Consumer Education Unit participated in the Royal Show in Pietermaritzburg, the Rand Easter Show in Johannesburg, and the Pretoria Show in Pretoria. This was complemented by mall activations across Gauteng and specifically at Fourways Crossings, the East Rand Mall, and Brightwater Commons.

The Unit attended World Consumer Rights Day celebrations in Mpumalanga, Gauteng, Limpopo, and the Northern Cape. It presented at 17 consumer awareness workshops and participated in various consumer-related activities, including radio interviews and exhibitions.

CMS News, CMScript, and media relations


Our paper-based newsletter *CMS News* is now published on a quarterly basis; it is reaching an ever-wider audience of external stakeholders, including trustees and the media fraternity. As the official voice

of the CMS, *CMS News* addresses priority issues of strategic importance to the CMS and of relevance to the medical schemes industry. Editions were released in June, September and December 2008, and March 2009.

Our Communications Unit also published a monthly e-newsletter on our website dedicated to PMBs, CMScript.

The Unit is in regular contact with the media; it organised a media conference, published press releases, and attended to enquiries and invitations from the press as well as radio and TV companies.

Our internal staff newsletter *Masihambisane* was published monthly.

A photograph of a man and a young girl walking away from the camera on a sandy beach towards the ocean. The man is wearing a light blue long-sleeved shirt and light-colored cargo pants. The girl has curly hair and is wearing a white top and a colorful plaid skirt. They are holding hands. The background shows waves and a sunset sky. Overlaid on the image are several thin, curved lines in yellow, orange, and blue, and a large white number '4' in the bottom left corner.

We take fair and timely enforcement actions when required.

Strategic
objective

4

Strategic objective 4: We take fair and timely enforcement actions when required.

In the financial year under review, we pursued legal matters pertaining to a range of transgressions, including:

- alleged irregularities in the disposal of scheme assets;
- procedural unfairness in the removal of trustees;
- conflicts of interest;
- non-compliance with scheme rules;
- the creation of cell captives in violation of the Medical Schemes Act; and
- election irregularities.

Our Compliance Unit handled a variety of governance-related queries and complaints in the period under review.

Our investigation into the alleged irregularities in the contract between Bonitas Medical Fund and Pharmacy Direct continued. We continue to analyse further enquiries. We obtained legal advice on the strength of the evidence from the perspective of potential criminal prosecutions; further lines of investigation are being followed before this matter can be finalised.

An asset forfeiture order was obtained against Gen-Health Medical Scheme in October 2008. Following further interaction with the Asset Forfeiture Unit of the National Prosecuting Authority (NPA) and the defense attorneys, J.J. Hall and Belinda Neimann were arrested and brought before the Specialised Commercial Court in Johannesburg on 4 December 2008 where they were formally charged.

Hosmed Medical Aid Scheme indicated that they have a prima facie case against Alimag Pharmacies. The Office asked Hosmed to provide proof of the case or, in the absence thereof, pay Alimag. The claims of Alimag were handed to them. The scheme subsequently processed them, as per the directive of the Appeal Board. Thereafter they

indicated that there are funds due to Alimag but that they will retain them pending the finalisation of the criminal case. Alimag has lodged an appeal against the scheme.

A meeting was held with the trustees of Keyhealth to discuss governance-related concerns which had been raised with the Office of the Registrar. The Board indicated that all disputes arising from the Annual General Meeting (AGM) of the scheme would be referred to a disputes committee; there would also be meetings between the scheme and the Office for the purposes of financial monitoring.

Furthermore, two members of Keyhealth lodged a complaint first with the disputes committee of the scheme and then with the CMS pertaining to allegations that the scheme paid exorbitant funds to brokers, the allocation of brokers to members, and refusal by the scheme to furnish the complainants with information. Another dispute, also referred to both the disputes committee of Keyhealth and the Office, pertains to a member of the scheme who claims that he was unprocedurally disqualified as a candidate in the trustee elections.

Our Compliance Unit asked Malcor Medical Scheme to explain why this Office should not direct them to forfeit supplementary payments from employers based on the claims experience of their employees, and why the scheme should not structure its investment advice into employer cells. The scheme asked for time to obtain legal advice on the issues we raised.

Medshield Medical Scheme decided to become self-administered. We continue to monitor the transfer of its administration function from Old Mutual Healthcare (Pty) Ltd. The scheme went live in terms of all the administration functions on the Nexus system on 1 March 2009. Old Mutual Healthcare (Pty) Ltd granted the scheme free access to its Medway system to assist the scheme in validating outstanding claims.

We asked Oxygen Medical Scheme to confirm its compliance with Board Notice 73 of 2004 when it awarded its administration contract to Medscheme Holdings (Pty) Ltd. The scheme submitted supporting documents as proof of having complied with the Notice. We analysed the documents and were satisfied that Oxygen did comply with the Notice.

The Office met with the Principal Officer of Remedi Medical Aid Scheme to discuss its non-compliance with Regulation 10(6) of the Medical Schemes Act.

Remedi has for the past two years been paying the co-payment on PMBs out of its members' savings accounts. The scheme owes its members almost R9 million. It claims to have been alerted to this fact by a member who complained about the depletion of his savings. But at our meeting with the Principal Officer it became clear that the scheme continues to cover PMBs per the scheme tariff and not at cost. Remedi submitted a written response detailing the background to this issue and how it intends to reimburse the affected members, as well as how it proposes to deal with the payment of PMBs in accordance with the requirements of the Act. We are currently analysing its response before we take a decision on the appropriate regulatory intervention.

The former Chairperson of SAMWUMed alleged that he had been unprocedurally removed from the Board, but we determined that there was no basis to intervene.

We conducted a quick inspection into Sizwe Medical Fund to establish why the scheme was unable to provide the Office with its financial statements for 2007. The matter was finalised after the scheme submitted the financials and paid a penalty of R41 000. We met with Sizwe to discuss the general conduct of its Principal Officer, its non-compliance with governance provisions and with rulings made on complaints against the scheme, the disposal of its interest in Tswalo Investments (Pty) Ltd, and the alleged allocation of "orphaned members" to an entity in which its Principal Officer has an interest. Our investigations into these matters continue.

Following our directives to the trustees of Telemed to remedy the consequences of irregularities in non-healthcare expenditure, the trustees advised that they were complying with the directives. The Principal Officer and the marketing director of the scheme subsequently resigned. We continue to interact with Telemed regarding the inspection into its affairs. KPMG performed a forensic enquiry into the affairs of the scheme and submitted its report to Telemed. This report was furnished to the Office as well and is currently being analysed. The scheme managed to recover almost R100 000 in advance broker fees, and letters of demand were sent in relation to a further R200 000.

Numerous schemes were penalised and faced remedial action for the unlawful implementation

of unregistered options, including Telemed, Minemed Medical Scheme, and BP Medical Aid Society. We approached Fedhealth Medical Scheme because it had excluded a member from one of its options, apparently on the basis that it was "ring-fenced" for big corporate clients.

Exemption applications from the Building & Construction Industry Medical Aid Fund, the Fishing Industry Medical Scheme, Keyhealth, Golden Arrow Employees Medical Benefit Fund, and Medicovert were presented to the Council. All applicants were notified of the Council's decision.

We also investigated insurance products that were allegedly conducting the business of a medical scheme; these included iKhambi, RegentDay1Health, Medisec, Getmed, and Carenet.

Our Compliance Unit continued to issue letters of recognition of medical scheme products for foreign students, as required by the Department of Home Affairs. We did, however, indicate to Home Affairs that in the absence of a memorandum of understanding between them and the CMS, we are unable to continue with this process as it constitutes a burden on the resources of the CMS.



5

Strategic objective

We investigate and resolve the complaints of beneficiaries.

Strategic objective 5: We investigate and resolve the complaints of beneficiaries.

Resolving complaints

In the period under review our Complaints Adjudication Unit received 3 138 complaints from members about their medical schemes. The types of complaints that the Unit received – as well as how quickly we resolved them – are given in the two tables below.

The Unit resolved 27.0% of the complaints within 30 days, and 48.0% within 60 days. The latter is a 2.0% improvement on the previous year. Another 14.0% were resolved within 90 days, signifying a 1.0% drop on the previous year; this is only a marginal improvement on 2007-08.

In 2008, most of the complaints that we received (37.2%) had to do with unpaid accounts. This was followed by complaints that schemes refused to issue authorisations (10.2%) and that they had imposed limits on benefits (9.3%). Members also alerted us to problems regarding the reversal of payments (7.2% of complaints), the failure of certain schemes to refund their members (6.2%),

Table 3: Age analysis of complaints resolution (%)				
Category	Resolved within	2007-08	2008-09	Improvement
M1	30 days	27	27	-
M2	60 days	46	48	+2
M3	90 days	15	14	-1
M4	120 days	5	4	-1
M5	120+ days	5	5	-
Open		2	2	-
Total		100	100	

administrative inefficiencies (5.4%), and terminations of membership (5.2%).

We took all the necessary steps to ensure that all the complaints were satisfactorily resolved.

We continue to monitor Cape Medical Plan, Renaissance Health Medical Scheme, and Resolution Health Medical Scheme for various compliance-related issues which were brought to our attention through member complaints.

Adjudicating appeals

Our Appeals Committee adjudicated a number of disputes in the year under review. A sample of the determinations is presented below.

Watson v the Registrar of Medical Schemes

This case revolved around the termination of medical scheme membership over the non-disclosure of medical information.

The scheme argued that the member had failed to disclose that he had been diagnosed with Irritable Bowel Syndrome in the membership application form. The member disputed that he had ever been diagnosed with the condition. The scheme then produced medical confirmations from two doctors who had treated the member for the condition between 2005 and 2007.

The Registrar found in favour of the scheme, saying it had acted lawfully in terminating membership

Table 4: Types of complaints received

Type of complaint	2007-08	% of total	2008-09	% of total
Unpaid accounts	1 066	36.9	1 166	37.2
Scheme refuses to issue authorisation	231	8	320	10.2
Limitation of benefits / PMBs / formularies / DSPs	359	12.4	291	9.3
Reversal and short-payment of accounts	102	3.5	225	7.2
Non-payment of refund	138	4.8	193	6.2
Administrative inefficiencies	189	6.5	170	5.4
Termination of membership	161	5.6	163	5.2
Misunderstanding with scheme	204	7.1	132	4.2
Exclusion of a condition and/or benefits	131	4.5	98	3.1
Unauthorised deductions	72	2.5	67	2.1
Imposition of waiting periods	49	1.7	64	2
Suspension of membership	33	1.1	51	1.6
Late-joiner penalty	26	0.9	39	1.2
Withholding benefit information	15	0.5	25	0.8
Restriction on change of option	11	0.4	24	0.8
Refusal to provide membership certificate	6	0.2	22	0.7
Restriction on choice of provider	18	0.6	21	0.7
Contribution increases without proper notice	17	0.6	18	0.6
Unethical marketing practices	11	0.4	17	0.5
Problems with governance and/or the management of the scheme	14	0.5	13	0.4
Rejection of application	8	0.3	12	0.4
Contribution increases without prior notice	19	0.7	4	0.1
Member fraudulently assigned	8	0.3	3	0.1
Exclusion of pre-existing conditions	2	0.1	-	-
Member fraudulently assigned into scheme	1	0.03	-	-
TOTAL	2 891	100	3 138	100

because the member had not disclosed his condition. The member appealed the decision of the Registrar to the Council. In upholding the decision made by the Registrar, Council found that the member had indeed indicated that he had never been treated for gastro-intestinal symptoms, conditions, or disorders when in fact he had consulted a doctor in 2005 and twice in 2007 where Irritable Bowel Syndrome had been diagnosed.

Menzies v the Registrar of Medical Schemes

The member complained to the Registrar about the fact that his scheme wanted him and his wife to travel from Polokwane to Pretoria for a second opinion on whether or not the wife required a spinal operation. He further alleged that the scheme made the request on 6 March 2008 and that his wife was expected to present herself the following morning at 9:00. The complainant argued that the notice was too short and insensitive to the fact that his wife was in severe pain and had arranged to see an orthopaedic surgeon on 10 March 2008 anyway. The complainant also indicated that he was unable to drive at night due to his poor eyesight. He further indicated that he had been informed on 6 March 2008 that the authorisation for the operation had been given and that all that was outstanding was a letter indicating the prosthesis limit. In so far as the second opinion was concerned, the complainant argued that his wife had consulted another surgeon and that they viewed this consultation as amounting to a second opinion.

In its defence the scheme argued that the complainant did not raise the travelling problems and that he was adamant that they had already obtained a second opinion and went ahead with the procedure without the necessary authorisation. The scheme argued that in such circumstances its rules dictate that the member is liable for the account.

The Registrar found in favour of the scheme, indicating that the rules have a binding force and that the scheme is therefore not liable to fund the procedure.

Council set aside the Registrar's decision. It noted that the scheme had acted unreasonably and that the Registrar had failed to apply his mind on the material facts before him. While acknowledging the binding nature of the rules of the scheme, Council found that the rules are there for a specific purpose and cannot be used for that for which

they were not designed. Council found that one of the material facts which the Registrar had ignored was that the scheme had ignored an opinion of a pre-eminent orthopaedic surgeon stating that conservative measures had failed to resolve the problem and that surgical treatment was now the only other option for the complainant's wife. The opinion of the surgeon was accompanied by a detailed motivation setting out the treatment plan. The scheme received this motivation on 27 February 2008; the document clearly indicated that the complainant's wife needed to be admitted on 10 or 11 March 2008. The scheme responded to this motivation only on 6 March 2008 by requiring the complainant's wife to submit herself in Pretoria the following morning. Council further noted the age of the complainant's wife (63) and the insensitive ("devil-may-care") attitude of the scheme. It found that the scheme abused its rules given the circumstances of the matter.

Cape Medical Plan v the Registrar of Medical Schemes

Can a scheme terminate membership without notice on the basis that the member had been informed that if he defaults again on his contributions, his membership will be terminated without notice?

The member in question defaulted on the payment of his contributions for two months: in November and December 2007. His membership was suspended; when he paid the outstanding contributions, it was reinstated. In the period of non-payment the scheme sent a letter to the member telling him that if he defaulted again, his membership would be terminated without further notice.

In January 2008 the member defaulted again and the scheme terminated his membership. The member approached the scheme in March 2008 and asked to be reinstated. The scheme agreed to this, subject to two conditions: that all arrears are paid up and that if he ever defaults again, his membership will be terminated without further notice. The member defaulted again in May 2008, at which instance the scheme terminated his membership without notice, citing a rule provision.

The Registrar found against the scheme in that in terms of Section 29(2)(a) of the Medical Schemes Act, "a medical scheme shall not cancel or suspend a member's membership or that of any of his or her dependants, except on the grounds of – (a) failure to

pay, within the time allowed in the medical scheme's rules, the membership fees required in such rules" and that the time allowed in terms of the rules was 30 days.

In upholding the Registrar's decision, Council concluded that the combined practical effect of Sections 29(2)(a) and 26(7) of the Act and Rule 14.2.1 of the scheme was that the scheme was indeed obliged to give notice of the termination and had failed to do so. Council ordered that the member be reinstated.

We foster the development of the Council
for Medical Schemes as an attractive
workplace and an employer of choice.

Strategic objective



Strategic objective 6: We foster the development of the Council for Medical Schemes as an attractive workplace and an employer of choice.

Human Resources

Career pathing

The career pathing processes were concluded in 2009.

Our Human Resources (HR) Unit prepared and presented to Council reports and proposals emanating from these processes for possible implementation in the financial year 2009-10. Job profiling of all staff members in relation to a career pathing strategy, which was presented to Council, was also completed.

Consultants interacted with staff to develop a succession and talent strategy for the CMS.

Remuneration strategy

The CMS adopted a new remuneration strategy.

The development of the new remuneration strategy underwent an extensive consultative process in which all staff members were regularly engaged in various forums and feedback sessions.

The second phase of developing the new remuneration strategy was to conduct job evaluations, evaluate salary scales, and conduct a market positioning analysis to ascertain how the packages of our employees compare with the market and organisations conducting similar business.

The Council approved the recommendations of the job evaluation and salary benchmark exercise for implementation in the 2009-10 financial year.

Flexitime

We implemented a policy on flexible working hours.

The policy was completed in consultation with staff and management, and subsequently approved by Council. It is intended to allow staff to balance work and family obligations for health reasons and/or obligations of a social responsibility nature.

The policy takes into account the operational requirements of the CMS as well as the personal circumstances of individual employees.

Managing performance

The performance of our employees was reviewed twice against measurable goals that were set at the beginning of the period under review. The reviews were supported by training and development plans in our constant drive to raise the levels of employee competence.

Training and development

By providing opportunities for skills development, we invest in our people and their future. This is also a way in which we try to inspire our employees to remain at the CMS and continue contributing to our successes.

Staff members undertook various training programmes in the period under review. These included courses on "soft skills" and professional development, as well as conferences and seminars.

Workplace Skills Plan and our Annual Training Report

Our HR Unit prepared a Workplace Skills Plan and Annual Training Report for the reporting period and submitted it to the Health and Welfare Sector Education Training Authority (HWSETA).

A total of 47 employees received training in the financial year under review at a cost of over R850 000.

Employee Wellness Programme

An HIV/AIDS Committee was established at the CMS in May 2008.

It developed an action plan, with a calendar of events for 2008, after engaging with organisations such as LoveLife.

The Committee has strengthened our HIV/AIDS policy and linked it with our Employee Assistance Programme.

Employment Equity

We submitted an Employment Equity (EE) report and the Income Differentials to the Department of Labour in September 2008.

Training on EE for the newly nominated EE Committee members took place in the reporting period. The purpose of this training was to help the Committee members understand their roles and responsibilities as members of the EE forum.

As at 31 March 2009, the CMS was employing 78 people representative of the population demographics of South Africa (see Table 5). Our staff complement complies with the provisions of the Employment Equity Act (Act No. 55 of 1998).

Harassment policy

Our harassment policy was refined to strengthen the protection of our employees in the workplace by ensuring that they are not subjected to workplace harassment, including sexual harassment.

Council approved the policy in 2008; we implemented it soon thereafter.

Internship policy and guide

The CMS implemented an internship policy and guide. These documents are to provide the basis for the implementation of a structured internship programme, providing the CMS with an opportunity to employ interns in the 2009-10 financial year.

Secondment

The Registrar was seconded by the Council to serve as an Advisor to the Minister of the Health in February 2009. The secondment was limited to a period of four months.

Our medical scheme membership

By 1 January 2009 all the qualifying employees of the CMS were successfully moved from Medcover to the Government Employees Medical Scheme (GEMS). All the administrative issues pertaining to membership cards and the registration of chronic medication were satisfactorily addressed.

Our social responsibility

The Office once again participated in the Cell

C Take a Girl Child to Work campaign. Our Social Events Committee organised a visit by 10 girls from Hlanganani High School in Soshanguve to spend a day at our premises.

Managing our financial resources

Financial management

Our Internal Finance Unit produced the monthly management accounts for the financial year under review. They were presented to Senior Management, the Audit Committee, and Council. Monthly variance discussions were held with the Heads of the various Units as part of the monitoring process.

Monthly cash flow projections for the year under review were produced as part of our cash management in order to ensure that we meet our operational requirements up to the end of the financial year 2008-09.

We finalised the Annual Financial Statements of the CMS for the year ending 31 March 2009 and submitted them to the Auditor-General and National Treasury by the statutory date of 31 May 2009. The Auditor-General subsequently provided an unqualified audit opinion after an external audit.

Our income and expenditure

Our budget, together with the proposed levy for the financial year 2008-09, was approved by the Council and the Minister of Health.

The levy rate for the financial year 2008-09 was set at R13.9.

As part of the ongoing monitoring of our budget we performed a budget review exercise in October 2008. Where it was warranted, funds were shifted to other line items in order to maintain a reasonable variance report.

Our total income in the period under review came to R60.2 million. Levy income was R44.9 million while R4.8 million was raised through accreditation activities. We received R2.1 million in interest. The National Department of Health allocated to us a R9.1 million grant for work on the Risk Equalisation Fund (REF).

Our total expenses were R58.3 million, with R33.8 million allocated to staff costs. We spent

Table 5: Number of employees per occupational category

Occupational category	Men			Women				White men	Foreign nationals		Total
	A	C	I	A	C	I	W		Men	Women	
Legislators and senior managers	4	0	0	3	0	0	1	3	0	0	11
Professionals	3	0	0	5	2	0	5	5	0	0	20
Technicians and associated professionals	11	1	1	12	1	2	4	3	0	0	35
Clerks	1	0	0	8	2	0	1	0	0	0	12
Total permanent	19	1	1	28	5	2	11	11	0	0	78
Non-permanent	0	0	0	0	0	0	0	0	0	0	0
Grand total	19	1	1	28	5	2	11	11	0	0	78

R3.1 million on legal costs, R3.1 million on office rental, R6.2 million on the REF project, and the balance on administrative expenses.

Supply chain management

We prepared monthly supply chain reports and submitted them to National Treasury, as required.

We issued a tender for internal audit service providers to Outsourced Risk and Compliance Assessment (ORCA) with the effective date of 1 July 2008.

Internal audits

We appointed ORCA as our new internal auditors to assist us with risk assessment with effect from 1 July 2008. ORCA prepared a three-year rolling plan and presented an internal audit charter to the Audit Committee, which was approved.

In terms of the internal audit process itself, ORCA conducted risk assessments of the following Units: Human Resources, Information Technology & Knowledge Management, Complaints Adjudication, and Internal Finance. As at the end of the financial year, ORCA had failed to comply with the audit plan that was agreed upon when they commenced internal auditing functions. This resulted in the premature termination of their contract. At the time of preparing this Annual Report, Council was in the process of finding a suitable replacement in line with its procurement guidelines.

Risk management

Our Internal Finance team developed a risk management framework and presented it for approval to the Audit & Risk Committee and Council.

Our Risk Management Committee then completed a comprehensive Risk Register for each business unit and for the CMS. This Risk Register forms the basis for ongoing identification and monitoring of risks in the organisation. The risks that we face as the CMS are rated and ranked according to their impact and probability. The Risk Management Committee meets regularly with unit executives to review the risks, and prepares quarterly reports for the executive team, the Audit & Risk Committee, and Council.

Performance management

We produced a performance information report which was reviewed by the Auditor-General. The summary of the performance information is set out on pages 65 to 81.

Internal controls

We continued to monitor our internal controls to ensure consistency and compliance with relevant legislation. In line with this approach, our Internal Finance policies and procedures manual was reviewed and updated with recommended changes from external auditors, the Audit & Risk Committee, and Council.

Information Systems & Knowledge Management

During the period under review, our Information Systems & Knowledge Management Unit rendered assistance to the external developers of a new application software system for the Risk Equalisation

Fund (REF). Assistance focused on updating and rolling out the REF shadow returns for the 2008-09 financial year and ensuring that the REF shadow data captured by schemes was successfully imported. This work culminated in the latest REF shadow return report.

We commenced with a consultative process and technical designs for a new return system. The old system, which had been primarily web-based, is being replaced with a new Microsoft Office-based application that will be presented to our stakeholders by means of terminal services running on the latest Microsoft Hyper V technology.

Further refinements were made to the CMS Master Database. This database stores information on all the stakeholders we serve, including medical schemes, administrators, managed care organisations, and healthcare brokers. Ongoing efforts are being made to update the system with the latest stakeholder information by actively communicating with our stakeholders. We also made refinements to the user interface of the system and conducted further end-user training to ensure that data is properly captured.

As part of our drive to align technology suitable for our organisational needs and those of our stakeholders, we embarked on a process of migrating all our internal application systems to the latest Microsoft Office SharePoint (MOSS) platform. This unified interface will allow staff to access applications speedily and enhance collaboration across the enterprise.

Our new accreditation system is nearly complete; it will be our first fully functional major system running entirely on the MOSS platform. Other applications which we developed and deployed on the new platform include a Case Management System as well as a unified Document Centre which will facilitate powerful searches and easy access to documentation generated by the different Units within the CMS. This Document Centre will be the heart of our Electronic Document Management Solution (EDMS).

Specifications were drafted for the development of a new website for the CMS. In the meantime, minor tweaks were affected to our current website, including:

- adding RSS feeds which allow our stakeholders to subscribe to our regular feeds update service;
- linking the RSS feeds to the Latest News column

on our home page which allows us to publish the latest industry news to our home page quickly and efficiently; and

- adding a Google-powered search facility which allows our stakeholders to find information quickly without having to waste time in navigating.

Our Call Centre

Our Call Centre handled 44 842 calls during the reporting period, with an abandon rate of 10.0% and an average queuing time of one minute and four seconds. Our reception desk received 16 187 calls.

Strategic objective

We develop strategic alliances with counterpart regulators and others.



Strategic objective 7: We develop strategic alliances with counterpart regulators and others.

During the financial year under review we continued to develop partnerships with counterpart regulators from other countries. We hosted a delegation from the Office of the Registrar of Insurance and Retirement Funds from Swaziland who wanted to learn more about legislative developments in our health system and our approach to regulating medical schemes.

Later in the year we also hosted delegates from China, with representatives from their Ministry of Health, who were on a tour of middle-income countries to develop an understanding of the financial and delivery systems of our healthcare sectors. Our Chinese guests showed particular interest in policies and financial mechanisms that aim to ensure that the poor and vulnerable can access essential healthcare as well; they were keen to observe the operation of pro-poor healthcare policies and systems, and learn good practices and gain valuable experience through field visits and meetings with national and regional policy-makers, health managers, service users, and other stakeholders across South Africa.

In 2008 we also hosted a Brazilian delegation of regulators, keen to learn more about the medical schemes environment and the demarcation process. The Brazilians also wanted to understand our health financing structure and discuss issues for consideration in their own reform processes.

Conclusion

It has been another interesting year – one that both challenged and inspired us.

It is both a privilege and a pleasure to lead this organisation. It is also a big responsibility – but one that I take on happily, and with humility, my eyes firmly on our common dream. I am deeply grateful for the trust and confidence that continue to be bestowed on me.

In the period under review, the Council for Medical Schemes continued to look after the private healthcare industry, both the medical schemes and their members – and our own employees. Although there is always room for improvement in our quest for being a more effective regulator, I think we can take pride in what we have already accomplished.

I would like to thank all those who allow me to look back on 2008-09 with a sense of achievement and success – and optimistically into the future. My sincere gratitude goes to the Principal Officers, trustees, and administrators for guiding the industry in the right direction. I take comfort from knowing that, working together, we can ensure that the best interests of members are always put first.

I would like to express my sincere thanks and appreciation to our former CEO and Registrar of Medical Schemes, Mr Patrick Masobe, for laying the foundation on which we were able to build a

stronger regulatory entity and for his stewardship of the CMS for the past nine years up until his departure in April 2009.

My heartfelt thanks goes to our Council members who give of their time and talents so selflessly and readily in their commitment to serving the members of medical schemes. I also thank you for your continued guidance. I would also like to thank the Ministry of Health for its continued support for the work of the CMS.

A warm word of appreciation also goes to the staff members of the CMS. I cherish your dedication to the cause of building a more sustainable and fairer industry that affects the lives of millions of South Africans.

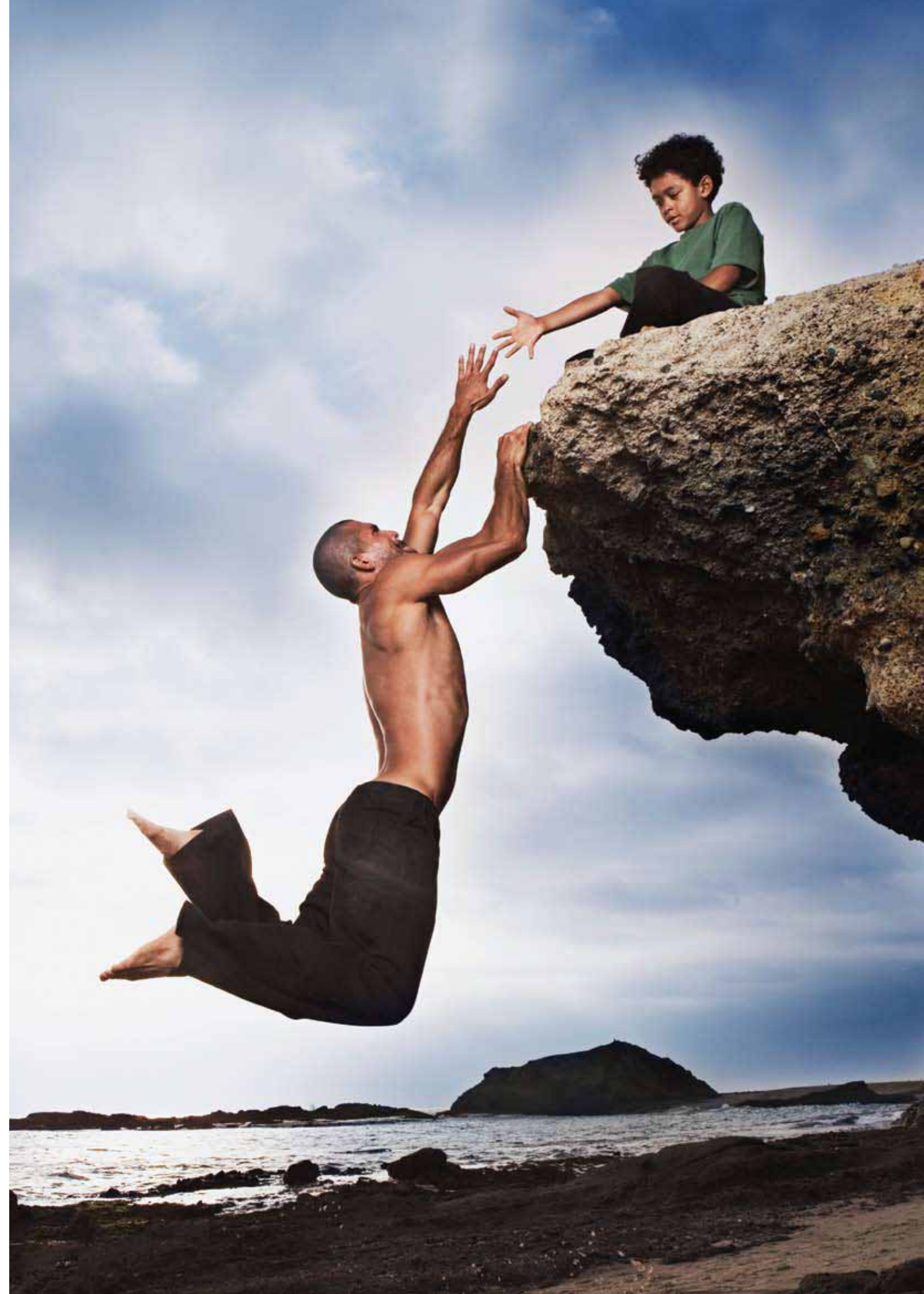
Last but definitely not least, I would like to thank my wife and daughter for their unwavering support and encouragement.



Khathutshelo Patrick Matshidze
Acting Registrar of Medical Schemes
July 2009



*Strategic objectives:
performance v targets*



Strategic objective 1: We monitor the impact of the Medical Schemes Act and recommend improvements.

Key performance indicator	Target	Actual performance	Reason for deviation
1 Monitor the impact of the Medical Schemes Act and trends in private health finance	Report to IT on additional indicators for annual returns by October 2008	Indicators were reviewed and submitted to IT by the set date	No deviation
	Medical scheme submissions of annual reports by end of August 2008	Data was submitted on time; analysis was concluded by the set date	No deviation
	Report by end of July 2008	The final version of the report was concluded and made available by the set date	No deviation
	Review the minimum dataset for routine data collection; report by July 2008	The deadline was not met	The final version of the report was concluded after the deadline; this was due to delay in feedback from external stakeholders which was crucial in the conclusion of the document
	Report on managed healthcare indicators for routine data collection by August 2008	Report identifying data for developing managed healthcare indicators done; report was workshopped in September 2008; report handed over to Accreditation Unit for incorporating into developments for their future operations	No deviation
2 Monitor changes to contributions and benefits in medical schemes	Report outlining process for approval of scheme rules by June 2008 and as per BMU targets	Report on process could not be done; however, ongoing investigations pertaining to the impact of expected business cycle contractions on pricing assumption for expected contribution premiums for 2009 rules registration process	Development and screening of Benefit Analyser still ongoing; the process was similar to the one carried out last year, for which there was a report, which was workshopped with BMU, but was pending completion of the Benefit Analyser at the time
3 Monitor the implementation of ICD-10 codes	Quarterly reports on level of compliance by medical schemes	Data specification updated; routine reports are presented at ICD-10 National Task Team meetings	No deviation
	Monthly meetings of the National Task Team on ICD-10 implementation	Ongoing participation at ICD-10 meetings; publication of Circulars	No deviation

Strategic objective 2: We secure adequate protection for beneficiaries by approving the manner in which medical schemes carry out business and by monitoring their financial performance.

Key performance indicator	Target	Actual performance	Reason for deviation
1 Ensure fair treatment of beneficiaries and the public by ensuring compliance with registered medical scheme rules	Medical schemes are required to submit their rules, benefit, and contribution changes every September for implementation in the new benefit year	Monitoring marketing materials and application forms of two high-impact schemes – this is done each quarter and reported at SMMs; in September 2008 89.0% of schemes had submitted their rules and benefit changes on time, 6.0% of schemes requested extensions (they were granted), 4.0% of schemes have benefit year other than January to December	No deviation
2 Analyse and improve statutory returns as tools for monitoring and reporting	Refined statutory returns: annual return IT specifications by November 2008	Achieved within prescribed timeframes	No deviation
	Quarterly returns IT specifications by January 2009; 2008 quarterly IT development starts in February 2008 – finalised by April 2008; 2009 quarterly IT development starts in February 2009 – finalised by April 2009	The development of the quarterly return system for 2009 will only be finalised in July 2009 rather than by the initial deadline	The entire return system is moving to a new Excel-based portal, which requires a totally new system to be developed; the new portal is necessitated by the inherent instability of the current system due to the manner in which it was coded when it was first developed
	Annual return changes finalised by February 2009	Achieved within prescribed timeframes	No deviation
	Annual return available for completion by March 2009	Achieved within prescribed timeframes	No deviation
	Quarterly return available for completion by May/June 2008	Completed mid-June 2008, with the result that schemes only submitted end July 2008	No deviation

Key performance indicator	Target	Actual performance	Reason for deviation
2	Analyse and improve statutory returns as tools for monitoring and reporting	Publication of reports: Q1 – end of August 2008; Q2 – end of October 2008; Q3 – end of February 2009	The reports for Q1 and Q2 were not published as per the set deadlines; Q3 was published on time
		Quarterly return system went live mid- June 2008, with the result that schemes only submitted end of July 2008 and analysis only happening in August 2008; this resulted in a delay in publication and had a spill-over effect on Q2 as well; the main reason for the delay in the development of the quarterly return system was due to IT constraints resulting in only one developer being available (annual returns had to be prioritised); there were subsequently resignations of key staff members within the IT & KM Unit	
		Financial analysis of the annual return by end of June 2008 to be incorporated in the Annual Report 2008-09	Completed on time and duly incorporated in the Annual Report 2008-09
3	Monitor the financial soundness of medical schemes	Quarterly reports of non-compliant schemes	The delays in the development of quarterly returns and finalisation of quarterly reports filtered through to all activities linked to the quarterlies
		Report on schemes' action plan within six weeks after receipt of the complete business plan	Completed as and when business plans were submitted
		Quarterly report on extent of compliance with agreed action plan	Completed every quarter
		Quarterly reports on non-compliant schemes	Completed every quarter
4	Ensure compliance with the financial aspects of the Medical Schemes Act	Approval of auditors by end of August 2008	Performance was not in line with the deadlines per the operational plan
		Reinsurance contracts: reply to schemes within 30 days of receipt of application; report within four weeks of receipt of all information	The deadlines were affected by the delay and challenges experienced in the rollout of the quarterly return systems due to IT staff constraints (which essentially affected every project requiring development)
			Completed as and when applications came through

Key performance indicator	Target	Actual performance	Reason for deviation
4	Ensure compliance with the financial aspects of the Medical Schemes Act	Report within four weeks of receipt of all information on exemptions, new schemes, and amalgamations	Completed as and when applications came through
		Report on investments eight weeks after submission of annual returns	Completed
		Updated manual by March 2009	Completed
5	Ensure compliance of all medical scheme rules with the Medical Schemes Act and Model Rules	Advice provided on rules within one week of request	Advice provided as per operational plan, including to Medihelp, LA-Health Medical Scheme, and Keyhealth

Strategic objective 3: We support the work of trustees and promote public understanding of the way in which medical schemes function.

Key performance indicator	Target	Actual performance	Reason for deviation
1	Promote understanding of medical schemes environment by trustees, beneficiaries, and public	Publish the Annual Report 2007-08	The Annual Report 2007-08 was published before the due date
	<i>CMS News</i> to be published in June, September, December 2008, and March 2009	All these editions of <i>CMS News</i> were published in the months stipulated, as required	No deviation
2	Promote understanding of the Medical Schemes Act by Boards of Trustees (trustee training)	Monthly workshops in various centres: Introduction to Trusteeship (February, March, April 2008); Intermediate Course (May, June, July, August 2008); Advanced Course (September, October, November 2008)	As required, conducted 10 trustee workshops for all schemes; additional Board-specific training: two sessions for GEMS (on governance, PMBs) and Motohealth Care (on governance)
3	Promote understanding of medical schemes environment by beneficiaries and the public (consumer education)	Road shows, radio slots and exhibitions (Rand Show, Royal Show); exhibitions as per Health Calendar of National Department of Health; mall activations	Nine road shows; 17 radio slots; exhibitions: Rand Show, Royal Show, Pretoria Show, OHM Hospital Conference, Soweto Festival; National Conference on Financial Education; Ford Wellness Day; exhibitions as per Health Calendar; diabetes workshop in Cape Town; cancer workshop in Soweto; six mall activations: Centurion Mall, Atterbury Value Mart, Southgate Mall, East Rand Mall, Fourways Crossing, Brightwater Commons; additional activities: Spending Patterns Campaign in December 2008 in all nine provinces
	Publish three pamphlets in June, July, September 2008	Updated and reprinted <i>What is the CMS?</i> pamphlet in June 2008; updated and reprinted <i>Member rights</i> Z-card in July 2008; published new booklet on PMBs in February 2009; additional: a flyer was printed and designed in March 2009	Designer delayed the process in September 2008; we could only finalise the design in November 2008; closing of printing companies during December holidays

Strategic objective 4: We take fair and timely enforcement actions when required.

Key performance indicator		Target	Actual performance	Reason for deviation
Managed healthcare organisations				
1	Affect the accreditation of managed healthcare organisations	New entities: prepare report within two months of receipt of all relevant information	Four applications were analysed; contract reviews were performed and presented to Council EXCO with final approval; four new applications were received and assessed as not doing the business of a managed healthcare organisation	No deviation
		Renewals: 15 evaluations completed and findings reports prepared by June 2008; 21 by September 2008; 39 by December 2008; 43 by March 2009	Thirty renewal applications approved subject to compliance with conditions, including demonstrating value-added services	No deviation
		Compliance with conditions: recommendations to Registrar within 10 days of conditions coming due; status reports in September 2008 and February 2009	Twenty-four organisations have complied with outstanding conditions and their certificates were cleared	No deviation
		Value-for-money template by June 2008	The value-added template was finalised and submitted to Council EXCO for consideration; we continued to analyse submissions made by applicants	No deviation
Administrators				
2	Affect the accreditation of administrators	New applications: application assessed within two months of all relevant information received; evaluation report prepared, considered by the Steering Committee and finalised for submission to the Council EXCO within three months after evaluation	Sanlam Healthcare Management (Pty) Ltd	No deviation
		Renewal of administrators: report prepared within three months of receiving all relevant information or on conclusion of further analysis in the event of an onsite evaluation, as may be required		

		Five evaluations completed and findings reports prepared by June 2008; nine by September 2008; 11 by December 2008; 12 by March 2009.	Eleven evaluations completed	Three planned administrator accreditation renewal evaluations were not conducted because three administrators ceased to operate as separate third-party medical scheme administrators
Broker organisations				
3	Ensure accreditation of brokers in terms of the Medical Schemes Act	80% of new applicants accredited or accreditation renewed within 14 days of receipt of all relevant information	Total processed renewals for the period: 3 084; accredited brokers: 7 813; accredited brokerages: 2 083	No deviation
		Verify licence status of applicants in terms of FAIS with the Financial Services Board – 100.0% within 30 days of receipt of all relevant information	Continuously	No deviation
		Complete records are maintained on the database	On a daily basis	No deviation
		Send renewal notification at least 120 days before expiry of accreditation	Individual brokers receive an automatic SMS message four months prior to the expiry of accreditation; broker organisations receive letters sent by fax or e-mail or posted also four months prior to the expiry of accreditation	No deviation
Foster compliance with the Medical Schemes Act				
4	Full inspection of non-compliant schemes	Initiate inspection within 10 days of concerns being raised; inspection report within 6-8 weeks	Initiated inspections as per the operational plan, with focus on governance, non-healthcare expenditure, and general non-compliance; 13 schemes were investigated / inspected during the year: Discovery Health Medical Scheme, Bonitas Medical Fund, Resolution Health Medical Scheme, Telemed, Liberty Health Medical Scheme, Libcare Medical Scheme, Humanity Medical Scheme, Sizwe Medical Fund, BP Medical Aid Society, Medicovert, Hosmed Medical Aid Scheme, Thebemed; other products investigated / inspected: iKhambi, RegentDay1Health, Medisec, Getmed, Carenet	No deviation
5	Initiate criminal investigations	Assist prosecuting authorities with regards to investigating and prosecuting criminal cases; monitor progress	Assisted prosecution authorities with criminal investigations, including commissioning forensic report to support the Scorpions	No deviation

Strategic objective 5: We investigate and resolve the complaints of beneficiaries.

Key performance indicator		Target	Actual performance	Reason for deviation
1	Determine jurisdiction in respect of complaints raised by beneficiaries	Correspondence acknowledging receipt sent to the complainant within a day where the matter falls within our jurisdiction	One-day timeline of sending acknowledgement letters was not always met	Capacity constraints
		Refer matter to the relevant statutory body within a day where the matter falls outside our jurisdiction; inform member of the referral	Timeframes met	No deviation
2	Investigate complaints raised by beneficiaries and resolve them	Analysis done within four days of receipt of complaint	Timeframes met	No deviation
		Send correspondence within four days of receipt of complaint	Timeframes met	No deviation
		Send correspondence within four days of receipt of complaint	Timeframes met	No deviation
3	Resolve complaints	Make decisions and rulings within 60 days of referral of the complaint to the scheme	Analysed 3 054 valid complaints; resolved 2 811 (90.0%); 243 outstanding (10.0%)	60-days timeframe for resolution not always met and backlog created due to inadequate staff complement; during the year, two Legal Officers were absent for an extended period of time due to ill health; there was also a resignation and the position took time to fill; the situation was further compounded by the Unit Manager being on maternity leave

Strategic objective 6: We foster the development of the Council for Medical Schemes as an attractive workplace and an employer of choice.

Key performance indicator		Target	Actual performance	Reason for deviation
Human Resources				
1	Career pathing	Staff members grow in terms of their Individual Development Plan	Completed policy on career pathing; conducted consultations with all stakeholders; approval obtained from Council	Implementation will be done in conjunction with the Succession Planning Strategy to ensure proper integration and alignment of processes
2	Remuneration	Staff members were remunerated in accordance with our Remuneration Strategy	Completed policy on remuneration; conducted consultations with all stakeholders; approval obtained from Council; successfully implemented from 1 April 2009 except for recommendations relating to pay scales	Council requested that the recommended pay scales be delayed as they have requested that an additional salary benchmark / survey be conducted; this is currently underway and will be tabled to Council in May 2009
3	Succession planning	Strategy on succession plan completed (1 June 2008)	Draft discussion framework on succession plan completed	No deviation; slight delay due to securing dates with staff and management
		Presentation of succession plan proposal to staff (30 June 2008)	Succession plan presented to staff in phases: information workshop to prepare the organisation for the proposed strategy and to discuss concepts; workshops conducted to keep staff and management abreast of the developments; staff engagement survey undertaken; workshops conducted on how to make career decisions and how to conduct career discussions	No deviation; slight delay due to securing dates with staff and management
Internal Finance				
4	Prepare Annual Financial Statements (AFS) in the form required by the Auditor-General for audit; financial statements are prepared in accordance with the Generally Accepted Accounting Principles (GAAP) and applicable Generally Recognised Accounting Practices (GRAP)	Annual Financial Statements are submitted to Council and Audit & Risk Committee before submission to the Auditor-General and Treasury on 31 May 2008	Annual Financial Statements were produced within the prescribed timeframes	No deviation
		Seven days after the Auditor-General report, the Audit & Risk Committee evaluates the Annual Financial Statements	Achieved	No deviation

Key performance indicator		Target	Actual performance	Reason for deviation
		Submit Annual Financial Statements with the Audit & Risk Committee report and Accounting Officer's report to Treasury and the Executive Authority by 31 August each year	Annual Financial Statements were submitted within the prescribed timeframes and were published in the Annual Report 2008-09	No deviation
		Annual Financial Statements templates from Treasury are completed on time	Annual Financial Statements templates were produced within the prescribed timeframes	No deviation
		Management letter is responded to and presented to the Audit & Risk Committee	Management letter was responded to and presented to the Audit & Risk Committee within the prescribed timeframes	No deviation
5	Maintain effective and efficient internal controls	Internal Audit reports in line with approved audit plan	Not attained	Internal auditors did not perform according to the plan
		Internal Audit Charter in place	Achieved	No deviation
		Revised materiality level	Achieved	No deviation
6	Ensure Audit & Risk Committee meetings are held quarterly	Audit & Risk Committee meetings take place as scheduled	Audit & Risk Committee meetings took place as scheduled, on 23 May 2008, 23 July 2008, 11 November 2008, 12 March 2009	No deviation
7	Prepare annual budget	A consolidated budget is submitted six months before the financial year or another period agreed to	2008-09 budget approved by Council and National Department of Health	No deviation
Information Systems & Knowledge Management				
Implement systems and build capacity to introduce transfers to and from the Risk Equalisation Fund (REF)				
8	Implement the REF IT system	Develop and test new functionality for integration of all components successfully for the REF system as and when needed	Done as per agreed target	No deviation
		Teach CMS IT staff to manage REF system	Not done	Software development outsource partner still developing the system; comprehensive training will commence after full installation and testing on CMS systems have been completed
		IT consultants assisted with their ad hoc development and testing	Done as per agreed target	No deviation
Maintain systems that assist the Complaints Adjudication Unit in investigating and effectively resolving complaints				
9	Affect changes to the Complaints Adjudication Unit system	System maintained according to ad hoc inputs received	Done as per agreed target	No deviation

Key performance indicator		Target	Actual performance	Reason for deviation
Maintain systems that assist the Accreditation Unit to foster compliance with the Medical Schemes Act amongst brokers, broker organisations, managed healthcare organisations, and administrators				
10	Develop and maintain the new Accreditation system	Accreditation system integrated into the CMS Master System by end of August 2008	The end-user specifications, system technical specifications as well as database design have been completed as per the software development methodology of CMS; we have, however, not commenced with the development of the GUI as it will be dependent on SharePoint	All developers have been sent on extensive training to be able to develop the required web parts for our various systems
Call Centre				
11	Effectively handle telephonic enquiries as per industry norms and standards	Call-waiting time in the IVR system limited to a maximum of two minutes	An average call-waiting time of 30-40 seconds was maintained; this is well within the parameters set	No deviation
		Call abandon rate maintained below 10.0%	An average of 5-8.0% call abandon rate was maintained; this is well within the parameters set	No deviation
		Wrapping up of calls should not exceed an average of 10 seconds	An average of 3-6 seconds was needed to wrap up calls; this is well within the required parameters set	No deviation
		Achieve a smoother call flow and reduce queuing time	We achieved a smoother call flow by simplifying the choices on our IVR	No deviation
Improve information management at the CMS through the effective utilisation of the Information Centre				
12	Improve information management through information processing, retrieval, and collection-building, focusing on the broad organisation	Collection-building: web form developed by mid-April 2008; web form deployed on E-Library by end of April 2008; train end users during the first staff meeting scheduled for May 2008; online requests processed from May 2008	Web form developed and deployed but not on date indicated; e-mail sent to staff to inform them of use of the web form	Staff turnover at IT caused a delay
		Information processing: acceptable library catalogue system identified for purchase by mid-April 2008; new library system configured and installed by end of May 2008; search function made available on E-Library by mid-May 2008 and end users trained on ongoing basis	COHA Library Catalogue system identified but not purchased or installed	Higher purchase cost of Microsoft software caused shortfall of budget for acquisition of new library software

Key performance indicator	Target	Actual performance	Reason for deviation
Legal support services (our Legal Services Unit)			
13	Provide legal advice and support to the Units at the CMS and Council	Implement programmes and decisions of the Regulatory Decisions Committee	Targets met as per operational plan, specifically: Guardrisk (demarcation, SCA); Selfmed Medical Scheme (alleged defamation); CMS v Maseko; Carenet properties (demarcation); Renaissance Health Medical Scheme curatorship and liquidation; Solvita Medical Scheme liquidation
		Sound contracting with third parties	Dispute declared with CBS Properties regarding repeated failure of air-conditioning at our premises in Hedefields Office Park, Pretoria; assisted IT with contract regarding Knowledge Objects
14	Provide legal advice to the Registrar and Council	Written legal opinions within 30 days of request (or sooner, depending on the urgency)	Internal legal opinions rendered well within 30-day period
		Court papers lodged in line with required timelines	Targets met as per operational plan
		Submissions on key appeals finalised 14 days before the hearing of the appeal	Targets met as per operational plan; the following appeals refer: Spectramed v Dean; Kara v GEMS; Selfmed v Kassianides; Allcare v Alimag Pharmacies; SAMWUMed v Puterman

Risk Equalisation Fund

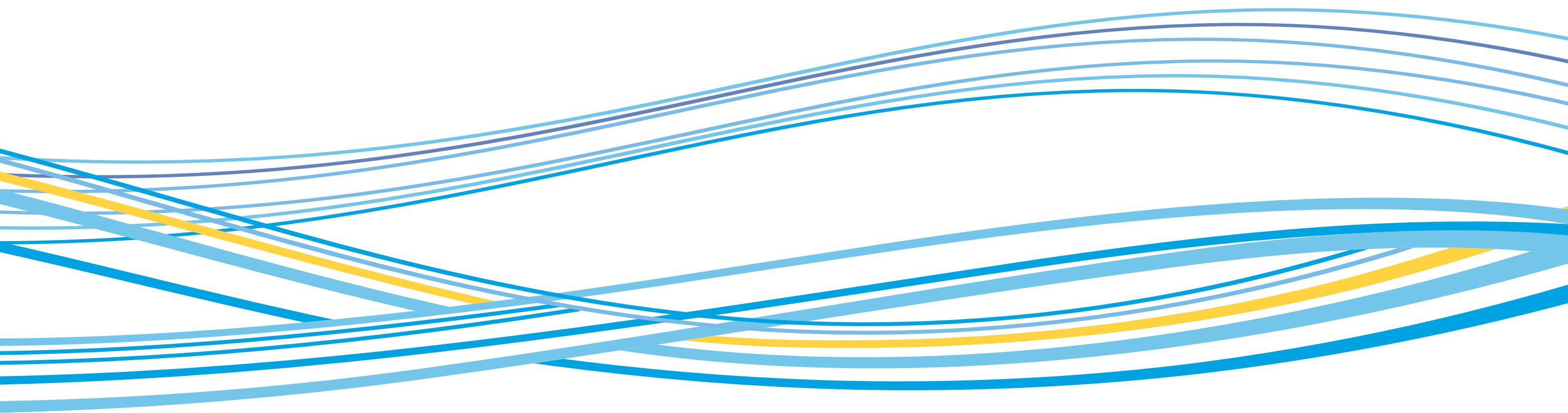
We serve the beneficiaries of medical schemes and associated stakeholders by preparing the Office of the Registrar for a system of risk equalisation that will equalise the costs faced by beneficiaries for prescribed benefits.

By doing this, we help the Council for Medical Schemes (CMS) achieve government’s objective of a system of fair cross-subsidies for health risk.

Key performance indicator		Target	Actual performance	Reason for deviation
Implement systems and build capacity to introduce transfers to and from the Risk Equalisation Fund (REF) when the required capacity exists within the CMS and medical schemes				
1	REF technical work: ongoing iterative process to establish industry and CMS capacity and readiness to implement REF; establish techniques to evaluate REF submissions through more research on DIN scores and clustering techniques	Clustering ready for use in the evaluation of REF submissions in April and August 2008 respectively; consultative monograph published on the application of clustering techniques used to arrive at scheme-specific expected REF risk factor values in December 2008; DIN scores ready for use in the evaluation of REF submissions in April and August 2008 respectively; consultative monograph published on the application of indexing (scoring) techniques to establish scores used in the evaluation of REF submissions in September 2008; consultative monograph published on comparative benchmark values for selected REF risk factors in March 2009	Revised clustering was applied in the evaluation of REF submissions; consultative monograph on clustering not published; DIN scores were applied in the evaluation of REF submissions; consultative monograph on DIN scores not published; consultative monograph not published	In collaboration with the University of Pretoria, the research on scheme-specific values yielded an alternative approach which is still under evaluation; monograph will be published in next financial year; the outcome of the research on alternative scheme-specific values may render DIN scores in its current form obsolete; due to staff turnover there was a delay in this work
2	Finalise operational procedures for data flows, accounting, and revised REF weighting tables	Publication of data and cash flow SOPs (June 2008); REF accounting standards (March 2008); entry and verification criteria guidelines (August 2008); REFWT for 2009 (September 2008); REF risk factor and pricing analysis based on reviewed PMBs (March 2009)	These documents were published timeously: entry and verification criteria guidelines (August 2008); REFWT for 2009 (September 2008). The following documents were not developed: REF accounting standards (March 2008); REF risk factor and pricing analysis based on reviewed PMBs (March 2009)	The delay in the Medical Schemes Amendment Bill (MSAB) makes this work premature; this work can only be done after the PMB review is completed
3	Support PMB review	Finality on terms of reference and the scope of the project; PMB review completed by July 2008; final report on cost and affordability by March 2009	The much larger than anticipated scope of the PMB review has been incorporated in the terms of reference; the following work is in progress: the third draft of the PMB review consultation document has been published; affordability modelling is far advanced, only preliminary exploratory costing of the revised PMBs has commenced	The PMB review takes place in the context of other reforms intended to protect risk pools and has to be congruent with: the revised benefit design in the MSAB, the implementation of REF, and the introduction of LIMS

Key performance indicator		Target	Actual performance	Reason for deviation
4	Analyse REF returns	Delivery of feedback reports and discussions with schemes in June 2008, October 2008, June 2009	Report and presentations were made	No deviation
5	Legal framework: support the National Department of Health in the finalisation of the amendments to the Medical Schemes Act that will enable and support the systems of the Risk Equalisation Fund	Report on analysis by end of March 2008; draft regulations by June 2008	No work done in this area	Parliament did not consider the MSAB in 2008
6	Organisation-building: prepare and enable the Office to deal with the CMS policy and governance around the Risk Equalisation Fund	Complete review in line with legislated functions; a REF audit plan (September 2009); NPS scoring system (April 2008); workshop to identify core values	Complete review not done; a REF audit plan not developed; NPS scoring system not developed; workshop to identify core values was held	Parliament did not consider the MSAB in 2008; a REF audit plan is premature in the absence of enabling legislation; NPS scoring system not appropriate in the absence of enabling legislation
7	Information Technology: develop and maintain IT systems to support the Risk Equalisation Fund process from shadow cycle through dry run to live cycle	Test registry report and workflow systems by July 2008; audit coverage plan for 2009 prioritises REF systems for review in April 2009	Progress with the development of the system does take place but at a much lower rate than anticipated; audit coverage plan does not include REF systems for 2009	Capacity problems in external contractor; inability to collect test data from the industry in the absence of enabling legislation; not appropriate in the absence of enabling legislation

*Report
of the Auditor-General*





This is the Report of the Auditor-General to Parliament on the financial statements and performance information of the Council for Medical Schemes for the year ended 31 March 2009.

Report on the Financial Statements

Introduction

1. I have audited the accompanying financial statements of the Council for Medical Schemes which comprise the statement of financial position as at 31 March 2009, statement of financial performance, statement of changes in net assets, and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes, as set out on pages 91 to 109.

The Accounting Authority's responsibility for the financial statements

2. The Accounting Authority is responsible for the preparation of these financial statements in accordance with the basis of accounting determined by National Treasury as set out in accounting policy note 2.1 to the financial statements and in the manner required by the Public Finance Management Act (Act No. 1 of 1999) (PFMA) and the Medical Schemes Act (Act No. 131 of 1998) and for such internal control as the Accounting Authority determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

The Auditor-General's responsibility

3. As required by Section 188 of the Constitution of the Republic of South Africa, 1996, read with Sections 4 and 20 of the Public Audit Act (Act No. 25 of 2004) and Section 13(4) of the Medical Schemes Act, my responsibility is to express an opinion on these financial statements based on my audit.

4. I conducted my audit in accordance with the International Standards on Auditing read with

General Notice 616 of 2008, issued in *Government Gazette No. 31057 of 15 May 2008*. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

5. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

6. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Opinion

7. In my opinion the financial statements present fairly, in all material respects, the financial position of the Council for Medical Schemes as at 31 March 2009 and its financial performance and its cash flows for the year then ended, in accordance with the basis of accounting determined by National Treasury, as set out in accounting policy note 2.1 to the financial statements and in the manner required by the PFMA and the Medical Schemes Act.

Emphasis of matter

8. Without qualifying my opinion, I draw attention to the following matters that relate to my responsibilities in the audit of financial statements:

Basis of accounting

9. The public entity's policy is to prepare financial statements on the basis of accounting determined

by National Treasury as set out in accounting policy note 2.1.

Restatement of corresponding figures

10. As disclosed in note 18 to the financial statements, the corresponding figures for 31 March 2008 have been restated as a result of an error discovered during 2009 in the financial statements of the Council for Medical Schemes at, and for the year ended 31 March 2008.

Other matter

11. Without qualifying my opinion, I draw attention to the following matter that relates to my responsibilities in the audit of the financial statements:

Governance framework

12. The governance principles that impact the auditor's opinion on the financial statements are related to the responsibilities and practices exercised by the Accounting Authority and executive management and are reflected in the key governance responsibilities addressed below.

Key governance responsibilities

13. The PFMA tasks the Accounting Authority with a number of responsibilities concerning financial and risk management and internal control. Fundamental to achieving this is the implementation of key governance responsibilities, which I have assessed as follows:

No.	Matter	Y	N
Clear trail of supporting documentation that is easily available and provided in a timely manner			
1.	No significant difficulties were experienced during the audit concerning delays or the availability of requested information.	✓	
Quality of financial statements and related management information			
2.	The financial statements were not subject to any material amendments resulting from the audit.	✓	
3.	The Annual Report was submitted for consideration prior to the tabling of the auditor's report.	✓	
Timeliness of financial statements and management information			
4.	The Annual Financial Statements were submitted for auditing as per the legislated deadlines in Section 55 of the PFMA.	✓	
Availability of key officials during audit			
5.	Key officials were available throughout the audit process.	✓	
Development of, and compliance with, risk management, effective internal control, and governance practices			
6.	Audit committee		
	• The public entity had an audit committee in operation throughout the financial year.	✓	
	• The audit committee operates in accordance with approved, written terms of reference.	✓	
	• The audit committee substantially fulfilled its responsibilities for the year, as set out in Section 77 of the PFMA and Treasury Regulation 27.1.8.	✓	
7.	Internal Audit	✓	
	• The public entity had an internal audit function in operation throughout the financial year.	✓	
	• The internal audit function operates in terms of an approved internal audit plan.	✓	
	• The internal audit function substantially fulfilled its responsibilities for the year, as set out in Treasury Regulation 27.2.		✓
8.	There are no significant deficiencies in the design and implementation of internal control in respect of financial and risk management.	✓	
9.	There are no significant deficiencies in the design and implementation of internal control in respect of compliance with applicable laws and regulations.	✓	
10.	The information systems were appropriate to facilitate the preparation of the financial statements.	✓	
11.	A risk assessment was conducted on a regular basis and a risk management strategy, which includes a fraud prevention plan, was documented and used as set out in Treasury Regulation 27.2.	✓	
12.	Delegations of responsibility are in place, as set out in Section 56 of the PFMA.	✓	
Follow-up of audit findings			
13.	The prior year audit findings have been substantially addressed.	✓	
14.	SCOPA resolutions have been substantially implemented.	N/A	N/A
Issues relating to the reporting of performance information			
15.	The information systems were appropriate to facilitate the preparation of a performance report that is accurate and complete.	✓	
16.	Adequate control processes and procedures are designed and implemented to ensure the accuracy and completeness of reported performance information.	✓	
17.	A strategic plan was prepared and approved for the financial year under review for purposes of monitoring the performance in relation to the budget and delivery by the entity against its mandate, predetermined objectives, outputs, indicators, and targets (Treasury Regulation 29.1/30.1).	✓	
18.	There is a functioning performance management system and performance bonuses are only paid after proper assessment and approval by those charged with governance.	✓	

14. The public entity’s internal controls are efficient and effective. The key officials were available during the audit and the quality and timeliness of the financial statements and management information was satisfactory. In order to enhance on good practices the entity should focus on the monitoring of implemented controls.

Report on other legal and regulatory requirements

Report on performance information

15.I have reviewed the performance information as set out on pages 65 to 81.

The Accounting Authority’s responsibility for the performance information

16. The Accounting Authority has additional responsibilities as required by Section 55(2) (a) of the PFMA to ensure that the Annual Report and audited financial statements fairly present the performance against predetermined objectives of the public entity.

The Auditor-General’s responsibility

17. I conducted my engagement in accordance with Section 13 of the Public Audit Act read with *General Notice 616 of 2008*, issued in *Government Gazette No. 31057 of 15 May 2008* and Section 45 of the Medical Schemes Act.

18. In terms of the foregoing my engagement included performing procedures of an audit nature to obtain sufficient appropriate evidence about the performance information and related systems, processes, and procedures. The procedures selected depend on the auditor’s judgement.

19. I believe that the evidence I have obtained is sufficient and appropriate to report that no significant findings have been identified as a result of my audit.

Appreciation

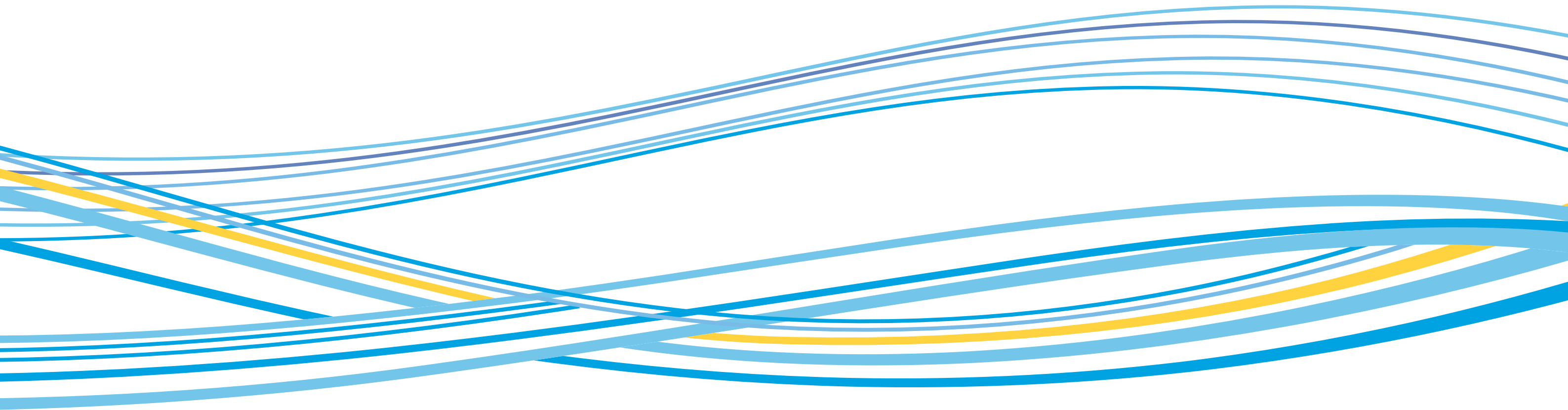
20. The assistance rendered by the staff of the Council for Medical Schemes during the audit is sincerely appreciated.

Auditor-General

Pretoria
13 July 2009



*Our
Annual Financial
Statements*







Statement of financial position of the Council for Medical Schemes as at 31 March 2009

Notes	2009	2008
	R	R
ASSETS		
Non-current assets	4,702,497	5,908,669
Property, plant and equipment 3	3,137,372	3,835,841
Intangible assets 4	1,565,125	2,072,828
Current assets	14,972,291	11,081,889
Trade and other receivables 5	643,905	484,379
Cash and cash equivalents 6	14,328,386	10,597,510
Total assets	19,674,788	16,990,558
FUNDS AND LIABILITIES		
Accumulated funds	7,738,352	3,675,102
Accumulated funds	7,738,352	3,675,102
Non-current liabilities	378,489	467,007
Operating lease payable 7	378,489	467,007
Current liabilities	11,557,946	12,848,449
Trade creditors and other payables 8	7,316,002	9,395,878
Provisions 9	4,241,944	3,452,571
Total funds and liabilities	19,674,788	16,990,558

Khathutshelo Patrick Matshidze
Acting Registrar of Medical Schemes
29 May 2009

Statement of financial performance of the Council for Medical Schemes for the year ended 31 March 2009

Budget			Actual	
2009	2008	Notes	2009	2008
R	R		R	R
59,889,485	53,833,279	Revenue 10	60,259,737	52,450,134
		Other income		
-	-	Gain on disposal of assets	18,741	25,813
60,697,365	54,787,460	Expenditure	58,361,017	52,404,495
2,767,912	2,757,501	Administration 11	2,430,086	2,618,899
260,000	400,000	Appeal Board expenses	508,663	484,804
101,475	112,250	Accreditation costs	123,694	75,464
860,760	534,058	Audit fees 12	684,904	610,526
-	-	Amortisation 4	1,247,107	915,818
-	-	Bad debt	-	618
390,200	942,520	Conferences, workshops and seminars	428,486	1,050,677
77,500	190,000	Consulting fees	97,011	75,207
690,000	660,000	Consumer education	851,877	700,166
860,303	693,670	Council Committees	689,867	817,940
600,000	480,000	Depreciation 3	1,346,661	1,306,284
442,000	386,833	HR / organisational strategy	533,009	254,621
360,000	300,000	International Partnership Programme	-	180,359
-	-	Interest paid	97,628	-
650,000	370,000	Investigation costs	794,125	366,752
3,200,000	4,000,000	Legal fees	3,146,499	2,516,497
460,000	400,030	Media and promotion	424,765	669,541
35,988,881	30,603,859	Personnel expenditure 13	33,899,878	30,121,873
3,182,681	3,192,000	Rentals: offices	3,186,427	3,001,932
370,000	327,000	Rentals: copiers	375,875	189,155
630,000	420,000	Research costs	192,666	330,674
240,000	202,200	Resource Centre	189,549	154,227
7,696,961	7,192,739	Risk Equalisation Fund project 14	6,233,444	5,426,672
189,241	-	Software licence subscriptions	118,593	-
418,000	310,800	Trustee training	398,991	304,835
261,451	312,000	Water and electricity	361,211	230,954
(807,880)	(954,181)	Operating surplus/(deficit) for the year	1,917,462	71,452
1,400,000	1,028,000	Interest received	2,145,788	1,566,244
592,120	73,819	Surplus/(deficit) for the year	4,063,250	1,637,696

Statement of
changes in net assets
of the Council for Medical Schemes
for the year ended 31 March 2009

	2009
	R
Accumulated surplus as at 1 April 2007	2,037,406
Surplus for the year	1,637,696
Accumulated surplus as at 1 April 2008	3,675,102
Surplus/(deficit) for the year	4,063,250
Accumulated surplus as at 31 March 2009	7,738,352

Cash flow statement
of the Council for Medical Schemes
for the year ended 31 March 2009

	Notes	2009	2008
		R	R
Cash flows from operating activities			
Cash receipts from customers		60,100,211	53,441,546
Cash receipts from debtors		53,949,211	50,158,546
Cash receipts from grant		6,151,000	3,283,000
Cash paid to suppliers and employees		(57,011,157)	(53,134,152)
Cash generated from operations	15	3,089,054	307,394
Interest received		2,145,788	1,566,244
Interest paid		(97,628)	-
Net cash flow from/(used in) operating activities		5,137,214	1,873,638
Cash flows from investing activities			
Purchase of property, plant and equipment	3	(708,814)	(525,283)
Purchase of intangible assets	4	(735,314)	(1,182,949)
Proceeds from sale of equipment		37,790	45,879
Net cash flow from/(used in) investing activities		(1,406,338)	(1,662,353)
Net increase in cash and cash equivalents		3,730,875	211,285
Cash and cash equivalents at beginning of the year		10,597,510	10,386,225
Cash and cash equivalents at the end of the year	6	14,328,386	10,597,510

Notes to the
financial statements
of the Council for Medical Schemes
for the year ended 31 March 2009

1. Legislation

- 1.1 The Council for Medical Schemes was established under the Medical Schemes Act (Act No. 131 of 1998).
- 1.2 The Council for Medical Schemes is a listed entity under schedule 3 of the Public Finance Management Act (Act No. 1 of 1999).
- 1.3 The Council for Medical Schemes collects levies from medical schemes in terms of the Levies Act (Act No. 58 of 2000).

2. Accounting policies

The principal accounting policies adopted in the preparation of these financial statements are set out below and are consistent with those of the previous year:

2.1 Basis of preparation

The financial statements have been prepared under the historical cost basis and in accordance with the South African Statements of Generally Accepted Accounting Principles (GAAP), including any interpretations of such Statements issued by the Accounting Practices Board, with the prescribed Standards of Generally Recognised Accounting Practices (GRAP) issued by the Accounting Standards Board replacing the equivalent GAAP Statement as follows:

Standard of GRAP	Replaced Statement of GAAP
GRAP 1: Presentation of financial statements	AC101: Presentation of financial statements
GRAP 2: Cash flow statements	AC118: Cash flow statements
GRAP 3: Accounting policies, changes in accounting estimates and errors	AC103: Accounting policies, changes in accounting estimates and errors

Currently the recognition and measurement principles in the above GRAP and GAAP Statements do not differ or result in material differences in items presented and disclosed in the financial statements. The implementation of GRAP 1, 2, and 3 has resulted in the following changes in the presentation of the financial statements:

2.1.1 Terminology differences

Standard of GRAP	Replaced Statement of GAAP
Statement of financial performance	Income statement
Statement of financial position	Balance sheet
Statement of changes in net assets	Statement of changes in equity
Net assets	Equity
Surplus/deficit	Profit/loss
Accumulated surplus/deficit	Retained earnings
Contributions from owners	Share capital
Distributions to owners	Dividends
Reporting date	Balance sheet date

2.1.2 The cash flow statement can only be prepared in accordance with the direct method.

2.1.3 Specific information must be presented separately on the statement of financial position, such as:

- (a) receivables from non-exchange transactions, including taxes and transfers;
- (b) taxes and transfers payable; and
- (c) trade and other payables from non-exchange transactions.

2.1.4 The amount and nature of any restrictions on cash balances is required.

Paragraphs 11-15 of GRAP 1 have not been implemented due to the fact that the budget reporting standard has not been developed by the local standard setter and the international standard is not effective for this financial year. Although the inclusion of budget information would enhance the usefulness of the financial statements, non-disclosure will not affect the objective of the financial statements.

2.2 Non-current assets

All items of property, plant, and equipment are recognised at cost less accumulated depreciation. All items of property, plant, and equipment are depreciated when they are available for use and the Council for Medical Schemes continues to depreciate these items until they are derecognised. The useful lives and residual value of all items of property, plant, and equipment are assessed on an annual basis. Depreciation is calculated on the straight-line method to write off each asset over their estimated useful lives as follows:

Computer equipment	25%
Computer software	33%
Intangible assets	33%
Office furniture and equipment	10%
Library	20%
Motor vehicle	20%
Other assets	10%

Repairs and maintenance are charged to the statement of financial performance during the financial period in which they are incurred.

Expenditure that increases the original value and useful lives of property, plant, and equipment items is classified as assets and amortised over their useful lives on a straight-line method.

Where the carrying amount of an asset is greater than its estimated recoverable amount, it is written down immediately to its recoverable amount.

Gains and losses on disposal are determined by comparing proceeds with the carrying amount and are included in the operating profit during the period in which they accrue.

2.3 Intangible assets

Acquired computer software is capitalised on the basis of the costs incurred to acquire and bring to use the specific software. These costs are amortised over their estimated useful lives. Costs that are directly associated with the development of identifiable software products controlled by the Council for Medical Schemes, and which will probably generate economic benefits exceeding costs beyond one year, are recognised as intangible assets.

Judgements used to recognise internally generated intangible assets: the recognisable cost of the internally developed software is estimated to be the number of days spent on development multiplied by the relevant rate per day of the IT personnel involved in the development.

2.4 Trade and other receivables

Accounts receivables are carried at fair value less provision made for impairment in value of these receivables. Where circumstances reveal doubtful recovery of amounts outstanding, a provision for impaired receivables is made and charged to the statement of financial performance.

2.5 Trade and other payables

Trade and other payables are recognised at fair value less principal payments and amortisations.

2.6 Provisions

Provisions are recognised when there is a present legal or constructive obligation as a result of past events, when it is probable that an outflow of resources will be required to settle the obligation, and when a reliable estimate of the amount can be made.

2.7 Revenue

The main sources of revenue of the Council for Medical Schemes are listed below:

2.7.1 Accreditation fees
Accreditation fees are fixed tariffs paid by brokers, administrators, and managed care organisations over two years. Accreditation fees are recognised in the financial period in which services are rendered.

2.7.2 Grants
The Council for Medical Schemes receives grants from government for specific projects. Grants are recognised in the financial period at their fair value where there is reasonable assurance that the grant will be received and the Council for Medical Schemes will comply with the attached conditions. Grants relating to future costs are deferred and recognised in the statement of financial performance over the period necessary to match them with the costs for which they are intended to compensate.

2.7.3 Levies
Levies are amounts paid by medical schemes based on the number of members in a scheme during the financial period. Levies are recognised on an accrual basis in accordance with the number of members in the medical scheme in the period in which they fall due.

2.7.4 Registration fees
Registration fees relate to the amounts paid by medical schemes to register or amend their rules. Registration fees are recognised in the financial period in which they fall due.

2.8 Cash and cash equivalents

Cash and cash equivalents are carried on the statement of financial position at cost for the purpose of the cash flow statement. Cash and cash equivalents comprise cash on hand and deposits held in current and call accounts at the bank.

2.9 Financial instruments

(a) Accounting for financial instruments
Financial instruments carried on the statement of financial position include cash and bank balances, investments, receivables, and trade creditors. The particular recognised methods adopted are disclosed in the individual policy statements associated with each item.

(b) Financial risk management

Financial risk factors
The activities of the Council for Medical Schemes expose it to a limited degree of financial risks, including interest rates and credit defaults.

Interest rate risk
The income and operating cash flows of the Council for Medical Schemes are to a large extent independent of charges in the market interest rates. The Council for Medical Schemes invests surplus cash on call accounts. Its exposure to interest rate risk is limited by virtue of the limited term that surplus cash is held on call.

Credit risk
The Council for Medical Schemes is exposed to credit risk, which is the risk that a counterpart will be unable to pay accounts in full when due. There is no significant concentration of credit risk due to a wide spread of debtors that owe amounts to the Council for Medical Schemes.

Liquidity risk
The Council for Medical Schemes is exposed to liquidity risk by virtue of having trade creditors at the end of the year. Liquidity risk is managed by maintaining sufficient balances on cash and cash equivalents.

2.10 Research costs

Research costs relate to work performed by the Research and Monitoring Unit of the Council for Medical Schemes. The objective of the Unit is to monitor the impact of the Medical Schemes Act (Act No. 131 of 1998), research developments, and recommend policy options to improve the regulatory environment. Research expenditure is recognised as an expense in the financial period in which it was incurred.

2.11 Operating lease

Payments made under operating leases (leases other than finance leases) are charged to the statement of financial performance on a straight-line basis over the period of the lease. When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of a penalty is recognised as an expense in the period in which termination takes place.

3. Property, plant and equipment

	Computer equipment	Computer software	Furniture and fittings	Motor vehicle	Other assets	Library	Total
	R	R	R	R	R	R	R
Year ended 31 March 2009							
Opening net book amount at 1 April 2008	1,637,455	362,451	1,477,441	69,943	288,542	9	3,835,841
Cost	5,033,377	1,336,388	2,698,064	139,885	372,897	42,014	9,622,625
Accumulated depreciation	(3,395,922)	(973,937)	(1,220,623)	(69,942)	(84,355)	(42,005)	(5,786,784)
Additions	402,964	70,988	195,203	-	39,659	-	708,814
Disposals/transfers at net book value	(29,802)	(4,090)	(26,730)	-	-	-	(60,622)
Depreciation charge	(758,333)	(238,183)	(281,641)	(27,977)	(40,518)	(9)	(1,346,661)
Closing net carrying amount at 31 March 2009	1,252,284	191,166	1,364,273	41,966	287,683	-	3,137,372
Closing net carrying amount at 31 March 2009	1,252,284	191,166	1,364,273	41,966	287,683	-	3,137,372
Cost	5,300,217	1,214,097	2,859,252	139,885	412,556	42,014	9,968,021
Accumulated depreciation	(4,047,933)	(1,022,931)	(1,494,979)	(97,919)	(124,873)	(42,014)	(6,830,649)
Gross carrying amount of fully depreciated property, plant and equipment still in use	2,367,499	496,476	-	-	-	42,014	2,905,989
Year ended 31 March 2008							
Opening net book amount at 1 April 2007	2,218,575	451,850	1,255,876	97,920	611,243	1,445	4,636,909
Cost	5,358,239	1,623,313	2,204,431	211,231	695,711	42,014	10,134,939
Accumulated depreciation	(3,139,664)	(1,171,463)	(948,555)	(113,311)	(84,468)	(40,569)	(5,498,030)
Additions/transfers for the year	171,133	141,559	532,181	-	(319,590)	-	525,283
Disposals at net book value	(5,959)	-	(12,093)	-	(2,015)	-	(20,067)
Depreciation charge	(746,294)	(230,958)	(298,523)	(27,977)	(1,096)	(1,436)	(1,306,284)
Closing net carrying amount at 31 March 2008	1,637,455	362,451	1,477,441	69,943	288,542	9	3,835,841
Closing net carrying amount at 31 March 2008	1,637,455	362,451	1,477,441	69,943	288,542	9	3,835,841
Cost	5,033,377	1,336,388	2,698,064	139,885	372,897	42,014	9,622,625
Accumulated depreciation	(3,395,922)	(973,937)	(1,220,623)	(69,942)	(84,355)	(42,005)	(5,786,784)
Gross carrying amount of fully depreciated property, plant and equipment still in use	2,067,495	408,358	-	-	-	41,470	2,517,323

4. Intangible assets

	Acquired software	Developed software	Total
	R	R	R
Year ended 31 March 2009			
Opening net book amount at 1 April 2008	1,866,504	206,324	2,072,828
Cost	2,871,822	351,239	3,223,061
Accumulated amortisation	(1,005,318)	(144,915)	(1,150,232)
Additions for the year	710,416	24,898	735,314
Disposals/transfers at net book value	4,090	-	4,090
Amortisation	(1,128,690)	(118,418)	(1,247,107)
Closing net carrying amount at 31 March 2009	1,452,321	112,804	1,565,125
Closing net carrying amount at 31 March 2009	1,452,321	112,804	1,565,125
Cost	3,775,518	376,137	4,151,655
Accumulated amortisation	(2,323,197)	(263,333)	(2,586,530)
Gross carrying amount of fully amortised intangible assets still in use	111,793	-	111,793

Year ended 31 March 2008			
Opening net book amount at 1 April 2007	1,549,640	256,057	1,805,697
Cost	2,838,042	297,334	3,135,376
Accumulated amortisation	(1,288,402)	(41,277)	(1,329,679)
Additions for the year	1,129,044	53,905	1,182,949
Disposals at net book value	-	-	-
Amortisation	(812,180)	(103,638)	(915,818)
Closing net carrying amount at 31 March 2008	1,866,504	206,324	2,072,828
Closing net carrying amount at 31 March 2008	1,866,504	206,324	2,072,828
Cost	2,871,822	351,239	3,223,061
Accumulated amortisation	(1,005,318)	(144,915)	(1,150,233)
Gross carrying amount of fully amortised intangible assets still in use	76,458	-	76,458

5. Trade and other receivables

	2009	2008
	R	R
Accounts receivable	7,239	73,465
Sundry debtors	171,719	8,949
Prepaid expenses	464,947	401,965
	643,905	484,379

6. Cash and cash equivalents

Cash and bank	10,330,591	5,709,635
Call account	3,997,795	4,887,875
	14,328,386	10,597,510

7. Operating lease commitments

Opening balance as at 1 April 2008	467,007	387,910
Movement for the year	(88,518)	79,097
Closing balance as at 31 March 2009	378,489	467,007

8. Trade and other payables

Accounts payable	2,677,813	2,076,714
Income received in advance	4,193,959	7,241,379
Grant received in advance	3,655,527	6,673,111
Broker fees received in advance	538,432	568,268
Accruals	444,230	77,785
	7,316,002	9,395,878

9. Provisions

	Leave days	Performance bonuses	Other provisions	Total
	R	R	R	R
Year ended 31 March 2009				
Opening balance	918,776	2,005,839	527,956	3,452,571
Utilisation of provision during the year	(2,131,737)	(2,005,694)	(527,956)	(4,665,387)
Provision made during the current year	2,359,646	2,257,198	837,916	5,454,760
Closing balance	1,146,685	2,257,343	837,916	4,241,944

Year ended 31 March 2008				
Opening balance	716,013	1,985,820	250,547	2,952,380
Utilisation of provision during the year	(1,949,494)	(1,985,820)	(250,547)	(4,185,861)
Provision made during the current year	2,152,257	2,005,839	527,956	4,686,052
Closing balance	918,776	2,005,839	527,956	3,452,571



10. Revenue

	2009	2008
	R	R
Accreditation fees	4,815,000	6,089,952
Appeal fees	8,000	12,000
Grant received: Risk Equilisation Fund	9,168,584	7,880,628
Levies income	44,945,511	37,615,410
Other revenue income	966,039	427,753
Registration fees	356,603	424,391
	60,259,737	52,450,134

11. Administration

Entertainment and refreshments	129,563	82,702
Insurance	128,182	121,809
Printing, stationery and postages	335,969	286,069
Telecommunications expenses	972,063	1,013,973
Travel	228,324	336,657
Other expenses	635,985	777,689
	2,430,086	2,618,899

12. Audit fees

External audit	455,117	334,874
Internal audit	229,787	275,652
	684,904	610,526

13. Personal expenditure

Employee wellness	168,623	131,903
Employee benefits	815,991	422,960
Recruitment and reallocation	634,709	586,454
Salaries	31,100,234	28,451,374
Workmen's compensation	173,947	45,255
Training	937,504	293,892
Temporary staff	68,870	190,035
	33,899,878	30,121,873

14. Risk Equalisation Fund

During the year under review, the National Department of Health (NDoH) granted the Council for Medical Schemes an amount of R6 151 000 (2008: R3 283 000) in respect of the Risk Equalisation Fund project. An amount of R9 168 584 (2008: R7 880 628) was utilised during the year. There was an unutilised balance of R3 655 527 (2008: R6 673 111) as at 31 March 2009.

	2009	2008
	R	R
Deferred grant income at the beginning of the year	6,673,111	11,270,739
Grant received during the year	6,151,000	3,283,000
	(9,159,087)	(7,880,628)
Utilised in project activities	(6,233,444)	(5,426,672)
Rent	(1,144,091)	(895,337)
Utilised to defer depreciation charge relating to assets acquired	(1,781,551)	(1,558,619)
Deferred grant income at the end of the year	3,665,025	6,673,111

15. Reconciliation between net surplus and cash applied to activities

Operating surplus/(deficit)	4,063,250	1,637,696
Adjusted for:		
Amortisation	1,247,107	915,818
Depreciation	1,346,661	1,306,284
Interest received	(2,145,788)	(1,566,244)
Interest paid	97,628	-
(Gain)/loss on disposal of assets	18,741	(25,813)
Operating surplus before working capital	4,627,600	2,267,741
Decrease/(increase) in accounts receivable	(159,526)	991,411
(Decrease)/increase in accounts payable	(2,168,393)	(3,451,949)
(Decrease)/increase in accounts provisions	789,373	500,191
Cash flows from operating activities	3,089,054	307,394

16. Related parties

Council members, who are appointed by the Minister of Health, control the financial and operating activities of the Council for Medical Schemes. Council members appoint the executive management team which is responsible for executing their decisions. The Council for Medical Schemes received a grant during the year for the purpose of the Risk Equalisation Fund project (refer to Note 14). The emolument paid to Council members and the executive management team is shown below:

Year ended 31 March 2009					
Council members	Fees for services	Basic salary	Bonuses	Expense allowances	Total
Bailey T	7,290	-	-	-	7,290
Bolani TA	4,351	-	-	-	4,351
Fortune T	23,391	-	-	-	23,391
Gwagwa T	6,120	-	-	-	6,120
Hoosain AK	4,050	-	-	-	4,050
Njongwe PZ	23,550	-	-	-	23,550
Palane LA	10,710	-	-	-	10,710
Pick W	31,402	-	-	-	31,402
Rothberg AD	20,088	-	-	-	20,088
Rusconi RD	4,410	-	-	-	4,410
Simelane RV	8,295	-	-	-	8,295
	143,657	-	-	-	143,657

	Fees for services	Basic salary	Bonuses	Expense allowances	Total
Executive management	-	4,534,260	825,266	370,000	5,729,526
TOTAL	-	4,534,260	825,266	370,000	5,729,526

Year ended 31 March 2008					
	Fees for services	Basic salary	Bonuses	Expense allowances	Total
Council members	133,203	-	-	-	133,203
Executive management	-	4,244,856	699,022	109,500	5,053,378
	133,203	4,244,856	699,022	109,500	5,186,581

The executive management team is eligible for an annual performance-related bonus payment linked to the operational plans and strategic objectives of the Council for Medical Schemes. The structure of the individual bonus plan and awards is decided by the Remunerations Committee of the Council for Medical Schemes.

17. Operating lease commitments

17.1 Office rental

The Council for Medical Schemes has an operating lease for rental of the office up to 31 May 2010. The rental escalates by 7.0% compounded every year.

	2009 R	2008 R
Not later than one year	3,085,580	3,085,580
Later than one year and not later than five years	514,263	3,599,843
	3,599,843	6,685,423

17.2 Photocopiers

The Council for Medical Schemes has two operating lease contracts for the rental of copiers. The first contract expires in 2010 with a yearly escalation rate of 10.0% compounded. The second contract is for three colour photocopiers and seven black and white copiers. This contract expires in 2011 with rental payments based on prime plus 0.0% escalation.

First contract		
Not later than one year	7,148	28,593
Later than one year and not later than five years	-	7,148
	7,148	35,741
Second contract		
Not later than one year	240,338	-
Later than one year and not later than five years	240,338	-
	480,676	-

18. Prior year adjustment

18.1 Classification correction

Computer software previously recognised as property, plant and equipment (IAS 16) was reallocated to intangible assets (IAS 38) as it meets the definition and recognition criteria of IAS 38. Comparative amounts have been restated accordingly. The effect of the prior year adjustment on the financial statements is disclosed below:

(Decrease) in depreciation	-	(132,354)
Increase in amortisation	-	132,354
Increase/(decrease) in net surplus for the year	-	-
(Decrease) in property, plant and equipment: computer software	-	(1,000,761)
(Decrease) in accumulated depreciation: computer software	-	(132,354)
Increase in intangible assets: acquired software	-	1,000,761
Increase in accumulated amortisation: acquired software	-	132,354

18.2 Leave provision correction

Leave provision previously calculated taking leave days as at the end of the salary cycle, 20 March, was corrected by taking leave days as at the end of the financial year, 31 March. The effect of this adjustment on the prior year financial statements is as follows:

	2009	2008
	R	R
(Decrease) in salaries	-	(63,018)
(Decrease) in provisions: leave days	-	(63,018)
(Decrease) in net surplus for the year	-	(63,018)

19. Contingent liabilities

At 31 March 2009, the Council for Medical Schemes had a contingent liability arising from a legal claim by a former employee for unfair dismissal. Based on legal opinion, the Council for Medical Schemes does not expect this liability to crystallise and the amount cannot be reliably estimated.

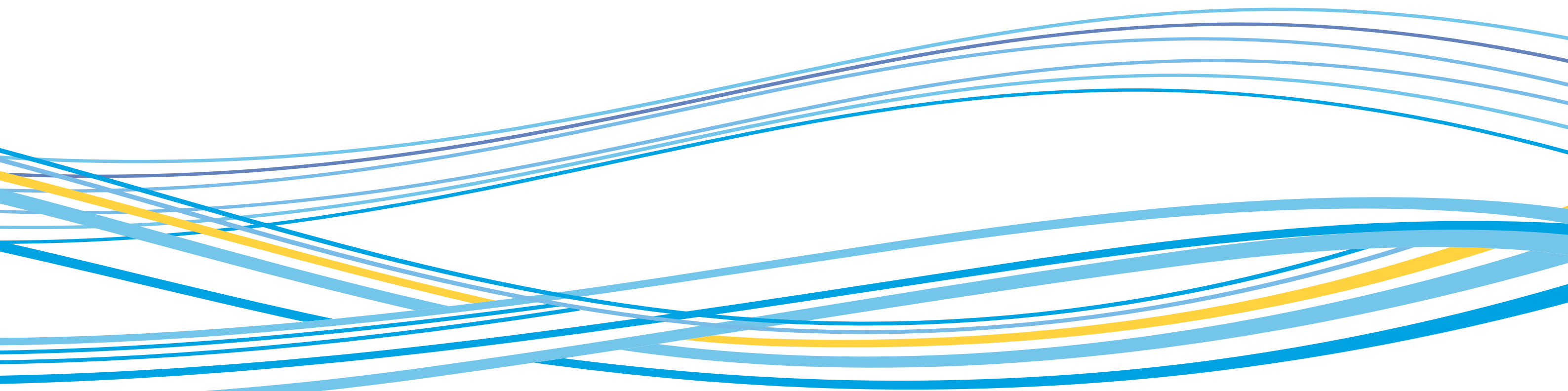
20. Going concern

The financial position of the Council for Medical Schemes is such that the Accounting Authority is of the view that its operations will continue for as long as its mandate remains.

21. Taxation

No provision for taxation is made because the Council for Medical Schemes is exempt from income tax in terms of Section 10(1)(cA) of the Income Tax Act (Act No. 58 of 1962).

*Report of the
Audit & Risk Committee*





We are pleased to present our report to the Accounting Authority of the Council for Medical Schemes (CMS) for the financial year ended 31 March 2009.

Audit & Risk Committee members and attendance

The Audit & Risk Committee is composed of three independent non-Council members – Mr Ronald Moyo (Chairperson), Mr Alex Hill, and Ms Gando Matyumza – as well as two members of the Council: Dr Zola Njongwe and Ms Zandile Mjoli.

The term of office of the three independent non-Council members of the Committee was extended to the end of October 2009.

The Committee recommends that the Council commence with the appointment of the new independent non-Council members and finalise these appointments preferably before the end of August 2009. This would ensure that, at the last meeting of the current Committee members (planned for October 2009), the old and incoming Committee may meet as part of a smooth handover process.

Meetings

The Committee held four scheduled meetings during the year under review: on 23 May 2008, 23 July 2008 (a special Audit & Risk Committee meeting on the recommendation of audited Annual Financial Statements), 11 November 2008, and 12 March 2009.

Attendance at these meetings was as follows:

Name of member	Role	Number of meetings attended	
		Scheduled	Attended
Mr Ronald Moyo	Chairperson	4	3
Mr Alex Hill	Independent member	4	4
Ms Gando Matyumza	Independent member	4	4
Dr Zola Njongwe	Council member	4	4
Ms Zandile Mjoli	Council member	4	*

* The member was unable to attend the meeting due to prolonged illness.

During these meetings the Committee considered a number of issues, including those discussed in the paragraphs below.

Other invitees

Representatives of the Auditor-General (AG), internal auditors, and senior management attend these meetings.

Responsibility of the Audit & Risk Committee

Mandate

The Audit & Risk Committee derives its mandate from Section 38(1)(a) of the Public Finance Management Act (PFMA) and paragraph 3.1 of Treasury Regulations.

The Committee reports that it has discharged its responsibilities arising from Section 38(1)(a) of the PFMA and Treasury Regulation 3.1.13.

The Committee further reports that it has adopted appropriate formal terms of reference as its Audit & Risk Committee Charter. We have regulated our affairs in compliance with this Charter and have discharged all our responsibilities as contained therein. The Charter is reviewed annually, as required by the PFMA.

To demonstrate that the CMS complies with the risk management practices as prescribed by the PFMA, the Audit Committee renamed itself to the “Audit & Risk Committee”, with the approval of the CMS Council. This was accompanied by a re-look at the original Audit Committee Charter to ensure that it encapsulates the role of the Audit Committee with regards to risk management practices.

Role of the Audit & Risk Committee on Council’s governance

As part of the governance structures of the CMS, the Audit & Risk Committee continues to discharge its mandate and has, amongst others, enhanced its oversight function as follows:

Strategic internal audit plan

The Committee appointed a new firm of internal auditors, Outsourced Risk and Compliance Assessment (ORCA), with effect from May 2008. As part of its responsibility, ORCA compiled a three-year rolling strategic plan for review and approval by the Committee.

The Committee is pleased to advise that, during the year under review, it reviewed and approved this plan for the three years ending 31 March 2011. The Committee further confirms that this plan is in line with regulations and risk-based, as required by standards.

The Committee has also satisfied itself on the objectivity and independence of the internal audit function of the CMS and on the continued appropriateness of both the Audit & Risk Committee Charter and the Internal Audit Charter.

External audit plan by the Auditor-General

The Committee is pleased to advise that, during the year under review, it reviewed and approved the audit plan as prepared and presented by the Auditor-General (AG) in terms of the Public Audit Act (Act No. 25 of 2004) for the year ended 31 March 2009.

The Committee further confirms that this plan is in line with regulations and standards, and that it takes into consideration the CMS Risks Register for the year under review. The Committee believes that the plan and audit fee presented appear to be adequate to complete the annual audit of the CMS.

Risk management and internal controls

The Committee is pleased to advise that a formal Risk Register of the CMS is now in place. The Risk Register appears comprehensive in terms of PFMA requirements and seems to subscribe to the leading practices in this field.

The Committee continues to ensure that the risk management practices of the CMS as well as its internal policies and procedures are effective and adequate to safeguard the resources of the CMS and promote the achievement of its mission. The Committee has continued to contribute to the establishment of effective internal controls – a commitment which requires it to periodically identify and assess the risks that the CMS faces from both internal and external sources. The Committee is satisfied that areas of improvement within the risk management and internal control practices of the CMS have now been adequately identified and that entity-wide risk management within the CMS has been formalised.

The Committee appreciates that the maintenance of an effective internal audit function is central to the proper operation of the Committee.

The Committee recommends that Council review and approve this Risk Register and derive its own top strategic risks together with an action plan to mitigate these top strategic risks that would have been identified and approved by Council. The Committee further recommends that Council identify the role of combined assurance providers on their top strategic risks together with the reporting requirements to provide comfort to Council on the effectiveness of the CMS risk management frameworks.

In this regard, the Committee hereby recommends the CMS Risk Register, as prepared by management, for adoption by Council.

Interacting with internal and external auditors

The Committee has received and assessed periodic formal and informal assurances from the management team of the CMS and from both internal and external auditors with regards to internal control and risk management. The Committee concludes that the overall risk management of the CMS and its system of internal controls remain adequate.

The Committee wishes to bring to the attention of Council that, subsequent to its meeting on 12 March 2009, some concerns have come to its attention concerning the conduct of the internal auditors, ORCA. The Committee wishes to advise that this matter is currently receiving its utmost attention and assures the CMS that the decisions taken will certainly be based on what is in the best interest of the CMS.

Members of the Audit & Risk Committee

- Mr Ronald Moyo:** *Chairperson, independent and non-executive*
- Mr Alex Hill:** *independent and non-executive*
- Ms Gando Matyumza:** *independent and non-executive*
- Dr Zola Njongwe:** *non-executive and Council member*
- Ms Zandile Mjoli:** *non-executive and Council member*

Reviewing legal cases

The Audit & Risk Committee reviewed legal cases against the Council that were pending at the end of the financial year to assess the adequate disclosure required in terms of the South African Generally Accepted Accounting Principles (GAAP) and Treasury Regulations.

The Committee noted no significant cases that warrant mention in this report.

Evaluating the Audit & Risk Committee

It is our practice to have our adequacy and effectiveness evaluated annually.

During the year under review, the Audit & Risk Committee was subjected to an independent evaluation by the AG as an integral part of their annual audit of the CMS. The results of this evaluation will be made available to the CMS for its resolution.

Evaluating financial statements

The Audit & Risk Committee reviewed and discussed with CMS management and the AG the impact that compliance with new accounting and financial reporting pronouncements has on the Annual Financial Statements (AFS) of the CMS. The Committee is satisfied that the AFS of the CMS have been prepared in line with the relevant accounting standards and the financial reporting framework.

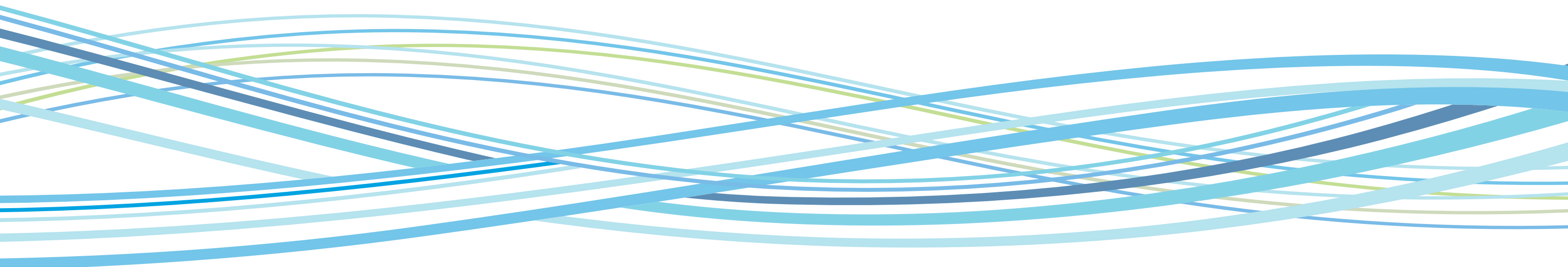
The Committee reviewed and discussed the AFS to be included in this Annual Report 2008-09 with the AG and the Accounting Officer of the CMS. The AG is currently auditing the AFS to an annual audit, as required in terms of the Public Audit Act.

Our commitment

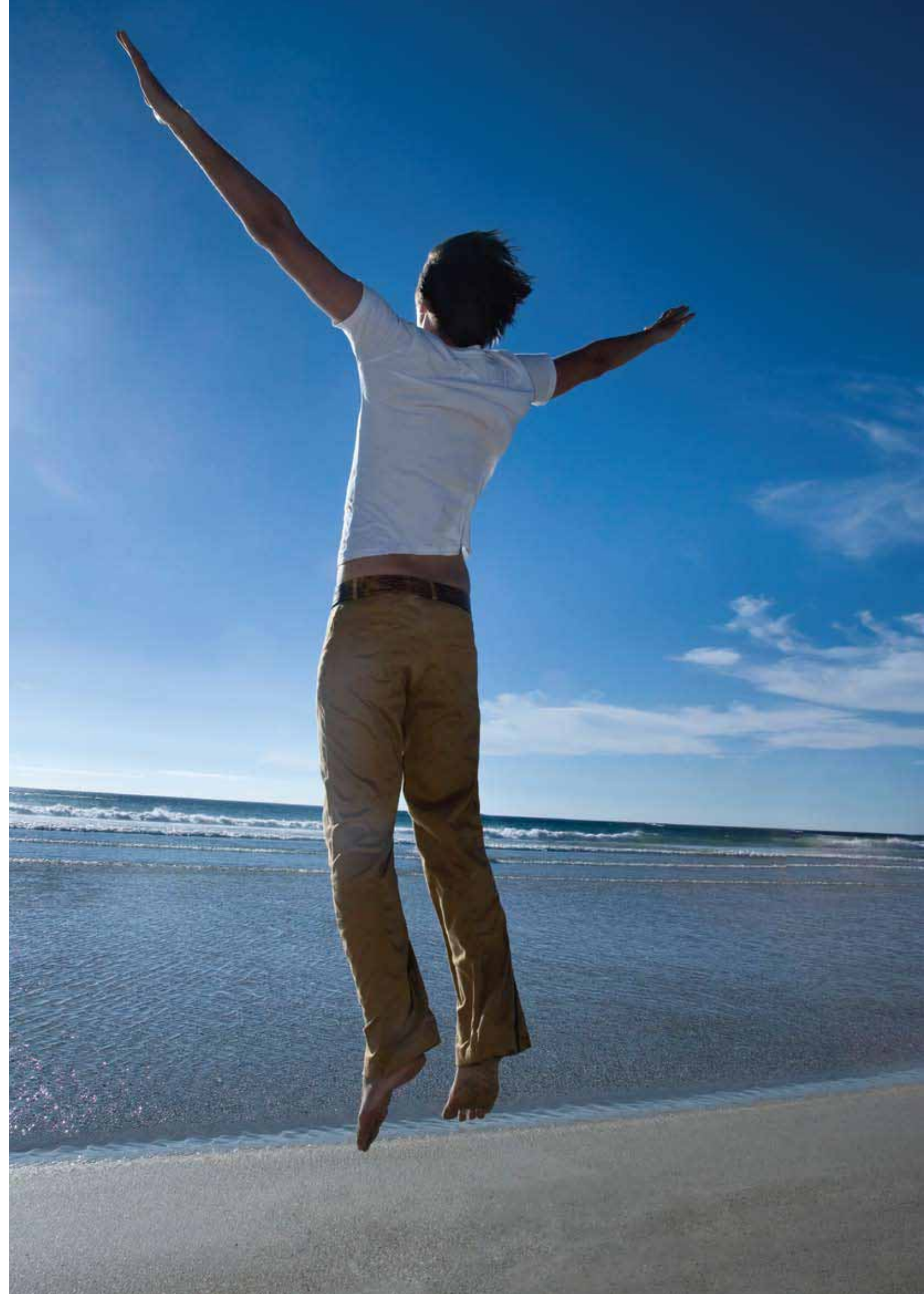
The Audit & Risk Committee remains devoted to working with the CMS and all stakeholders to promote sound corporate governance and strengthen both the risk management practices and internal control procedures at the CMS.



Chairperson of the Audit & Risk Committee
29 May 2009



*Reviewing
the operations
of medical schemes*



Number of medical schemes

In 2008, the number of registered medical schemes decreased to 119 from 122 in 2007; there were 37 open schemes and 82 restricted schemes. We observed a significant drop of 9.8% in the open schemes environment while the number of restricted schemes increased by 1.2%. The result was an overall decrease in the number of medical schemes (of 4.4%). The analysis included Motohealth Care data which had been excluded in the 2007-08 annual statutory report due to data-related issues.

There were 200 registered benefit options in open schemes in 2008 compared to 218 options in 2007; this represents a decrease of 8.3%. In restricted schemes, there were 172 options in 2008 compared to 171 in 2007. This is an increase of 0.6%. The average number of options in open schemes was 5.4 (5.3 in 2007); that in restricted schemes remained unchanged at 2.1.

		2008	2007
Large schemes (≥ 30 000 beneficiaries)	Open	20	20
	Restricted	17	16
	Consolidated	37	36
Medium schemes (≥ 6 000 members but < 30 000 beneficiaries)	Open	8	12
	Restricted	17	20
	Consolidated	25	32
Small schemes (< 6 000 members)	Open	9	9
	Restricted	48	45
	Consolidated	57	54
Total	Open	37	41
	Restricted	82	81
	Consolidated	119	122

Membership of medical schemes

The number of principal members of registered medical schemes increased by 4.8% to 3 388 582 in 2008. The number of dependants rose by 2.6% to 4 486 244, which means that the total number of beneficiaries increased by 3.5% to 7 874 826.

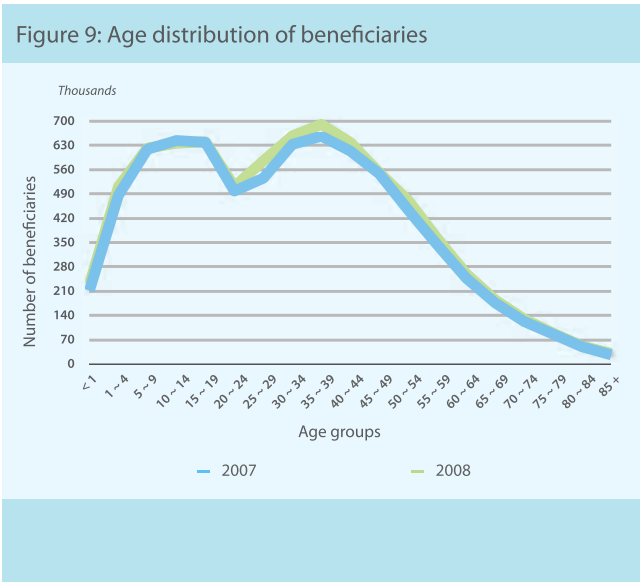
Open schemes registered a 1.0% increase in the number of their principal members. The number of principal members in restricted schemes rose by 11.9%. (See Table 7.) Growth in the number of principal members in restricted schemes was driven by the Witbank Coalfields Medical Aid Scheme, the Government Employees Medical Scheme (GEMS), and Umvuzo Health Medical Scheme.

The coverage of beneficiaries in open schemes declined by 1.3% while that in restricted schemes increased by 12.5%.

Between 2000 and 2008, the number of beneficiaries in registered medical schemes grew by 6.7%. The number of beneficiaries in open and restricted schemes grew by 4.7% and 2.1% respectively over the same period.

Age distribution of beneficiaries

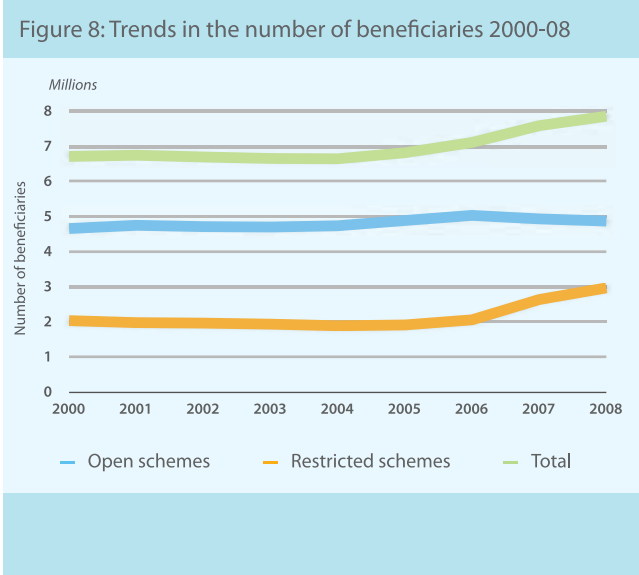
Figure 9 shows the age distribution of beneficiaries for 2007 and 2008.



Trends in the number of beneficiaries

Figure 8 depicts the trend in coverage of beneficiaries from 2000 to 2008. The number of beneficiaries in open schemes decreased to 4.9 million in

Scheme type		2008	2007	% change
Open	Members	2 136 960	2 114 986	1.0
	Dependants	2 751 946	2 836 331	-3.0
	Beneficiaries	4 888 906	4 951 317	-1.3
Restricted	Members	1 251 622	1 1185 04	11.9
	Dependants	1 734 298	1535415	13.0
	Beneficiaries	2 985 920	2 653 919	12.5
Consolidated	Members	3 3885 82	3 2334 90	4.8
	Dependants	4 486 244	43 717 46	2.6
	Beneficiaries	7 874 826	7 605 236	3.5

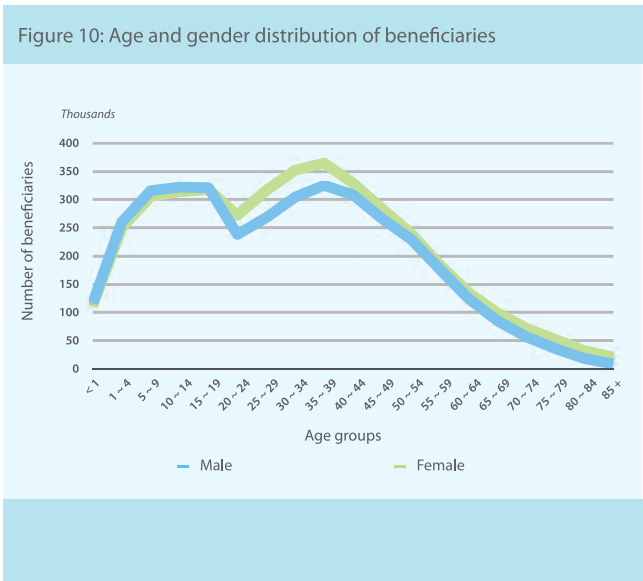


2008 from 5.0 million in 2007. The number of beneficiaries in restricted schemes increased to 3.0 million in 2008 from 2.7 million in 2007. Thus the total number of beneficiaries increased by 3.5% to 7.9 million in 2008.

A bimodal distribution was again evident. Increases in the number of beneficiaries were seen across all age groups except for the 10-14 age band, which decreased by 1.2%. We observed a sizeable increase in the number of beneficiaries in the 25-29 age group.

The average age of beneficiaries in 2008 was 31.5, marginally older than the 31.4 reported in 2007.

Figure 10 shows the distribution of beneficiaries by gender.



There were more men in the under-19 age group; there were more women in schemes aged 20 and older. As a result, the beneficiaries of medical schemes were made up of proportionately more women than men at 51.8% and 48.2% respectively.

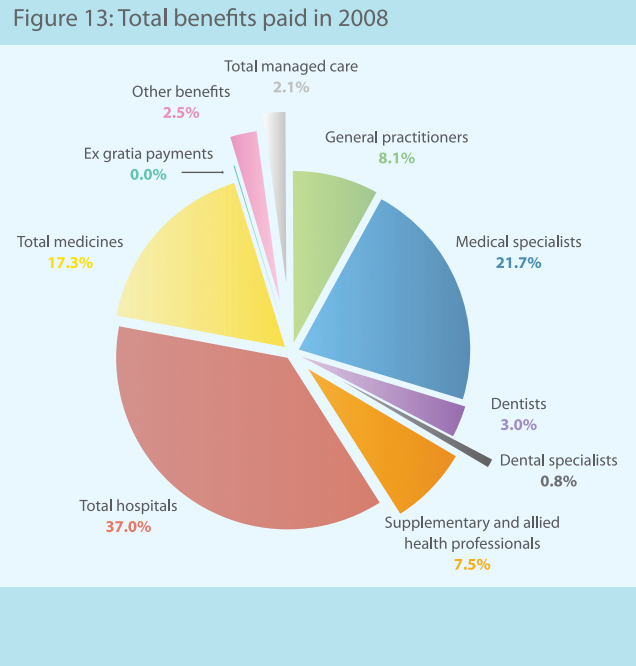
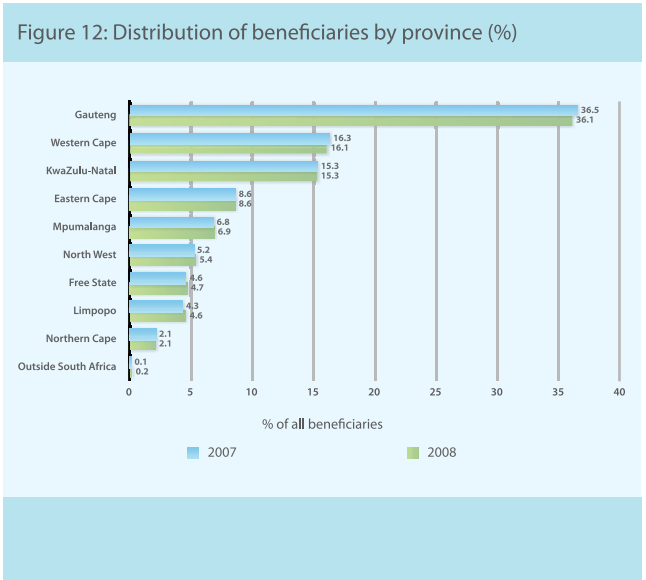
Female beneficiaries were generally older than male beneficiaries; the average age of women belonging to a scheme was 32.1 years while that of men was 30.9 years.

Table 8: Pensioner ratios in medical schemes (%)

Scheme type	Gender	2008	2007
Open	Male	6	5.6
	Female	7.3	6.9
	Consolidated	6.7	6.3
Restricted	Male	4.8	5.2
	Female	6.2	6.6
	Consolidated	5.5	5.9
Consolidated	Male	5.5	5.4
	Female	6.9	6.8
	Consolidated	6.2	6.1

Pensioner ratio

Table 8 shows that the proportion of pensioners (beneficiaries 65 years old or older) increased to 6.2%. Open schemes had a higher pensioner ratio (6.7%) than restricted schemes (5.5%). There were more female (6.9%) than male (5.5%) pensioners in schemes.



Dependant ratio

The dependant ratio measures the average number of dependants per principal member; it decreased to 1.3 in 2008 from the 1.4 reported in 2007. This ratio remained unchanged in open schemes at 1.3 dependants per member in 2008; the number of dependants per member in restricted schemes in 2008 also remained unchanged from 2007 at 1.4.

Medical scheme coverage by province

Figure 12 shows the distribution of beneficiaries by province. This data was collected primarily on the basis of the location of principal members. More than one third (36.1%) of beneficiaries were located in Gauteng; 16.1% were in the Western Cape and 15.3% in KwaZulu-Natal. The largest increases in the number of beneficiaries compared to the previous year were noted in Limpopo, North West, Mpumalanga, and the Northern Cape.

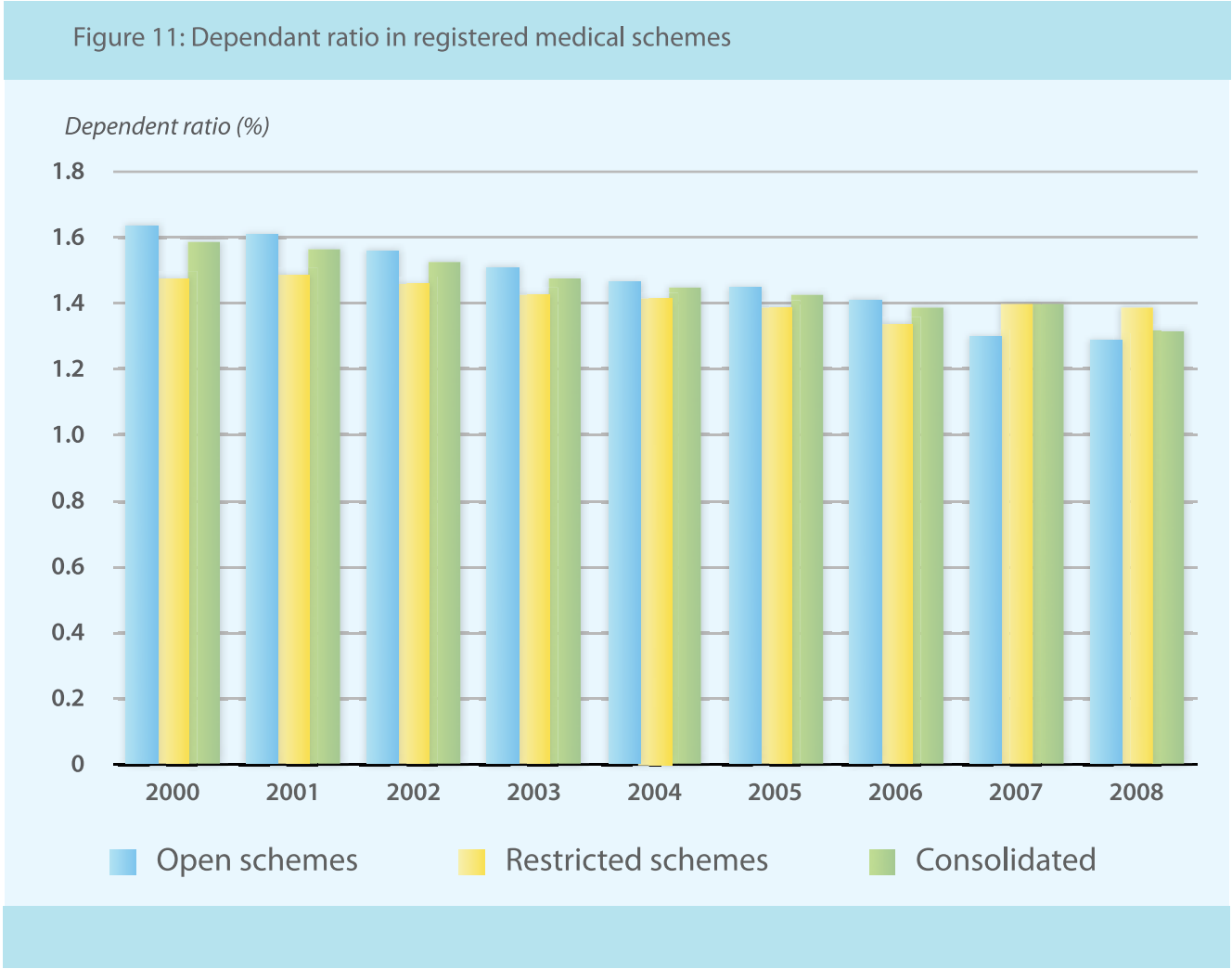
Benefits

Total benefits paid

Medical schemes spent 13.7% more on healthcare benefits in 2008. This is an increase to R64.7 billion from R56.9 billion in 2007. Figure 13 shows the proportions of benefits paid by schemes to the various categories of healthcare providers. Hospital expenditure – which includes ward fees, theatre fees, consumables, medicines, and per diem arrangements – consumed R24.0 billion (37.0%) of the R64.7 billion paid to providers. Expenditure in private hospitals increased by 17.4% to R23.7 billion from R20.2 billion in 2007; expenditure in provincial hospitals decreased significantly by 27.6% to R225.6 million from R311.8 million spent in 2007.

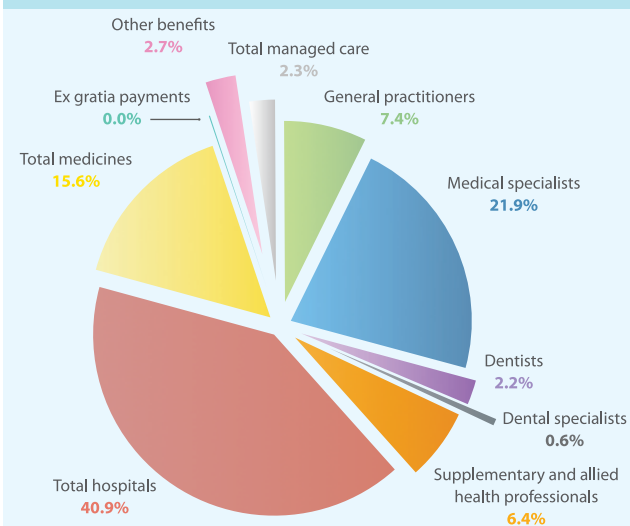
Benefits paid for medicines which were dispensed by pharmacists and providers other than hospitals amounted to R11.2 billion or 17.3% of total benefits paid. This is an increase of 18.2% when compared with the R9.5 billion spent in 2007.

Payments to medical specialists accounted for R14.0 billion or 21.7% of benefits paid. This is an



increase of 13.7% on 2007. Expenditure on general practitioners (GPs) accounted for R5.2 billion or 8.1% of benefits paid, representing an increase of 18.5% from 2007's R4.4 billion. Dentists accounted

Figure 14: Benefits paid from risk pool



for R1.9 billion of expenditure by schemes, which is an increase of 7.5% on 2007. Expenditure on dental specialists accounted for 0.8% of benefits paid. Benefits paid to supplementary and allied health professionals amounted to R4.9 billion.

Figure 15: Benefits paid from the savings account

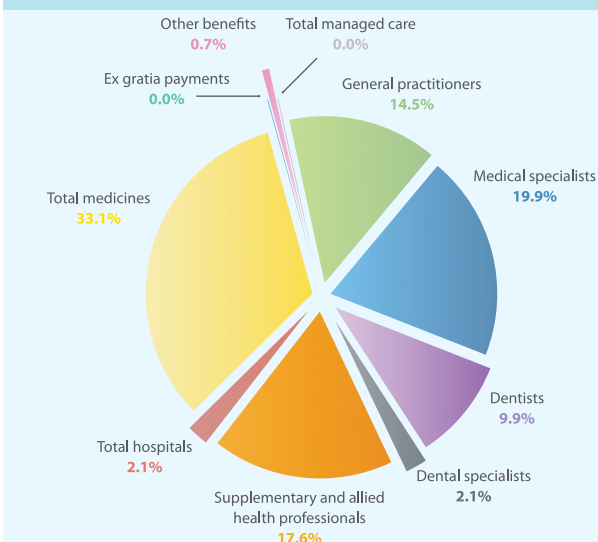
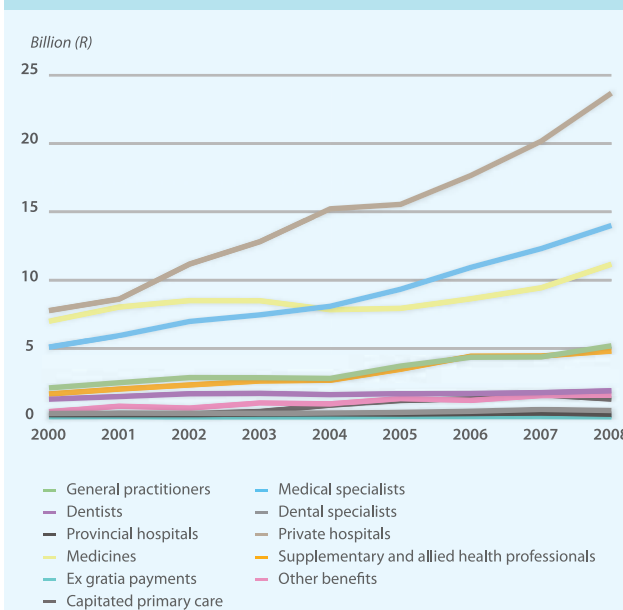


Figure 16: Total benefits paid: 2008 prices*



* CPIX is the Consumer Price Index (CPI) excluding interest rates on mortgage bonds. The values were adjusted for 2000-08.

Benefits paid from risk pool

Risk pool benefits amounted to R58.2 billion (89.9%) of total benefits paid in 2008; this was an increase of 14.0% on the R51.0 billion risk pool benefits paid in 2007. Hospital expenditure accounted for 40.9% of risk benefits; it was 40.1% in 2007. Expenditure on medical specialists accounted for 21.9% of total risk benefits paid by schemes; medicines took up 15.6%. Expenditure on GPs was R4.2 billion (7.4%) of risk benefits.

Benefits paid from medical savings accounts

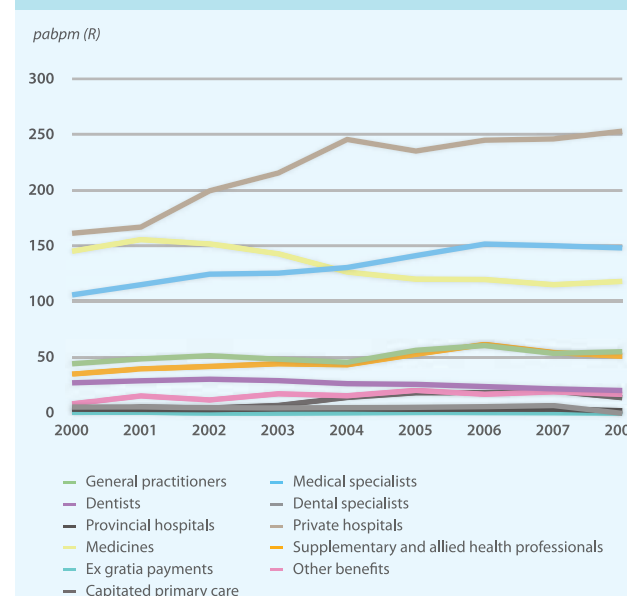
Benefits paid from medical savings accounts made up R6.5 billion (10.1%) of total benefits. Figure 15 shows that medicines took up the largest share of medical savings accounts expenditure in 2008 (33.1%). Supplementary and allied healthcare providers took 17.6%; medical specialists 19.9% and GPs 14.5%.

Like in 2007, expenditure on hospitals and dental specialists accounted for a comparatively small proportion of benefits paid from medical savings accounts (2.1%).

Trends in total benefits paid

Figure 16 shows the distribution of benefits paid to the different types of healthcare providers since

Figure 17: Total benefits paid per beneficiary per month: 2008 prices*



* CPIX is the Consumer Price Index (CPI) excluding interest rates on mortgage bonds. The values were adjusted for 2000-08.

2000. These figures have been adjusted for inflation. In 2008, expenditure in private hospitals increased in real terms by 6.5% to R23.9 billion from R22.5 billion in 2007. Expenditure on medicines increased by 6.2% from R10.6 billion in 2007 to R11.2 billion in 2008. Benefits paid to medical specialists recorded an increase of 2.2%.

Total expenditure on GPs amounted to R5.2 billion, which is an increase of 6.5% compared with 2007. There was a 3.4% decline on benefits paid to dentists; the amount fell to R1.9 billion from R2.0 billion in 2007.

Total benefits paid per beneficiary

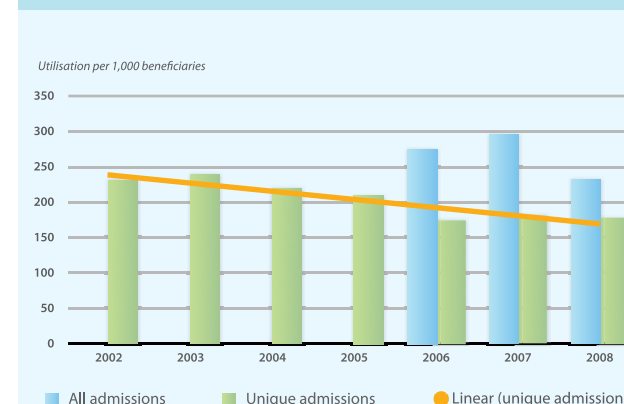
Figure 17 shows the changes in expenditure per beneficiary per month (pbpm) from 2000 to 2008.

When adjusted for inflation and membership, expenditure on private hospitals increased by 2.8% from R246.5 to R253.6 pbpm.

After peaking in 2001, expenditure on medicines continued to decline until 2007; it increased by 2.6% from R115.6 pbpm in 2007 to R118.6 pbpm in 2008.

Per-capita expenditure on medical specialists decreased by 1.3% from R150.6 pbpm in 2007 to R148.6 pbpm in 2008; that on GPs increased

Figure 18: Utilisation of private hospitals*



* Number of admissions: all admissions; number of beneficiaries admitted: unique admissions

by 2.8% from R53.9 pbpm in 2007 to R55.4 pbpm in 2008. Spending on dentists decreased by 6.7% from R22.0 pbpm in 2007 to R20.5 pbpm in 2008; spending on dental specialists decreased by 25.9% from R7.0 pbpm in 2007 to R5.2 pbpm in 2008.

Expenditure on supplementary and allied health professionals declined by 6.2% from R54.7 pbpm in 2007 to R51.3 pbpm in 2008. Capitated primary care expenditure decreased by 29.5% in 2008 to R14.1 from R19.9 pbpm in 2007.

Utilisation of services

Beneficiaries visiting GPs and private nurses at least once a year came to 721.5 per 1 000 beneficiaries and 7.0 per 1 000 beneficiaries respectively; this is a decrease of 1% for GP utilisation. The number of beneficiaries who visited a dentist at least once a year decreased to 213.3 per 1 000 beneficiaries in 2008 from 222.5 per 1 000 beneficiaries in 2007.

The number of beneficiaries admitted to private hospitals decreased to 177.3 per 1 000 beneficiaries from 181.8 per 1 000 beneficiaries in 2007. The number of beneficiaries admitted to public hospitals increased to 8.5 per 1 000 beneficiaries from 8.0 per 1 000 beneficiaries in 2007.

Figure 18 depicts the utilisation of private hospitals (including day clinics) per 1 000 beneficiaries. We noted a declining trend in the number of unique admissions,

Table 9: Utilisation of services in schemes (per 1 000 beneficiaries)				
	2008			2007
	Open	Restricted	Consolidated	Consolidated
Private providers				
No. of beneficiaries visiting a GP at least once a year	706.6	746.2	721.5	731.8
No. of beneficiaries visiting a dentist at least once a year	197	240.1	213.3	222.5
No. of beneficiaries visiting a private nurse at least once a year	6	8.6	7	7
Private facilities				
No. of beneficiaries admitted to hospitals	179.6	173.5	177.3	181.8
No. of admissions	250.9	204.5	233.4	295.4
Public facilities				
No. of beneficiaries admitted to hospitals	4.8	14.7	8.5	8

Table 10: Average utilisation of services per beneficiary per annum (pbpa)				
	2008			2007
	Open	Restricted	Consolidated	Consolidated
Visits to a GP	2.9	3.5	3.1	2.9
Visits to a dentist	0.4	0.6	0.5	0.5
Visits to a private nurse*	0	0	0	0

* The numbers were too insignificant to be reflected.

Table 11: Average length of stay in hospital per beneficiary per annum (in days)				
	2008			2007
	Open	Restricted	Consolidated	Consolidated
Private hospital	0.7	1.1	0.8	0.9
Public hospital*	0	0	0	0

* The numbers were too insignificant to be reflected.

observed from 2002. The decline was 21.0% for all admissions and 2.0% for beneficiaries admitted to private facilities between 2007 and 2008.

Average number of visits to GPs

The average number of visits to a GP per beneficiary per year remained unchanged at 2.9 visits in 2008. The average number of GP visits in restricted schemes was 3.5 per beneficiary per annum (pbpa); in open schemes it was 2.9. The average number of visits to a dentist decreased to 0.5 pbpa; for open and restricted schemes the numbers were 0.4 and 0.5 visits pbpa respectively.

Average length of stay in hospital

The average length of stay in private hospitals declined from 0.9 days in 2007 to 0.8 days in 2008.

Contributions, relevant healthcare expenditure¹, and trends

The contributions for all medical schemes increased by 13.2% to R74.0 billion as at December 2008 from R65.5 billion in December 2007. Total gross relevant healthcare expenditure incurred increased by 13.6% to R64.9 billion² from R57.1 billion in 2007.

Gross contributions per average beneficiary per month (pabpm) grew by 9.2% to R800.8 from R733.0 in 2007. Total gross relevant healthcare expenditure incurred increased by 9.7% to R701.2 from R639.2 in 2007.

Risk contributions and relevant healthcare expenditure

Risk contributions (net of medical savings accounts contributions) increased by 13.5% to R67.2 billion from R59.2 billion in 2007; the increase from 2006 to 2007 Risk contributions (net of medical savings accounts contributions) increased by 13.5% to R67.2 billion from R59.2 billion in 2007; the increase from 2006 to 2007 was 15.1%. The increase in risk contributions pabpm was 9.6% to R726.0 from R662.4 (2007: 8.0%).

Risk claims increased by 14.0% to R58.4 billion from R51.2 billion in 2007 (2007: 13.2%). Claims pabpm rose by 10.0% to R630.7 from R573.3 (2007: 6.2%).

Medical savings accounts contributions and relevant healthcare expenditure

Contributions to medical savings accounts increased by 9.7% to R6.9 billion from R6.3 billion (2007: 2.1% increase). When measured on a pabpm basis in respect of only those schemes that had savings transactions, the increase was 6.9% – from R94.3 to R100.9 (2007: 5.5% decrease).

Claims paid from medical savings accounts increased by 10.6% to R6.5 billion from R5.9 billion (2007: 0.2% decrease). On a pabpm basis for schemes that had savings transactions, medical savings accounts claims increased by 7.9% to R95.0 from R88.1 (2007: 7.6% decrease).

Figure 19 shows that up to 2006, the contributions and claims of medical savings accounts increased at greater rates than those recorded for the risk components. This indicates a move towards benefit designs requiring a greater proportion of benefits to be funded out of members’ medical savings accounts rather than from the general risk pool of their scheme.

It is still early to assess whether the lower figures in 2007 and 2008 reflect a change in this trend. The decrease is also partly attributable to the decision of the CMS not to allow variable savings rates on an option, which resulted in a number of schemes no longer offering any savings plan accounts.

Contributions and relevant healthcare expenditure by type of scheme

Table 12 and Figures 20 and 21 show contributions and claims for open and restricted schemes pabpm.

Increases in risk claims pabpm were lower in restricted schemes than in open schemes. In 2007, decreases in medical savings accounts claims were experienced in both open and restricted schemes. A further decrease in these claims was experienced in 2008 by restricted schemes, whilst open schemes incurred an increase. The claims ratio in open schemes increased to 84.1% in 2008 from 83.6% in 2007. The claims ratio in restricted schemes decreased to 92.0% from 92.8% in 2007.

1 All references to claims and benefits indicate relevant healthcare expenditure.
 2 This number differs from the R64.7 billion reported above as “benefits paid” because we have included the IBNR and the recoveries on risk transfer arrangements. Humanity Medical Scheme, Renaissance Health Medical Scheme, Biz Health Medical Scheme, and Cawmed Medical Scheme were liquidated during the year; the resulting closing-off entries resulted in further differences.

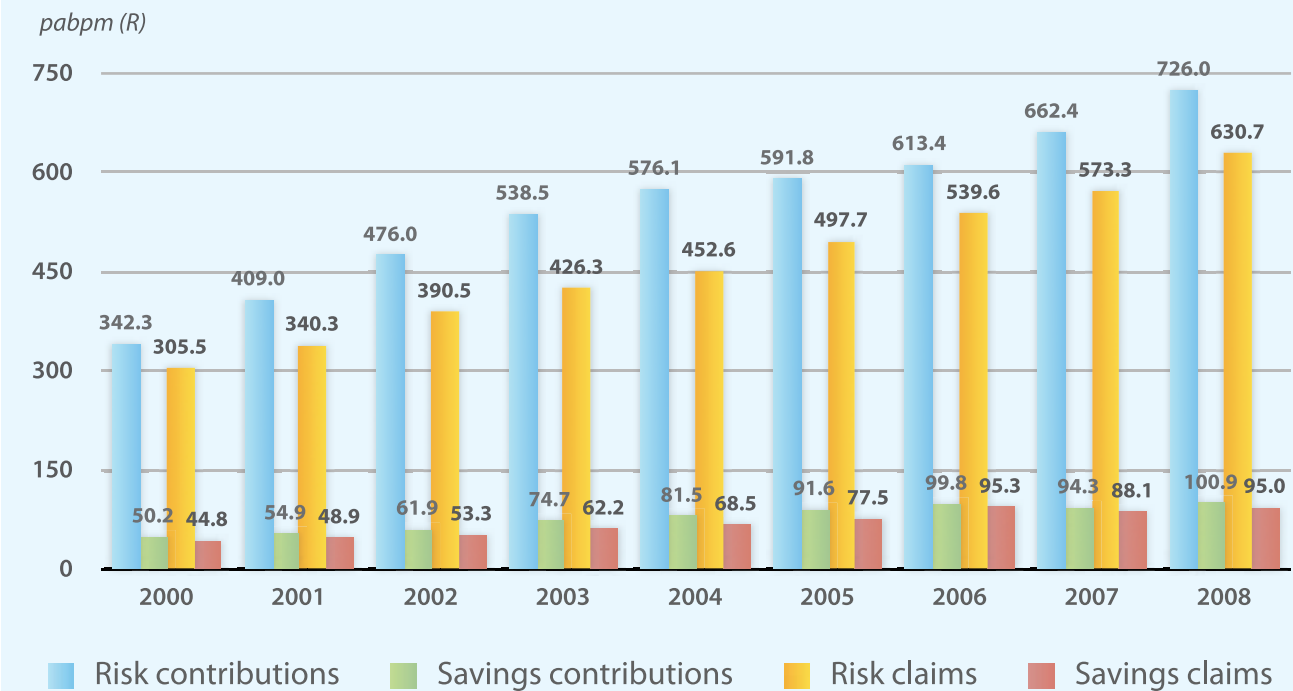
Table 12: Contributions and relevant healthcare expenditure pabpm for registered schemes

	Risk contributions		Savings contributions		Risk claims		Savings claims	
	pabpm (R)	% change	pabpm (R)	% change	pabpm (R)	% change	pabpm (R)	% change
Open								
2000	333.6		46.1		292.4		41.3	
2001	406.4	21.8	52.6	13.9	331.4	13.3	46.6	12.8
2002	470.6	15.8	59.9	14.0	379.3	14.4	51.6	10.7
2003	535.5	13.8	73.8	23.2	413.9	9.1	61.0	18.2
2004	574.0	7.2	80.2	8.7	437.2	5.6	68.2	11.8
2005	590.7	2.9	90.6	13.0	484.2	10.7	77.5	13.6
2006	611.6	3.5	98.9	9.1	522.9	8.0	95.9	23.6
2007	672.7	10.0	96.6	(2.3)	562.1	7.5	91.6	(4.4)
2008	745.1	10.8	110.5	14.3	626.6	11.5	105.9	15.6
Restricted								
2000	360.8		66.7		333.1		58.8	
2001	415.0	15.0	64.0	(4.0)	360.9	8.3	57.9	(1.5)
2002	489.0	17.8	69.8	9.0	417.9	15.8	60.3	4.2
2003	545.7	11.6	78.4	12.3	455.9	9.1	66.6	10.5
2004	581.3	6.5	86.8	10.7	490.0	7.5	69.7	4.6
2005	594.5	2.3	95.5	10.1	531.4	8.4	77.2	10.8
2006	617.9	3.9	103.7	8.6	582.1	9.5	92.8	20.3
2007	641.8	3.9	86.3	(16.8)	595.7	2.3	75.7	(18.4)
2008	693.3	8.0	75.7	(12.3)	637.8	7.1	66.2	(12.5)

pabpm = per average beneficiary per month

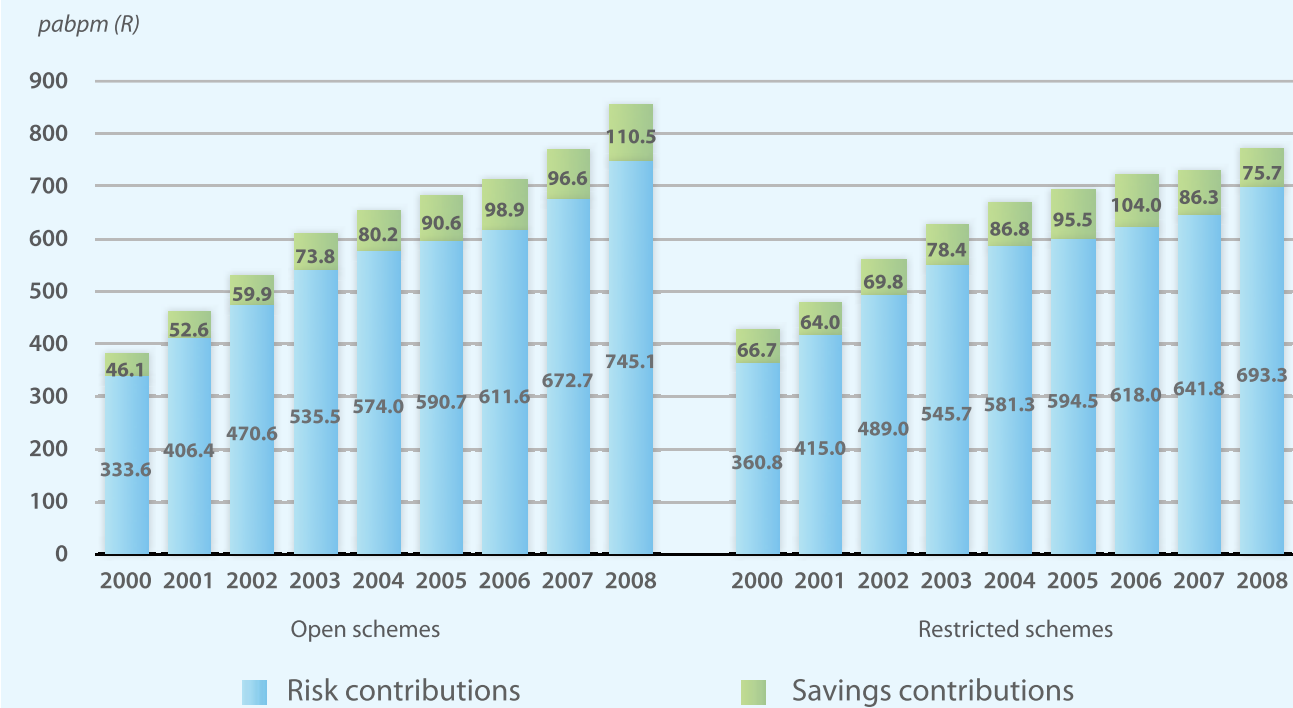
pasbpm = pabpm in respect of those schemes that had savings transactions

Figure 19: Risk and medical savings accounts contributions and claims pabpm

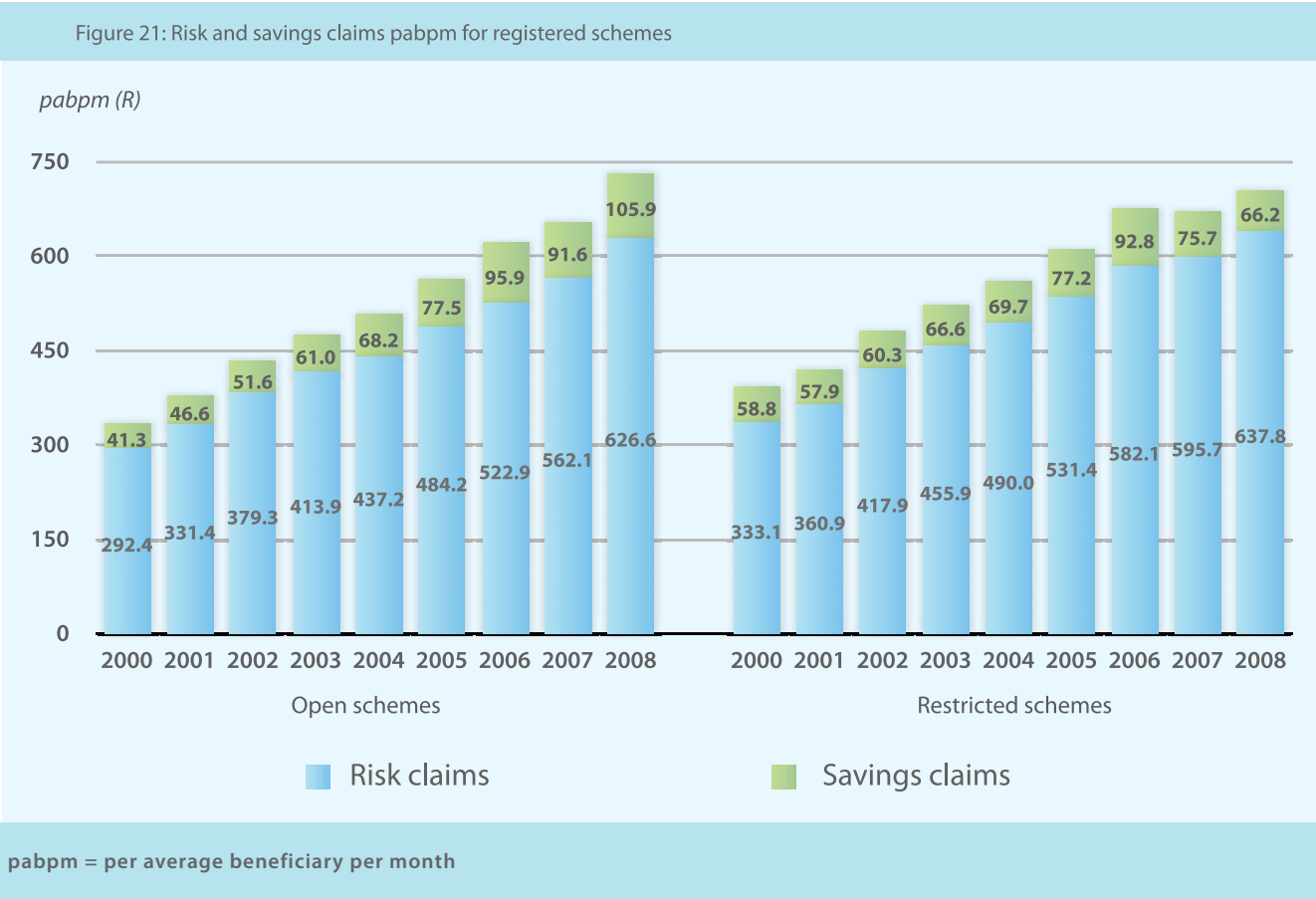


pabpm = per average beneficiary per month

Figure 20: Risk and savings contributions pabpm for registered schemes



pabpm = per average beneficiary per month



The proportion of claims paid from medical savings accounts decreased to 13.1% during the review period from 13.3% in 2007, as shown in Figure 19.

In open schemes, the proportion of claims paid from medical savings accounts increased from 14.0% in 2007 to 14.5% in 2008; the medical savings accounts claims ratio decreased to 95.9% from 94.8%.

In restricted schemes, the proportion of claims paid from medical savings accounts decreased from 11.3% in 2007 to 9.4% in 2008. The medical savings accounts claims ratio also decreased: from 87.8% in 2007 to 87.5% in 2008.

Contributions and relevant healthcare expenditure since the introduction of medical savings accounts

Figure 22 tracks the use of medical savings accounts in the benefit designs of all medical schemes since these accounts were first introduced in 1998. When adjusted for inflation, risk contributions and claims increased by 39.5% and 31.2% respectively since 1998. But medical savings accounts contributions and claims have risen by 63.7% and 106.0% respectively since 1998. This shows that schemes have gradually been shifting benefits from the risk

	Capitation fees			Estimated recoveries			Net income/(expense)		
	2008	2007*	% growth	2008	2007*	% growth	2008	2007*	% growth
Open schemes	1,591,891	1,434,114	11.0	1,433,952	1,348,726	6.3	(143,971)	(77,301)	(86.2)
Restricted schemes	876,836	702,465	24.8	888,923	648,140	37.1	27,404	(38,313)	171.5
All registered schemes	2,468,727	2,136,579	15.5	2,322,875	1,996,866	16.3	(116,567)	(115,614)	(0.8)

* The figures for 2007 were not adjusted.

pool into medical savings accounts, which suggests that members have increasingly been funding more benefits out of their own pockets.

Name of scheme	Administration expenditure as % of GCI	Average beneficiaries
Resolution Health Medical Scheme	17.4	93,011
Medshield Medical Scheme	13.0	168,927
Hosmed Medical Aid Scheme	12.3	99,856
Bestmed Medical Scheme	11.4	85,833
Discovery Health Medical Scheme	10.9	1,928,108
Sizwe Medical Fund	10.7	164,661
Fedhealth Medical Scheme	10.6	185,213
Liberty Health Medical Scheme	10.5	100,949
Momentum Health	10.3	172,990
Spectramed	10.3	162,469

GCI = Gross Contribution Income

Name of scheme	Average beneficiaries	Administration expenditure pabpm (R)
Medihelp	181,057	110.8
Resolution Health Medical Scheme	93,011	99.5
Bestmed Medical Scheme	85,833	98.6
Discovery Health Medical Scheme	1,928,108	98.4
Fedhealth Medical Scheme	185,213	92.4
Liberty Health Medical Scheme	100,949	91.0
Telemed	60,848	89.2

pabpm = per average beneficiary per month



Figure 23: Risk claims ratio for all schemes: 2008 prices*



Figure 23 shows the relationship between risk contributions and claims paid over the past decade, after adjusting for inflation.

After an initial decline, the claims ratio increased to 88.0% in 2006 from 84.1% in 2005, and stabilised at 86.5% in 2007 and 86.9% in 2008. This means that medical schemes paid out 86.9% of contributions in benefits.

Risk transfer arrangements

Over the last couple of years, schemes have increasingly used risk transfer arrangements in an attempt to manage their insurance risks.

Table 13 reflects the main components of such arrangements:

- the capitation fees that schemes paid to third parties to manage their risks;
- the estimated costs the schemes would have incurred if they had not used risk transfer arrangements; and
- the net effect thereof.

The net income/(expense) column reflects the value derived from the risk transfer arrangement.

(Annexure T provides further details.)

Non-healthcare expenditure

The non-healthcare expenditure of medical schemes consists mainly of:

- administration expenditure;
- managed healthcare: management services (fees for managing health benefits);
- commissions and service fees paid to brokers;
- other distribution costs; and
- impaired receivables.

Administration expenditure

Administration expenditure in all medical schemes had grown by 6.5% to R6.8 billion by the end of December 2008 from R6.4 billion in 2007. Open schemes increased their administration expenditure by 5.1% to R5.1 billion from R4.9 billion in 2007. The 10.8% increase from R1.5 billion in 2007 to R1.7 billion in 2008 in restricted

Table 16: Gross administration fees paid to third-party administrators

	Open schemes			Restricted schemes		
	pabpm 2008 R	pabpm 2007 R	% variance	pabpm 2008 R	pabpm 2007 R	% variance
Direct administration fees	73.4	69.4	5.8	39.4	41.7	(5.3)
Co-administration fees	5.3	15.1	(64.7)	2.5	6.0	(57.7)
Indirect expenses paid	3.7	5.5	(33.5)	0.3	0.3	(0.5)
Total	74.0	70.0	5.8	39.5	41.7	(5.4)

pabpm = per average beneficiary per month

Table 17: Managed healthcare management fees in respect of benefit options with a claims ratio greater than 100.0%

	Managed care costs R'000	Gross healthcare result* R'000	Beneficiaries	Number of options
Open schemes	63 179	(432 465)	279 528	40
Restricted schemes	100 598	(485 228)	563 391	50
All schemes	163 777	(917 693)	842 919	90

* Gross healthcare result = contributions less claims

Table 18: Top 10 trustee fees

Name of medical scheme	Trustee remuneration & other considerations		
	R'000	No. of trustees	Average fee per trustee R'000
Selfmed Medical Scheme	2 660	5	532
Bonitas Medical Fund	3 679	10	368
Liberty Health Medical Scheme	2 298	7	328
Medicover	1 916	7	274
Fedhealth Medical Scheme	3 002	12	250
Oxygen Medical Scheme	1 781	8	223
Resolution Health Medical Scheme	1 529	8	191
Suremed Health	569	3	190
Medshield Medical Scheme	2 352	13	181
Discovery Health Medical Scheme	1 213	7	173

schemes reflects the significant increase in their membership numbers during the year under review. (GEMS alone experienced a 90.3% increase in the number of their average beneficiaries.)

A total of 22 open schemes (representing 3.4 million average beneficiaries or 44.2% of all average beneficiaries) and 22 restricted schemes (representing 306 705 average beneficiaries or 4.0% of all average beneficiaries) had an overall administration expenditure greater than 10.0% of Gross Contribution Income (GCI) in 2008.

Table 14 shows “high-impact”³ open schemes which had administration expenditure greater than 10.0% of GCI. A high percentage is sometimes a function of a low average contribution rather than high absolute administration costs. Nonetheless, there were a number of schemes (e.g. Resolution Health Medical Scheme) that incurred particularly high costs as a percentage of GCI.

Table 15 shows high-impact open schemes with administration expenditure higher than the open schemes industry average of R87.5 pabpm. As already mentioned, high percentages may be a function of a low average contribution, but we are concerned that,

relative to the open schemes industry average, some of these schemes have high administration costs as a percentage of GCI and on a pabpm basis.

Table 16 shows the gross administration fees paid to third-party administrators. These fees are the sum of administration fees, co-administration fees, and other indirect expenses. On average, open schemes paid 87.6% more for gross administration fees than restricted schemes (2007: 67.8%).

Administration fees paid to third-party administrators were the main component of Gross Administration Expenditure (GAE); they grew by 5.8% to R5.2 billion in 2008 from the previous year’s R4.9 billion. These fees represented 82.5% of GAE in 2008 (2007: 82.9%).

Expenditure on management of benefits: managed healthcare fees

Managed healthcare management fees increased by 9.4% to R1.7 billion in 2008 from R1.5 billion in 2007. In 2008, the number of members covered by these managed healthcare interventions increased by 5.8% to 7 768 413 beneficiaries (98.6% of all beneficiaries).

Table 19: GAE and managed healthcare expenditure in registered schemes

	Open schemes				Restricted schemes			
	Self-administered		Third-party		Self-administered		Third-party	
	pabpm R	% change	pabpm R	% change	pabpm R	% change	pabpm R	% change
2000	37.5	-	48.7	-	24.7	-	38.3	-
2001	62.8	67.5	62.7	28.9	31.3	26.6	41.5	8.4
2002	55.8	(11.2)	69.8	11.3	37.3	19.4	49.3	18.8
2003	69.2	24.0	78.4	12.3	33.0	(11.7)	55.8	13.2
2004	75.9	9.8	86.1	9.8	43.3	31.4	59.1	6.1
2005	80.8	6.4	91.9	6.8	41.8	(3.5)	67.8	14.7
2006	84.1	4.1	96.9	5.4	39.0	(6.7)	67.2	(0.9)
2007	89.8	6.8	101.8	5.0	41.3	6.0	65.8	(2.0)
2008	96.5	7.5	108.5	6.6	41.8	1.3	65.5	(0.5)

pabpm = per average beneficiary per month

GAE = Gross Administration Expenditure

³ Refer to section on the “Risk Assessment Framework” on p. 148.

Table 20: Administration expenditure of the 10 largest schemes

Name of medical scheme	Type	Average beneficiaries	GAE as % of GCI	GAE + managed healthcare expenditure as % of GCI
Discovery Health Medical Scheme	Open	1,928,108	10.9	13.4
Government Employees Medical Scheme (GEMS)	Restricted	692,820	4.2	5.9
Bonitas Medical Fund	Open	595,361	8.8	11.7
South African Police Service Medical Scheme (POLMED)	Restricted	456,137	4.8	6.9
Bankmed	Restricted	201,508	7.7	9.9
Fedhealth Medical Scheme	Open	185,213	10.6	12.7
Medihelp	Open	181,057	8.4	9.9
Oxygen Medical Scheme	Open	173,765	9.1	11.2
Momentum Health	Open	172,990	10.3	13.1
Medshield Medical Scheme	Open	168,927	13.0	16.0

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

Table 17 shows the number of benefit options with claims ratios greater than 100.0% and their expenditure on managed healthcare management fees. There were 90 options in this category, and they accounted for 9.8% of all managed healthcare management fees and 10.9% of beneficiaries in respect of whom such expenditure was incurred.

Fees of trustees and Principal Officers

Remuneration and other considerations of trustees and Principal Officers rated 0.7% and 0.8% of GAE respectively. As in 2007, the fees of Principal Officers came to 0.6% of GAE in open schemes; they came to 1.4% in restricted schemes.

Table 18 shows the 10 schemes with the highest average fees of trustees. (More details are contained in Annexure Q.)

Trends in administration and managed healthcare expenditure

Administration expenditure was the main component of non-healthcare expenditure at 69.4% (2007: 70.5%). Managed healthcare management fees made up 17.1% of non-healthcare expenditure (2007: 16.9%).

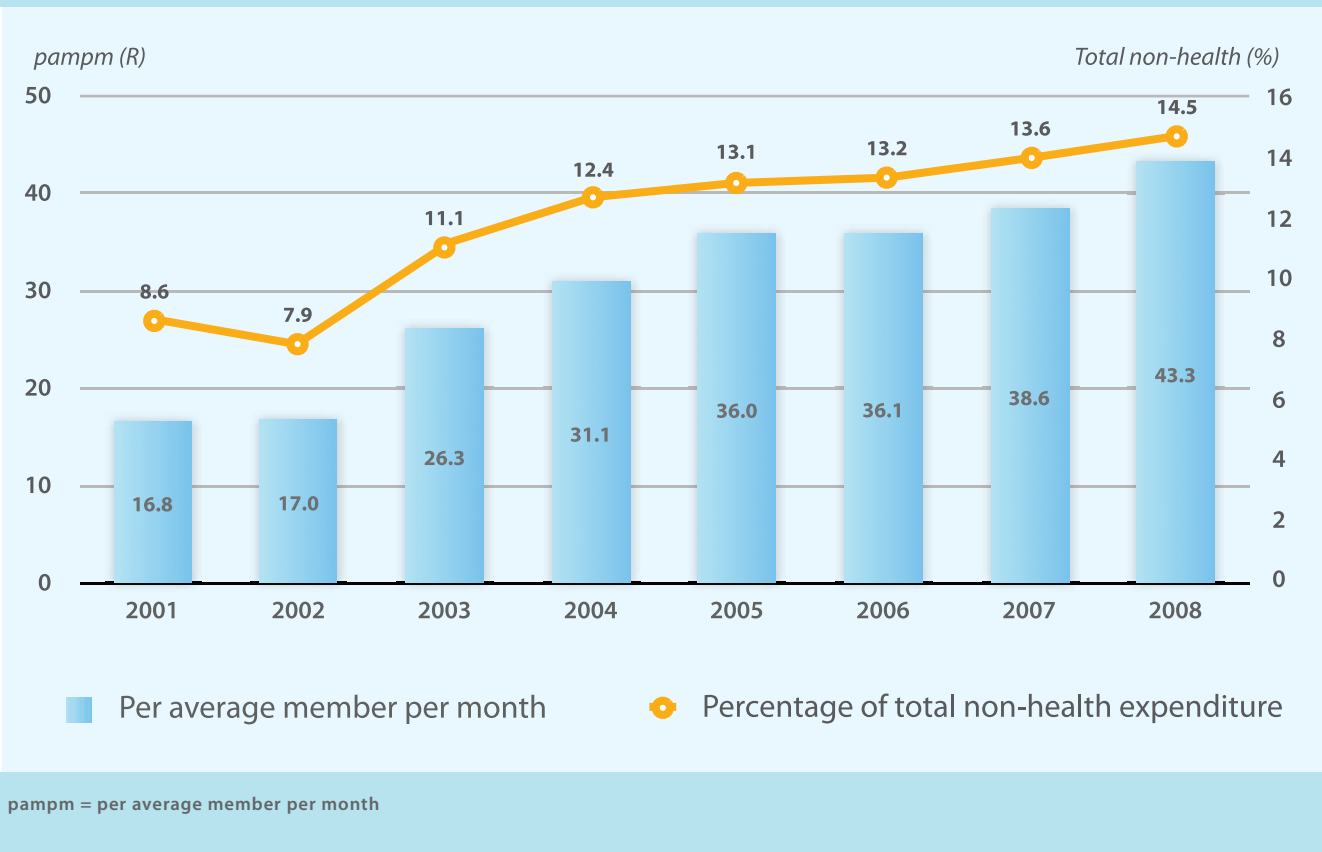
Administration expenditure and managed healthcare management fees effectively accounted for 11.4% of GCI (2007: 12.0%).

Table 19 shows administration and managed healthcare expenditure by type of scheme administration.

There were five self-administered open schemes (2007: 6) representing 422 154 average beneficiaries (2007: 518 546), and 32 third-party-administered open schemes (2007: 35) representing 4 444 055 average beneficiaries (2007: 4 448 183).

Self-administered open schemes experienced an increase of 7.5% to R96.5 pabpm from R89.8 pabpm while third-party-administered open schemes increased their expenditure by 6.6% to R108.5 pabpm from 2007’s R101.8 pabpm. Third-party-administered open schemes paid 12.4% more

Figure 24: Broker fees in open schemes



for administration and managed healthcare services than self-administered open schemes; the proportion was 13.4% in 2007.

During 2008, there were 11 self-administered restricted schemes (2007: 11 schemes) representing 257 008 beneficiaries (2007: 223 140), and 71 third-party-administered restricted schemes (2007: 73 schemes) representing 2 586 481 beneficiaries (2007: 2 252 646). Self-administered restricted schemes spent on average 56.5% less on administration and managed healthcare management fees at R41.8 pabpm compared to the R65.5 pabpm of third-party-administered restricted schemes.

Table 19 also shows that self-administered open schemes paid 130.6% (2007: 117.2%) more pabpm for administration and managed healthcare expenditure than self-administered restricted schemes. Third-party-administered open schemes paid 65.6% (2007: 54.5%) more pabpm for administration and managed healthcare expenditure than third-party-administered restricted schemes.

Table 20 takes the 10 largest schemes by number of average beneficiaries and shows their total expenditure on administration and managed

healthcare management fees. The industry averages were 9.1% for gross administration and 11.4% for administration plus managed healthcare respectively.

Broker costs

Broker costs include all commissions, service fees, and other distribution costs.

Broker costs for all medical schemes increased by 11.6% to R1.2 billion from the previous year's R1.0 billion. This was 11.9% of total non-healthcare expenditure, up from 11.6% in 2007.

Broker commissions rose by 13.0% to R1.1 billion from R979.5 million in 2007. For schemes that pay broker fees, the increase was 12.0% per average member per month (pampm): from R37.9 pampm to R42.4 pampm. For schemes that pay broker fees, broker commissions as a percentage of GCI increased by 3.8%, leading to a virtually unchanged level of 2.2%.

Figure 24 shows annual broker fees since 2001 as well as their percentage shares of total non-healthcare expenditure in open schemes.

Figure 25 relates the increase in broker fees to the membership of schemes that pay brokers. Broker fees have been rising sharply over the past few

Table 21: Schemes with brokers fees above the industry average of R42.2 pampm

Name of medical scheme	Type	2008 pampm R	2007 pampm R	% change
Hosmed Medical Aid Scheme*	Open	125.2	42.4	195.3%
Keyhealth	Open	57.3	59.1	-3.1%
Suremed Health	Open	53.3	50.2	6.2%
Medshield Medical Scheme	Open	50.4	45.0	11.9%
Discovery Health Medical Scheme	Open	49.3	44.5	10.8%
Built Environment Professional Associations Medical Scheme (BEPS)	Restricted	48.4	47.7	1.6%
Pharos Medical Plan	Open	48.3	47.4	1.9%
Compcare Wellness Medical Scheme	Open	47.7	48.1	-0.9%
Fedhealth Medical Scheme	Open	47.6	44.5	7.0%
Liberty Health Medical Scheme	Open	43.1	35.2	22.3%

pampm = per average member per month

* This includes a legal settlement incurred in respect of broker fees paid to the previous administrator of the scheme.

Figure 25: Broker fees and membership

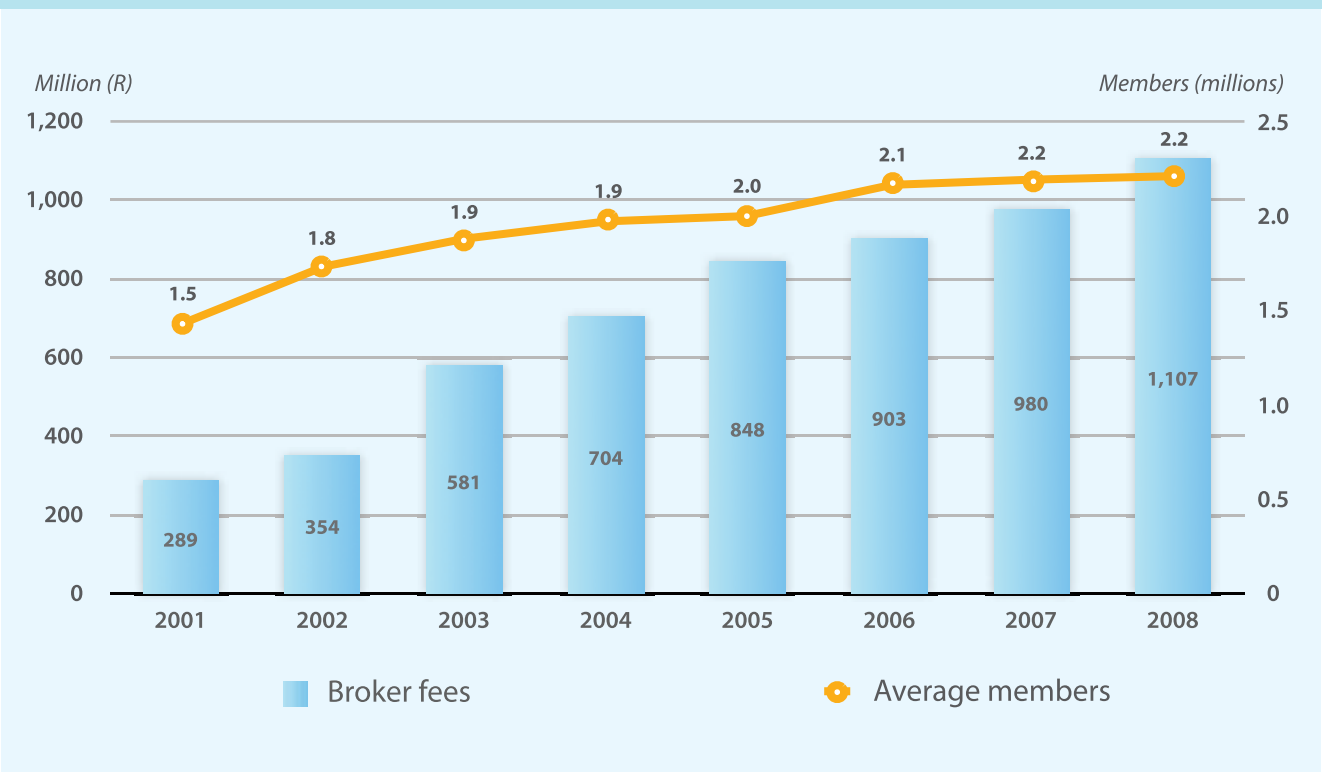


Figure 26: Impaired receivables

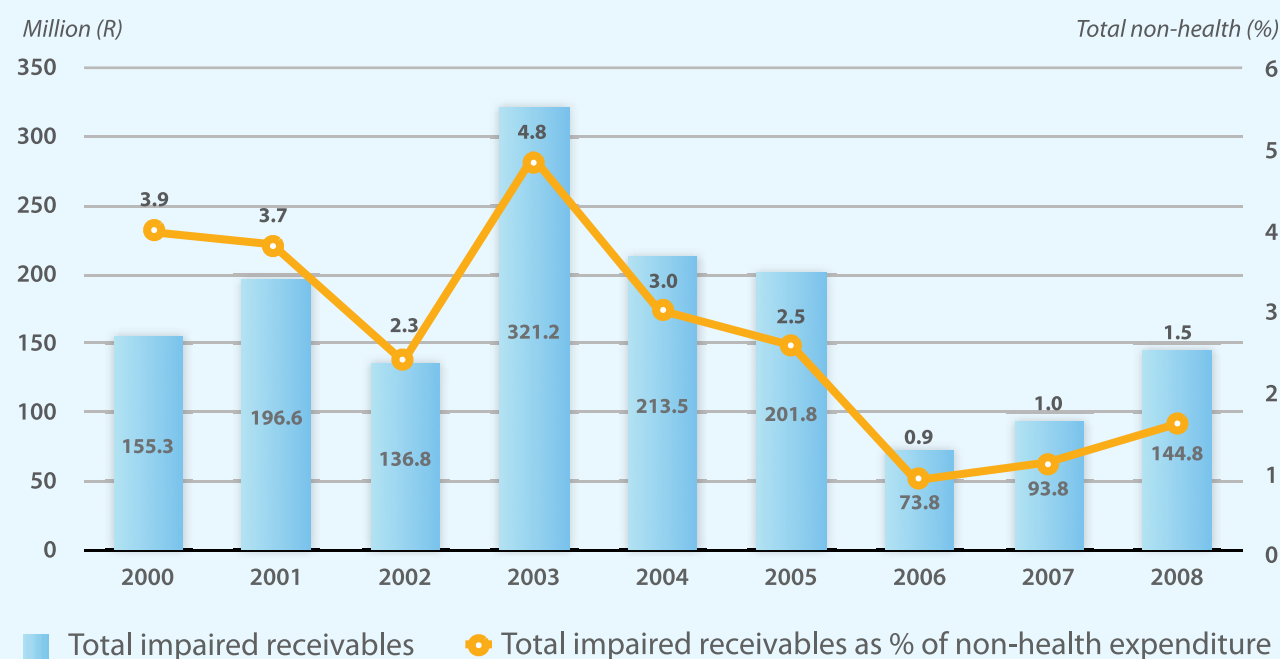
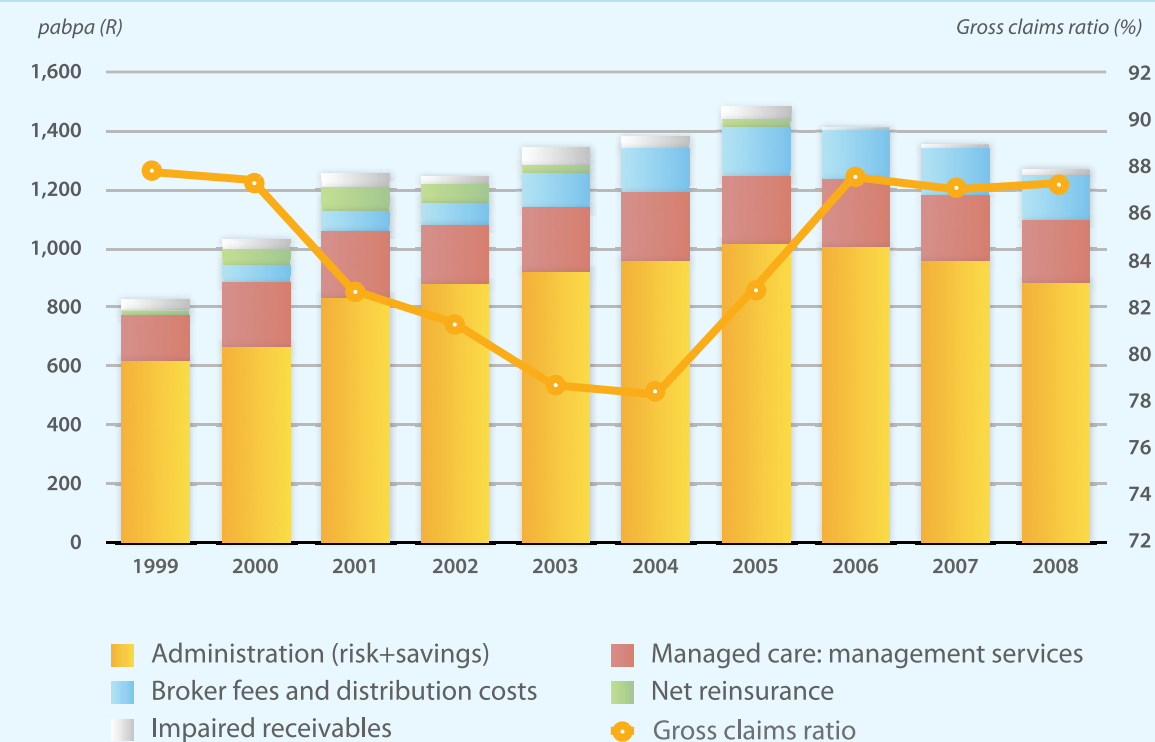


Figure 28: Gross non-healthcare expenditure pabpa: 2008 prices*



pabpa = per average beneficiary per annum
 * The values were adjusted for CPIX for 1999-2008.

Table 22: Trends in contributions, claims and non-healthcare expenditure: 2008 prices*

	Gross contributions		Gross claims		Gross non-healthcare	
	pabpa R	% growth	pabpa R	% growth	pabpa R	% growth
1999	7,349.4	5.3	6,577.7	4.1	821.8	27.5
2000	7,646.2	4.0	6,823.7	3.7	1,030.7	25.4
2001	8,561.2	12.0	7,174.9	5.1	1,245.5	20.8
2002	9,094.0	6.2	7,498.8	4.5	1,242.7	-0.2
2003	9,710.5	6.8	7,727.0	3.0	1,341.5	8.0
2004	9,981.0	2.8	7,899.3	2.2	1,381.8	3.0
2005	9,969.7	-0.1	8,389.4	6.2	1,475.9	6.8
2006	9,776.4	-1.9	8,679.7	3.5	1,411.3	-4.4
2007	9,791.5	0.2	8,538.3	-1.6	1,348.6	-4.4
2008	9,609.9	-1.9	8,414.0	-1.5	1,264.0	-6.3
Since 1999		30.8		27.9		53.8
Since 2000		25.7		23.3		22.6

pabpa = per average beneficiary per annum
 * The values were adjusted for CPIX for 1999-2008.

Figure 27: Changes in gross non-healthcare expenditure

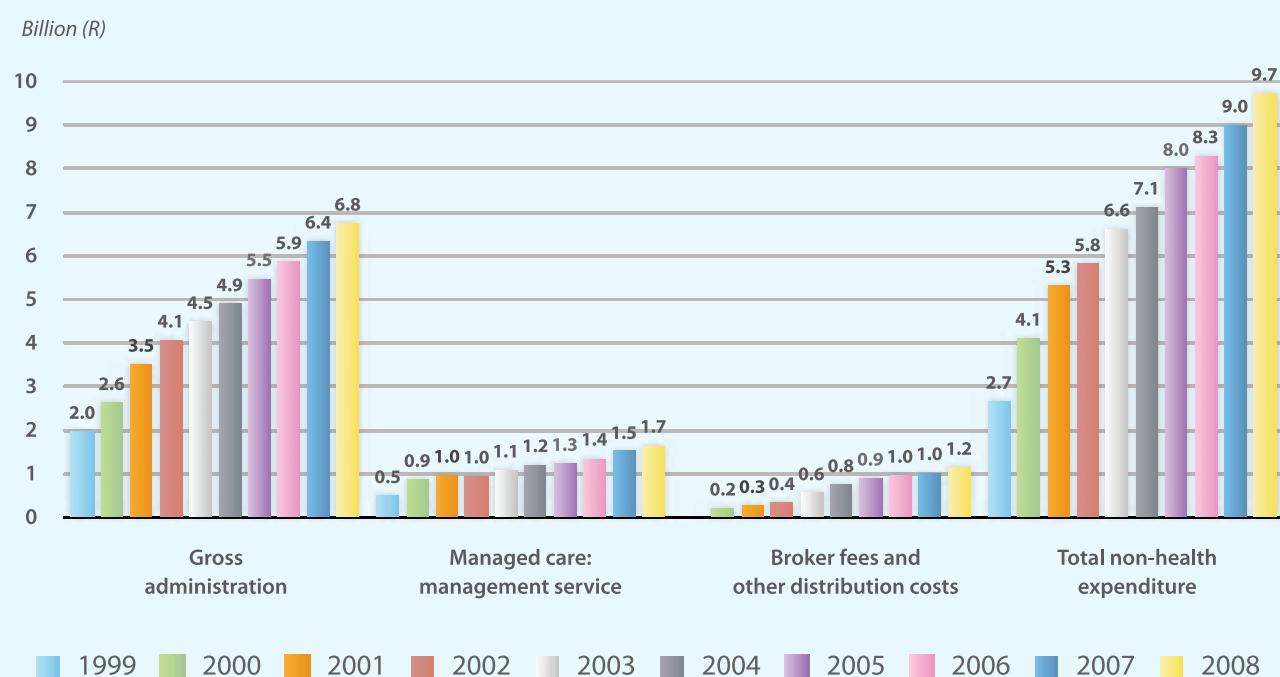


Table 23: Trends in risk claims, non-healthcare expenditure, and reserve-building as a percentage of contributions (%)

	Risk claims	Non-healthcare expenditure	Reserve-building
1999	91.5	12.7	-4.2
2000	89.3	14.5	-3.7
2001	83.2	16.2	0.6
2002	82.1	15.2	2.8
2003	79.2	15.4	5.4
2004	78.6	15.5	5.9
2005	84.1	16.8	0
2006	88.0	16.2	-4.1
2007	86.5	15.2	-1.8
2008	86.9	14.5	-1.4

years, resulting in their rates of increase now far exceeding the increases in number of members. For those schemes that paid brokers, these service fees increased pabpm by 156.2% since 2001 compared with a 49.6% net increase in the average number of members.

The substantial increases in broker fees are clearly not being matched by increases in new members.

Table 21 shows the schemes that had broker fees at levels higher than the industry average of R42.4 pabpm (2007: R37.9 pabpm). These 10 schemes (2007: 16) represent 53.2% (2007: 62.1%) of all members that paid for broker fees and 64.4% (2007: 72.6%) of total broker fees paid. Three of these schemes paid at levels 20.0% greater than the industry average.

Reinsurance results

Three schemes had reinsurance contracts in 2008 (2007: 2). They made a net healthcare deficit of R12.8 million; their net reinsurance result was a deficit of R1.5 million.

Impaired receivables

Impaired receivables (previously known as bad debts) increased by 54.3% to R144.8 million for the year under review from R93.8 million in 2007. They represented 1.5% of total non-healthcare expenditure (1.1% in 2007).

It took schemes on average 12.6 days to collect debts (contributions from their members) in 2008; this is a decrease of 4.3% from 13.2 days in 2007. This collection period falls well outside the legal provisions which require that members pay all contributions to their scheme not later than three days after the payment is due. The associated risks of not paying and collecting contributions timeously are the possible impairment of the debtor and paying claims when contributions have not been received.

Figure 26 shows the trends in impaired receivables over the past nine years, also expressed as a percentage of total non-healthcare expenditure. Approximately 50.0% of the increase experienced in 2008 related to managed healthcare claims incurred by a single scheme.

Trends in non-healthcare expenditure

Total net non-healthcare expenditure rose by 8.1% from R9.0 billion in 2007 to R9.7 billion in 2008. Prior to 2006, the increase in non-healthcare expenditure was consistently higher than CPIX (CPI excluding interest rates on mortgage bonds). In the past three years, the rate of increase seems to have been contained to levels below CPIX.

Figure 27 shows the changes in the major categories of non-healthcare expenditure for the past 10 years.

Total gross non-healthcare expenditure has increased by 263.8% since 1999. Since 2000 it has increased by 136.3%. This was driven by a 155.5% upswing in administration fees, an 88.7% rise in fees paid for managed healthcare, and an increase of 406.1% in broker costs.

By comparison, gross claims have risen by 137.6% since 2000.

Figure 28 and Table 22 show that, after adjusting for inflation, gross non-healthcare expenditure per average beneficiary per annum (pabpa) decreased by 6.3% to R1 264.0 in 2008 from R1 348.6 in 2007. The claims ratio decreased to 87.6% in 2008 from 87.2% in 2007.

Figure 28 and Table 22 also show how non-healthcare expenditure outpaced contributions and claims in most years until 2005. Total non-healthcare expenditure grew at more than 20.0% per annum from 1999 to 2001 before stabilising.

Table 23 looks at non-healthcare expenditure, claims, and contributions relative to reserves.

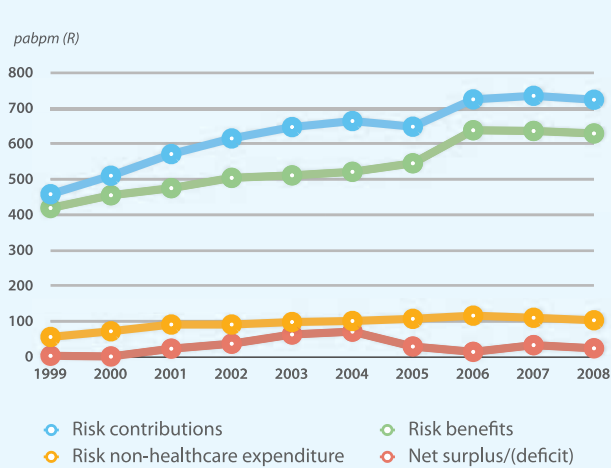
Table 24: Trends in claims, non-healthcare expenditure, and reserve-building as a percentage of contributions (open schemes)

Name of medical scheme	Net non-healthcare expenses		Net claims incurred		Net non-healthcare expenses		Reserve-building	
	pabpm 2008 R	pabpm 2007 R	As % of RCI 2008	As % of RCI 2007	As % of RCI 2008	As % of RCI 2007	As % of RCI 2008	As % of RCI 2007
Compicare Wellness Medical Scheme	193.4	162.9	97.4	91.9	20.3	20.1	(17.6)	(12.0)
Community Medical Aid Scheme (COMMED)	173.2	206.9	89.4	87.9	22.8	31.1	(12.1)	(18.9)
Pharos Medical Plan	165.7	143.8	75.9	78.3	18.4	17.3	5.6	4.5
Pathfinder Medical Scheme	151.1	138.7	104.3	73.4	25.0	22.4	(29.2)	4.2
Resolution Health Medical Scheme	150.4	132.7	74.3	74.6	27.1	26.7	(1.4)	(1.3)
Suremed Health	148.1	155.0	79.0	78.6	17.9	19.9	3.1	1.5
Discovery Health Medical Scheme	144.0	131.9	78.2	75.5	20.0	20.2	1.8	4.3
Topmed Medical Scheme	141.3	141.6	91.6	92.6	17.8	19.1	(9.4)	(11.6)
Bestmed Medical Scheme	135.9	109.5	84.2	82.0	19.3	17.9	(3.5)	0.1
Hosmed Medical Aid Scheme	135.9	81.3	81.2	85.1	20.7	15.5	(1.8)	(0.6)
Medshield Medical Scheme	134.5	125.0	86.1	84.5	20.8	22.6	(6.9)	(7.1)
Momentum Health	132.1	128.3	84.1	85.6	19.1	21.0	(3.2)	(6.6)
Industry average	128.8	119.0	84.1	83.6	17.3	17.7	(1.4)	(1.2)

RCI = Risk Contribution Income

pabpm = per average beneficiary per month

Figure 30: Risk contributions, benefits, non-healthcare expenditure, and net results: 2008 prices*



pabpm = per average beneficiary per month
 * The values were adjusted for CPIX for 1999-2008.

Figure 31: Net healthcare results

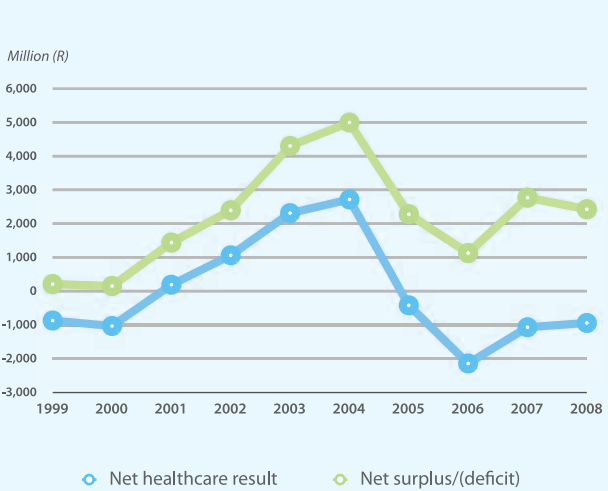
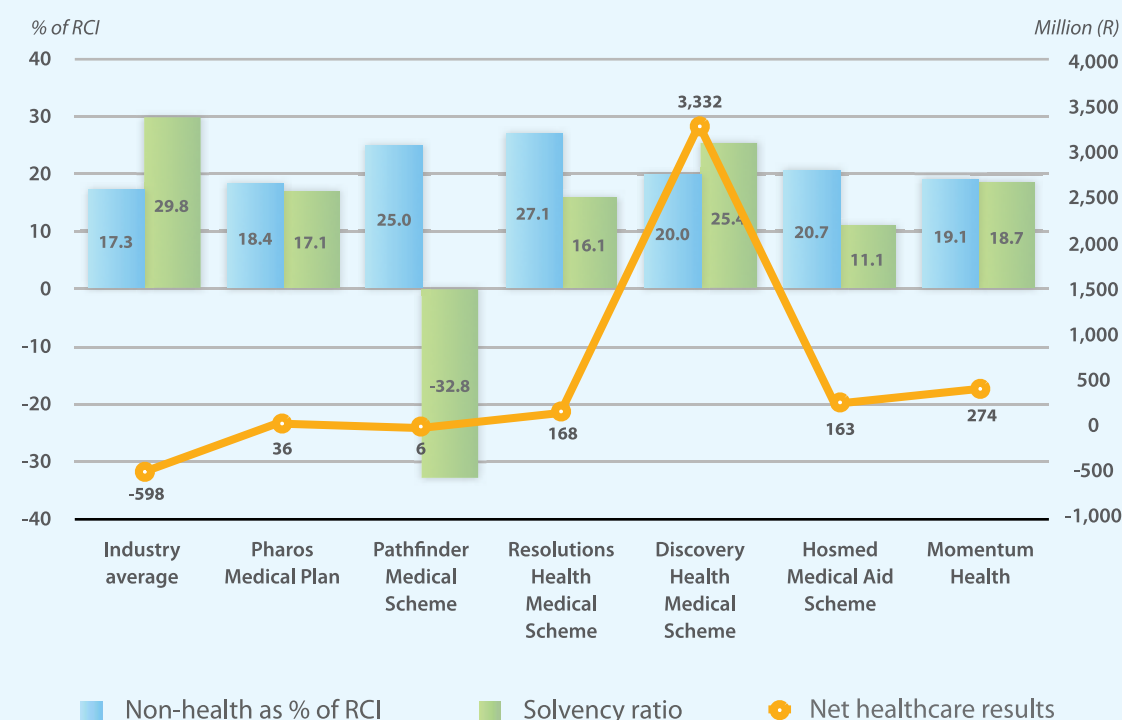


Figure 29: Open schemes with high non-healthcare expenditure and solvency ratio lower than average



RCI = Risk Contribution Income

Total risk claims fell between 1999 and 2004, but the ratio of contributions to reserves improved during this period from a negative 4.2% to a positive 5.9%. Non-healthcare expenditure grew during this period, largely at the expense of claims. The claims ratio then started to increase in 2005 and reached 86.9% in 2008. Contributions to reserves were again negative during this time, which is consistent with the fact that most medical schemes have attained the prescribed 25.0% solvency ratio and do not need to grow their reserves any further.

Table 24 shows the 12 open schemes with non-healthcare expenditure greater than both the industry average of R128.8 pabpm and the open schemes average (17.3%) when expressed as a percentage of Risk Contribution Income (RCI). Four of these schemes noted higher rates of increase in non-healthcare expenditure than in claims.

Figure 29 shows the schemes in Table 24 that had a solvency ratio below the open schemes average of 29.8%. We are concerned that some of these schemes fall below the 25.0% solvency target yet exhibit very high levels of non-healthcare expenditure.

Figure 30 depicts information on contributions, benefits, non-healthcare expenditure, and operating

surpluses pabpm. The trade-off between non-healthcare expenditure and annual surpluses pabpm was growing since 1999 but it decreased in 2003, almost levelling out in 2004. This gap has since grown again.

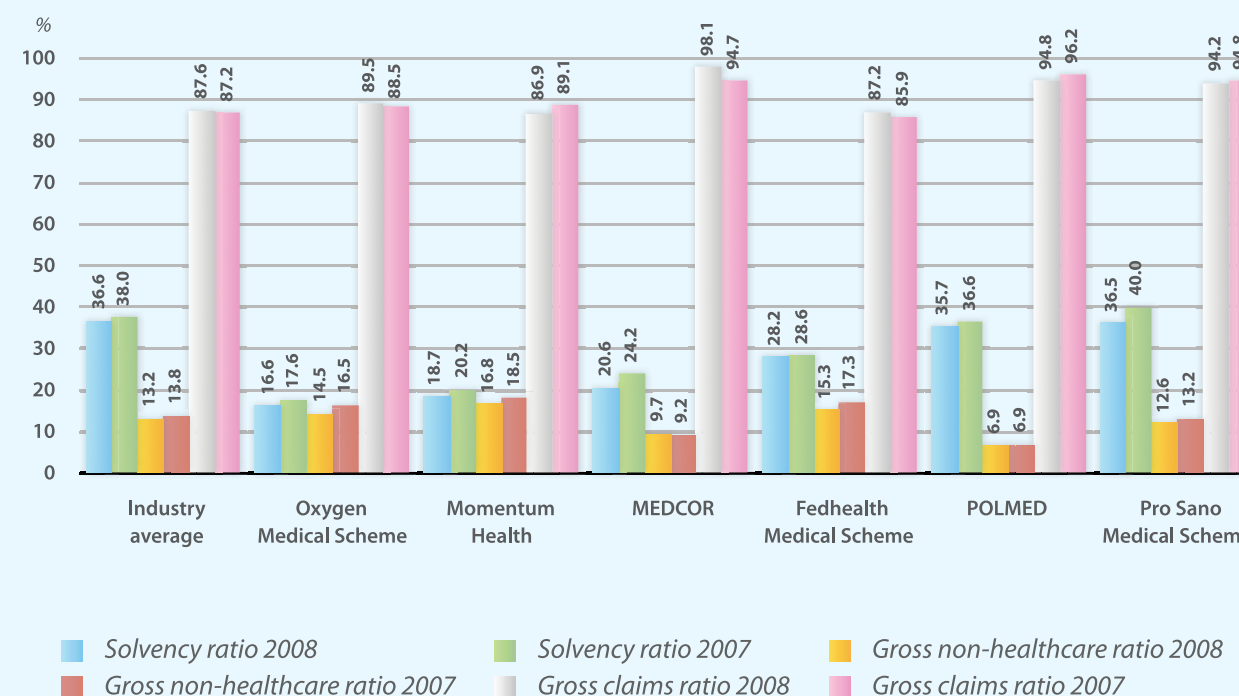
Net healthcare results and trends

Even though the industry experienced a net healthcare deficit of R929.4 million in 2008 (2007: R1.0 billion), the downward trend in net healthcare results was broken in 2006.

The inclusion of investment and other income resulted in schemes making a net surplus of R2.4 billion in 2008. Net investment and other income decreased by 12.3% to R3.4 billion. This was 138.1% of net surplus, and underscores the importance of investment income for schemes that might be experiencing a difficult operating year.

Seventy-seven schemes made operating deficits in 2008. Of these, 26 (representing 41.6% of average beneficiaries) had operating deficits greater than R20.0 million (see Table 25). Their results had a

Figure 32: High-impact schemes with net healthcare deficits greater than R20.0 million and solvency levels below the industry average of 36.6%



significant impact on the industry's overall operating result; excluding them would improve the industry result to a R564.7 million operating surplus.

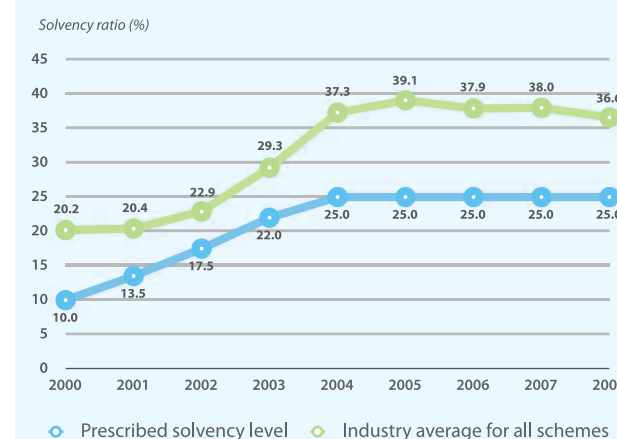
Table 26 shows the 15 high-impact schemes, which represent 36.9% of all average beneficiaries, that suffered operating deficits greater than R20.0 million. (Annexure M has more details.)

Figure 32 shows the high-impact schemes who incurred net healthcare deficits of more than R20.0 million and whose solvency levels are below the industry average of 36.6%. (Annexure N has more details.)

Accumulated funds and solvency positions, and trends in solvency

Regulation 29 of the Act prescribes that the minimum accumulated funds of medical schemes should be at least 25.0% of gross contributions. These "minimum accumulated funds" are more commonly

Figure 33: Industry solvency trends for all schemes



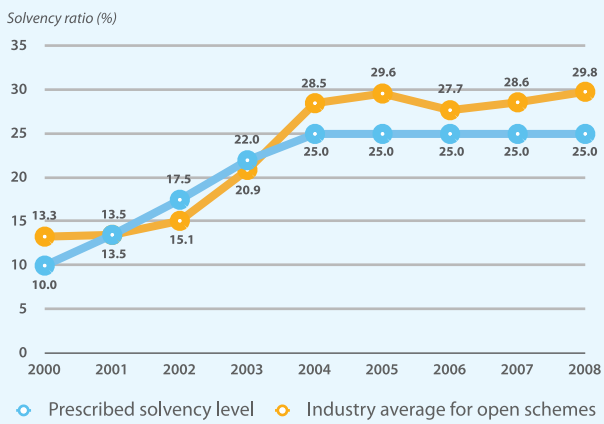
called the "reserves" of a scheme. When expressed as a percentage of gross contributions, they become known as the "solvency ratio" of a scheme.

Net assets (total assets less total liabilities) rose

Table 25: Schemes with net healthcare deficits greater than R20.0 million

Name of medical scheme	Type	Net healthcare result		
		2008 (R '000)	2007 (R '000)	% growth
Bonitas Medical Fund	Open	(218,274)	(100,857)	(116.4)
Transmed Medical Fund	Restricted	(155,411)	(200,998)	22.7
Medicover	Open	(95,419)	(220,551)	56.7
Medshield Medical Scheme	Open	(90,794)	(86,300)	(5.2)
Motohealth Care	Restricted	(90,382)	(49,009)	(84.4)
Compicare Wellness Medical Scheme	Open	(69,608)	(30,403)	(129.0)
Pro Sano Medical Scheme	Open	(67,641)	(59,835)	(13.0)
South African Police Service Medical Scheme (POLMED)	Restricted	(63,197)	(103,910)	39.2
Oxygen Medical Scheme	Open	(60,787)	(72,637)	16.3
MEDCOR	Restricted	(49,673)	(25,346)	(96.0)
Momentum Health	Open	(46,519)	(75,965)	38.8
Nedgroup Medical Aid Scheme	Restricted	(40,518)	(25,108)	(61.4)
National Independent Medical Aid Society (NIMAS)	Open	(37,780)	(12,604)	(199.7)
SAMWUMed	Restricted	(37,739)	(15,409)	(144.9)
Bankmed	Restricted	(37,438)	45,683	(182.0)
Fedhealth Medical Scheme	Open	(36,717)	(50,479)	27.3
Gen-Health Medical Scheme	Open	(35,719)	14,879	(340.1)
Anglo Medical Scheme	Restricted	(33,338)	(13,810)	(141.4)
Community Medical Aid Scheme (COMMED)	Open	(32,821)	(37,525)	12.5
Sizwe Medical Fund	Open	(32,607)	(90,429)	63.9
Old Mutual Staff Medical Aid Fund	Restricted	(31,870)	(26,080)	(22.2)
Selfmed Medical Scheme	Open	(28,375)	(32,774)	13.4
Platinum Health	Restricted	(27,092)	(30,263)	10.5
Bestmed Medical Scheme	Open	(25,397)	952	(2,767.3)
Umed	Restricted	(25,340)	(28,408)	10.8
Topmed Medical Scheme	Open	(23,584)	(25,661)	8.1

Figure 34: Industry solvency trends for open schemes



by 5.8% to end the year at R28.8 billion. Reserves grew by 10.2% to R27.0 billion from the R24.5 billion recorded in 2007.

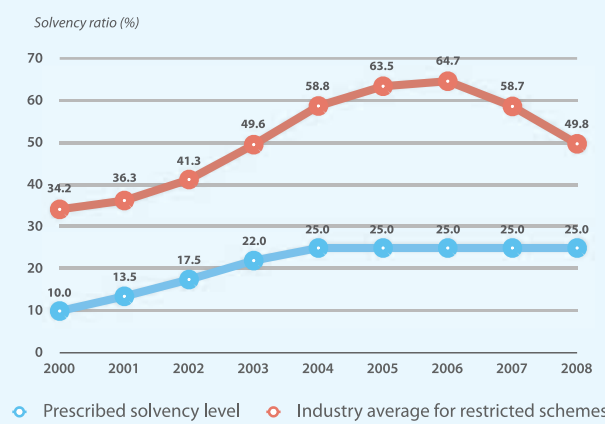
The average solvency ratio of the industry decreased by 3.7% to 36.6% compared to 38.0% in 2007. It was, however, still greater than the prescribed 25.0%.

The solvency ratio of open schemes was 29.8% (2007: 28.6%). This increase can be attributed mainly to Discovery Health Medical Scheme reaching the statutory solvency level at the end of 2008.

Restricted schemes experienced a decline in their solvency ratios, reaching 49.8% (2007: 58.7%). It should, however, be noted that GEMS experienced an increase in its solvency level. This inverse variance is an indication that a number of restricted schemes suffered severe losses in 2008. Table 25 lists the schemes that experienced net healthcare deficits greater than R20.0 million. Full details of the solvency ratios of all medical schemes in South Africa are contained in Annexures K, L, and M.

Figures 33, 34, and 35 show the changes in solvency ratios in all schemes, open schemes, and restricted schemes respectively. All three figures reflect improvements in the solvency ratios since 2001 when the Act was implemented. The solvency of restricted schemes has, however, been declining since 2006.

Figure 35: Industry solvency trends for restricted schemes



Beneficiaries of schemes that failed to meet the 25.0% solvency level

Table 27 shows the number of schemes that have yet to attain the prescribed solvency ratio of 25.0% and the number of beneficiaries in those schemes; these numbers are also shown in Figure 36.

According to Table 27 and Figure 36, the absolute levels of solvency have increased considerably over the past nine years; only 22.0% of beneficiaries in open schemes (2007: 63.4%) were covered by the 14 schemes (2007: 18) that failed to meet the prescribed solvency level in 2008. The remaining beneficiaries belonged to the other 21 open schemes (2007: 23) that had attained the prescribed solvency level of 25.0%.

The decrease in the number of beneficiaries in schemes that have yet to achieve the prescribed solvency is primarily attributable to Discovery Health Medical Scheme, the largest open scheme in South Africa based on the number of beneficiaries at the end of December 2008, reaching the statutory solvency level at the end of 2008.

Much work continues to be done to ensure that all schemes achieve statutory solvency levels. Most beneficiaries in restricted schemes found themselves in schemes that were meeting the prescribed solvency level; of the 79 restricted schemes, only eight had a solvency below 25.0%. These eight, however, constitute 32.9% of all

Name of medical scheme	Type	Net healthcare result		
		2008 (R '000)	2007 (R '000)	% growth
Bonitas Medical Fund	Open	(218,274)	(100,857)	(116.4)
Transmed Medical Fund	Restricted	(155,411)	(200,998)	22.7
Medicover	Open	(95,419)	(220,551)	56.7
Medshield Medical Scheme	Open	(90,794)	(86,300)	(5.2)
Motohealth Care	Restricted	(90,382)	(49,009)	(84.4)
Pro Sano Medical Scheme	Open	(67,641)	(59,835)	(13.0)
South African Police Service Medical Scheme (POLMED)	Restricted	(63,197)	(103,910)	39.2
Oxygen Medical Scheme	Open	(60,787)	(72,637)	16.3
MEDCOR	Restricted	(49,673)	(25,346)	(96.0)
Momentum Health	Open	(46,519)	(75,965)	38.8
SAMWUMed	Restricted	(37,739)	(15,409)	(144.9)
Bankmed	Restricted	(37,438)	(45,683)	(182.0)
Fedhealth Medical Scheme	Open	(36,717)	(50,479)	27.3
Sizwe Medical Fund	Open	(32,607)	(90,429)	63.9
Bestmed Medical Scheme	Open	(25,397)	(952)	(2,767.3)

beneficiaries. The explanation is that GEMS, which is the largest restricted scheme based on the number of beneficiaries at the end of December 2008, is still below the statutory phase-in solvency level of 17.5% and accounts for 84.0% of beneficiaries in schemes that have yet to achieve the prescribed solvency ratio.

Table 28 compares the solvency levels reported in the 2008 quarterly returns with the solvency levels reported in the audited annual statutory returns at the end of December 2008. There is only a slight decrease in solvency in the final audited accounts.

RAF and high-impact medical schemes

The Risk Assessment Framework (RAF) initiative that was started in 2003 allows the Office to better identify schemes that may have the highest systemic

impact on the goals of the CMS and the industry were they to fail; it enables us to identify high-impact schemes. These are schemes whose failure, financial or other, would have a major impact on the industry; the classification does not necessarily mean that the scheme is a big-risk scheme or that it is experiencing problems.

Of the 27 schemes classified as high-impact in 2008 (2007: 29), one (2007: 2) had a solvency ratio below 10.0%, two (2007: 3) had a solvency ratio of 10.0-15.0%, five (2007: 3) of 15.0-20.0%, and two (2007: 4) of 20.0-25.0%. The remaining 17 high-impact schemes (2007: 17) had met the prescribed solvency of 25.0% by the end of 2008.

Table 29 shows that the average contributions of high-impact open schemes were 19.1% higher than those of high-impact restricted schemes. High-impact open schemes paid benefits that were 6.7% lower than those of high-impact restricted schemes. Gross non-healthcare expenditure expressed as a percentage of GCI of these open schemes exceeds the gross non-

Figure 36: Prescribed solvency levels and number of beneficiaries

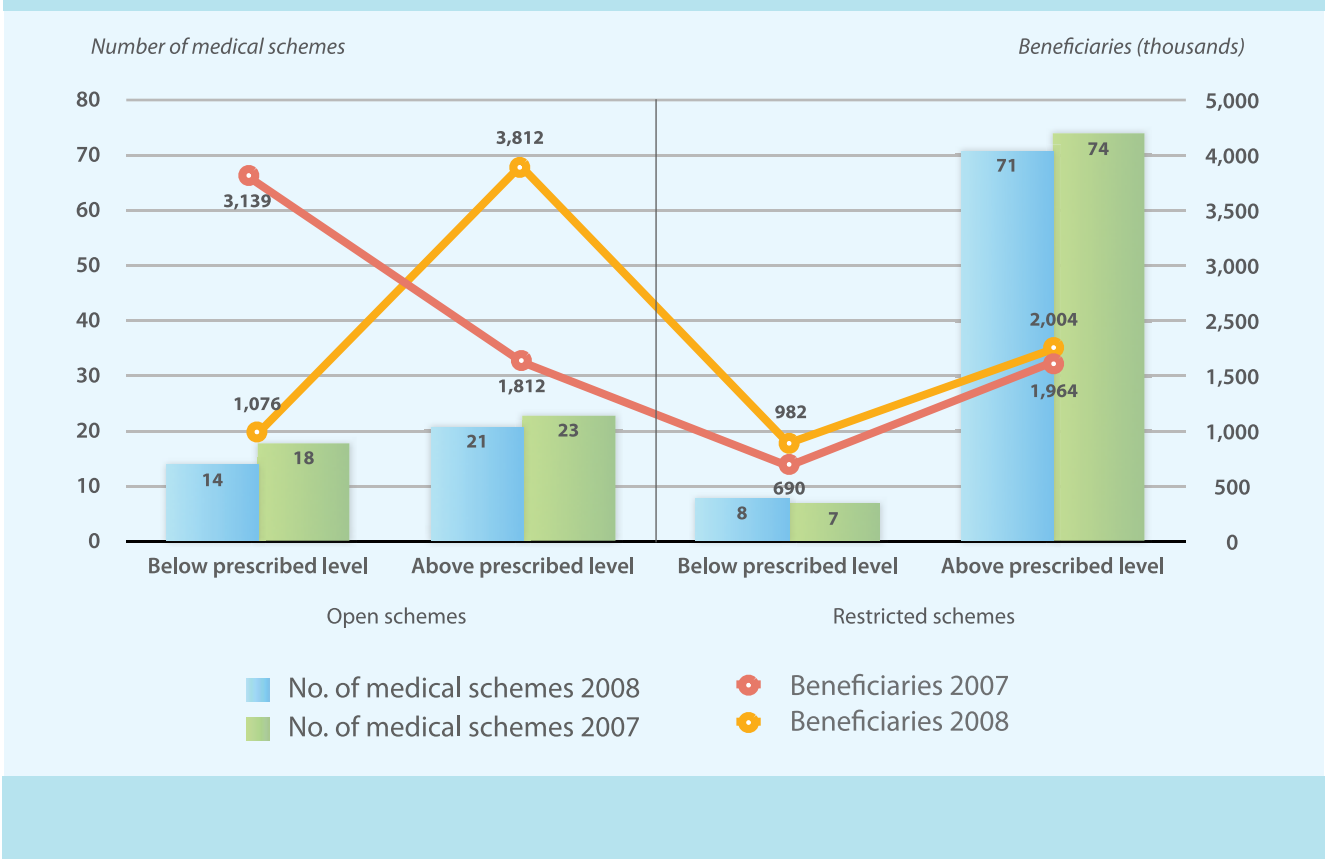


Table 28: Solvency comparison

	Audited (actual)	Unaudited (quarter 4)	% variance	Audited (actual)	Unaudited (quarter 4)	% variance
	2008	2008		2007	2007	
Open schemes	29.8	29.4	1.4	28.6	28.5	0.4
Restricted schemes	49.8	51.6	-3.4	58.7	59.0	-0.5
Total	36.6	36.9	-0.8	38.0	35.9	5.7

healthcare expenditure of restricted schemes by 85.1%. This tendency allowed restricted schemes to attain higher reserves than open schemes.

Investments

Figure 37 gives information on the investments of medical schemes as at the end of 2008. In open schemes, 60.0% of investments (2007: 61.8%) were held in cash or cash equivalents. Bonds accounted for 23.4% (2007: 19.6%), debentures for 0.0% in both 2008 and 2007, equities for 9.3%

(2007: 11.6%), insurance policies for 4.3% (2007: 4.4%), properties for 2.4% (2007: 2.3%), and other investments for 0.6% (2007: 0.3%).

Restricted schemes also held a large proportion of their investments (60.0%) in cash or cash equivalents (2007: 58.4%). Their bonds accounted for 8.6% (2007: 8.4%) and debentures for 0.1% (2007: 0.0%). Equities made up 15.9% (2007: 17.4%), insurance policies 13.3% (2007: 14.5%), properties 1.1% (2007: 1.2%), and other investments 1.0% (2007: 0.2%).

The primary obligation of a medical scheme is to ensure it has sufficient assets to pay benefits

	Open schemes		Restricted schemes	
	Below prescribed level	Above prescribed level	Below prescribed level	Above prescribed level
Number of schemes				
2000	15	33	15	86
2001	19	29	11	83
2002	24	25	7	86
2003	19	29	7	80
2004	18	30	4	81
2005	17	29	4	79
2006	18	23	4	79
2007	18	23	7	74
2008	14	21	8	71
Beneficiaries	At end	%	At end	%
2000	2,385,051	51.0	2,291,048	40.9
2001	2,650,934	55.6	2,117,142	28.9
2002	3,519,329	74.4	1,211,882	12.7
2003	3,426,988	72.6	1,291,809	11.4
2004	2,534,273	53.3	2,221,030	4.2
2005	2,783,108	56.7	2,122,444	1.9
2006	3,218,382	63.7	1,832,056	7.0
2007	3,139,176	63.4	1,812,141	26.0
2008	1,076,450	22.0	3,812,456	32.9

Table 29: High-impact schemes by type

	Average beneficiaries		Gross contributions pabpm (R)		Gross claims ratio (%)		Gross non-healthcare ratio (%)		Solvency ratio (%)	
	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
Open	4,513,046	4,535,207	847.0	763.3	85.0	84.3	15.3	15.6	29.1	28.0
Restricted	1,955,052	1,602,407	711.2	659.4	91.1	92.7	8.2	9.0	31.9	37.6
Total	6,468,098	6,137,613	805.9	736.1	86.7	86.3	13.4	14.0	29.9	30.2

pabpm = per average beneficiary per month

to its members when those benefits fall due. The management of its assets must therefore be structured to cope with the demands, nature, and timing of its expected liabilities. The assets of a scheme should be spread in such a manner that they match its liabilities and minimum accumulated funds (reserves) at any point in time. Trustees need to monitor investments closely, not only to ensure compliance with legal requirements, but also to diversify risk appropriately.

The difference between the total assets of a scheme and its total liabilities represents the liquidity gap. A positive number indicates that the scheme has sufficient assets to meet its liabilities. A negative number, on the other hand, indicates that the scheme has greater liabilities than assets.

But schemes should pay attention to more than just their total asset and liability positions; they should also give thought to the periods in which liabilities must be paid and in which assets can be converted into cash flows. This is where financing risks must be matched.

Figure 38 compares the matching of assets and liabilities in open and restricted schemes.

The current-assets-to-current-liabilities ratio in open schemes was 2.6:1 in 2008 (2.4:1 in 2007); it was 3.8:1 (2007: 3.7:1) in restricted schemes. The total-asset-to-total-liability ratio for open and restricted schemes was 3.3:1 (2007: 3.1:1) and 4.6:1 (2007: 5.2:1) respectively.

The principle of matching assets with liabilities is particularly important in the context of liquidity. Where the claims-paying ability of schemes with low liquidity (i.e. a quick ratio below 2.0) is lower than

the industry average of 5.1 months, Boards of Trustees must guard against longer-term and, therefore, riskier investments. Even though such investments may offer the expectancy of higher returns, they may prove detrimental to the scheme should it experience a liquidity crunch.

The claims-paying ability of medical schemes

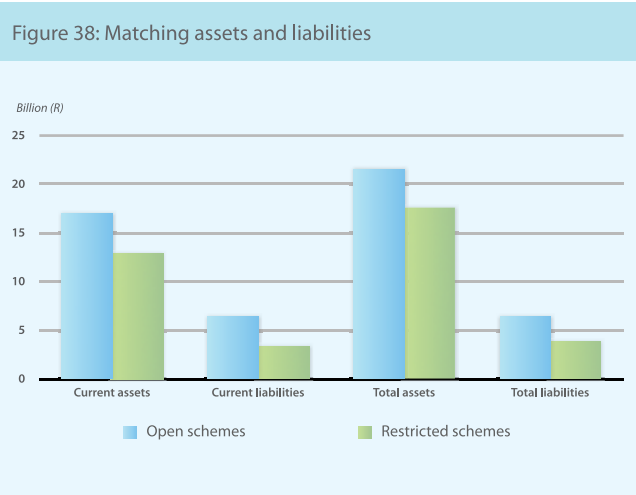
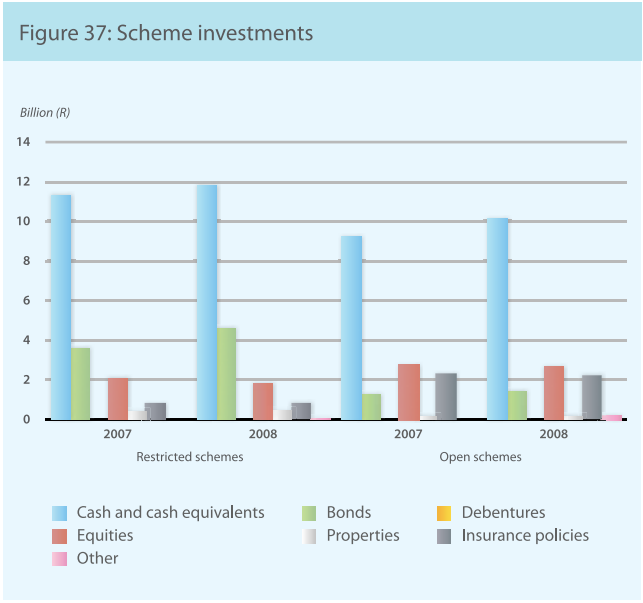
The financial soundness of a scheme is also measured by its ability to pay claims from cash and cash equivalents.

Figure 39 depicts the claims-paying ability of schemes measured in months of cover. This is the number of months for which the scheme can pay for claims from its existing cash and cash equivalents.

The cash coverage declined slightly from 5.2 months in 2007 to 5.1 months as at December 2008, but the payment cycles of schemes reflect an improved trend of 15.9 days compared with the 18.9 days reported in 2007.

Benefit options

The year 2008 saw 372 benefit options (2007: 393) in 119 medical schemes, including those of BHP Billiton SA Medical Scheme (which amalgamated) and Humanity Medical Scheme, Renaissance Health Medical Scheme, Biz Health Medical Scheme, Cawmed Medical Scheme, and Mascom Medical Scheme (which liquidated or transferred their members).



(There were 124 schemes in 2007, including the CSIR Medical Scheme and Mutual & Federal Medical Aid Fund (both of which amalgamated), and excluding Ellerines Holdings Medical Aid Society, which liquidated.)

Open schemes accounted for 53.8% or 200 options (2007: 55.7% or 219 options). Restricted schemes had 172 options, representing 46.2% of all options (2007: 174 options or 44.3%).

On average, open schemes had 5.4 options

per scheme (2007: 5.3) and an average of 10 685 members per option (2007: 9 657). Restricted schemes had an average of 2.1 options per scheme (2007: 2.1) with an average of 7 277 members per option (2007: 6 428).

Of the 372 benefit options, 172 (46.2%) had fewer than 2 500 members per option (2007: 189 or 48.1%). Of these 172 options, 98 (57.0%) incurred net healthcare losses in 2008. In 2007, 120 options (63.5%) incurred losses. The remaining 200 options

Table 30: Results of benefit options for registered schemes

	Open schemes	Restricted schemes	Total
All options			
Number of options	200 (53.8%)	172 (46.2%)	372 (100.0%)
Membership represented	2 136 960 (63.1%)	1 251 622 (36.9%)	3 388 582 (100.0%)
Number of schemes	37 (31.1%)	82 (68.9%)	119 (100.0%)
Net healthcare result	(598 585 551)	(352 195 180)	(950 780 731)
Gross non-healthcare as % of GCI	15.3	8.9	13.2
Gross claims ratio (%)	85.4	91.8	87.6
Gross claims incurred pbpm	713.4	640.0	685.6
GCI pbpm	835.3	697.0	782.8
Options with >= 2 500 members			
Number of options	110 (55.0%)	90 (45.0%)	200 (100.0%)
Membership represented	2 045 639 (63.7%)	1 165 564 (36.3%)	3 211 203 (100.0%)
Number of schemes	29 (35.4%)	53 (64.6%)	82 (100.0%)
Net healthcare result	(413 442 151)	(198,280,676)	(611 722 827)
Gross non-healthcare as % of GCI	15.3	8.7	13.1
Gross claims ratio (%)	85.1	91.5	87.2
Gross claims incurred pbpm	708.0	631.6	679.5
GCI pbpm	832.0	690.5	779.2
Options with < 2 500 members			
Number of options	90 (52.3%)	82 (47.7%)	172 (100.0%)
Membership represented	91 321 (51.5%)	86 058 (48.5%)	177 379 (100.0%)
Number of schemes	32 (38.1%)	52 (61.9%)	84 (100.0%)
Net healthcare result	(185 143 400)	(153 914 504)	(339 057 904)
Gross non-healthcare as % of GCI	15.9	11.3	13.8
Gross claims ratio (%)	92.1	96.2	94.0
Gross claims incurred pbpm	842.3	761.6	802.5
GCI pbpm	914.3	791.7	853.8

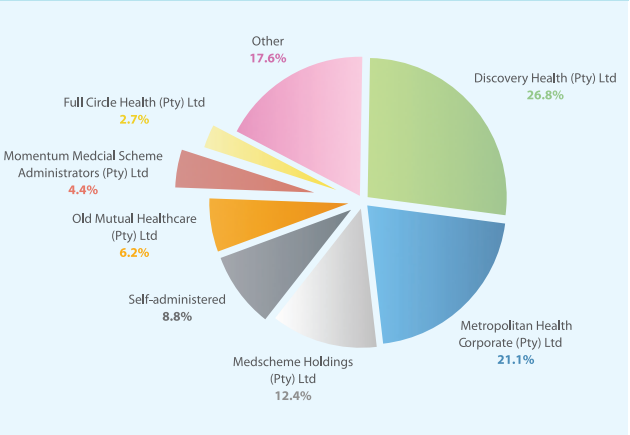
GCI = Gross Contribution Income

pbpm = per beneficiary per month

Table 31: Results of loss-making options

	Open	Restricted	Total
Total loss-making options	59.5%	57.6%	58.6%
% of total options	59.5	57.6	58.6
Number of options	119 (54.6%)	99 (45.4%)	218 (100.0%)
Membership represented	1 061 196 (62.1%)	646 867 (37.9%)	1 708 063 (100.0%)
Number of schemes	32 (35.2%)	59 (64.8%)	91 (100.0%)
Net healthcare result	(1 943 924 559)	(1 285 853 415)	(3 229 777 974)
Gross non-healthcare as % of GCI	13.9	8.9	12.1
Gross claims ratio (%)	93.0	99.2	95.3
Gross claims incurred pbpm	823.0	785.5	808.6
GCI pbpm	884.6	791.6	849.0
Loss-making options with >=2 500 members			
Number of options	67 (55.8%)	53 (44.2%)	120 (100.0%)
Membership represented	1 006 939 (62.6%)	602 167 (37.4%)	1 609 106 (100.0%)
Number of schemes	27 (42.2%)	37 (57.8%)	64 (100.0%)
Net healthcare result	(1 704 163 931)	(1 079 454 995)	(2 783 618 926)
Gross non-healthcare as % of GCI	13.7	8.8	12.0
Gross claims ratio (%)	92.6	98.5	94.7
Gross claims incurred pbpm	816.1	770.8	799.0
GCI pbpm	880.9	782.2	843.6
Loss-making options with < 2 500 members			
Number of options	52 (53.1%)	46 (46.9%)	98 (100.0%)
Membership represented	54 257 (54.8%)	44 700 (45.2%)	98 957 (100.0%)
Number of schemes	26 (45.6%)	31 (54.4%)	57 (100.0%)
Net healthcare result	(239 760 628)	(206 398 420)	(446 159 048)
Gross non-healthcare as % of GCI	17.1	10.4	14.1
Gross claims ratio (%)	100.5	107.6	103.7
Gross claims incurred pbpm	963.5	997.0	979.0
GCI pbpm	959.1	926.8	944.2
GCI = Gross Contribution Income			
pbpm = per beneficiary per month			

Figure 40: Administrator market share 2008



(2007: 204) had more than 2 500 members per option, averaging 16 056 members per option (2007: 14 888). Of these, 60.0% or 120 options incurred net healthcare losses (2007: 131 options or 64.2%).

At the end of 2008, there were 90 options in open schemes with fewer than 2 500 members (2007: 107) at an average of 1 015 members per option (2007:

1 029), representing 45.0% (2007: 48.9%) of all open schemes options.

Restricted schemes had 82 options with fewer than 2 500 members (2007: 82), with an average of 1 050 members per option (2007: 1 053), representing 47.7% (2007: 47.1%) of all restricted schemes options.

Of the 372 benefit options within schemes (2007: 393), 218 (58.6%) incurred net healthcare losses in 2008; in 2007, 251 options (63.9%) incurred net healthcare losses. In the year under review, 119 (2007: 147), representing 54.6% (2007: 58.6%)

of the loss-making options, were in open schemes and 99 (2007: 104), representing 45.4% (2007: 41.4%), were in restricted schemes.

The net healthcare losses per member per month (pmpm) in options with fewer than 2 500 members were 2.6 times greater (2007: 2.2) than in options with more than 2 500 members: R375.7 pmpm compared to R144.2 pmpm (2007: R299.2 pmpm against R137.7 pmpm).

It appears that options with fewer than 2 500 members generally have higher contributions

Figure 41: Market share of largest administrators based on average number of beneficiaries

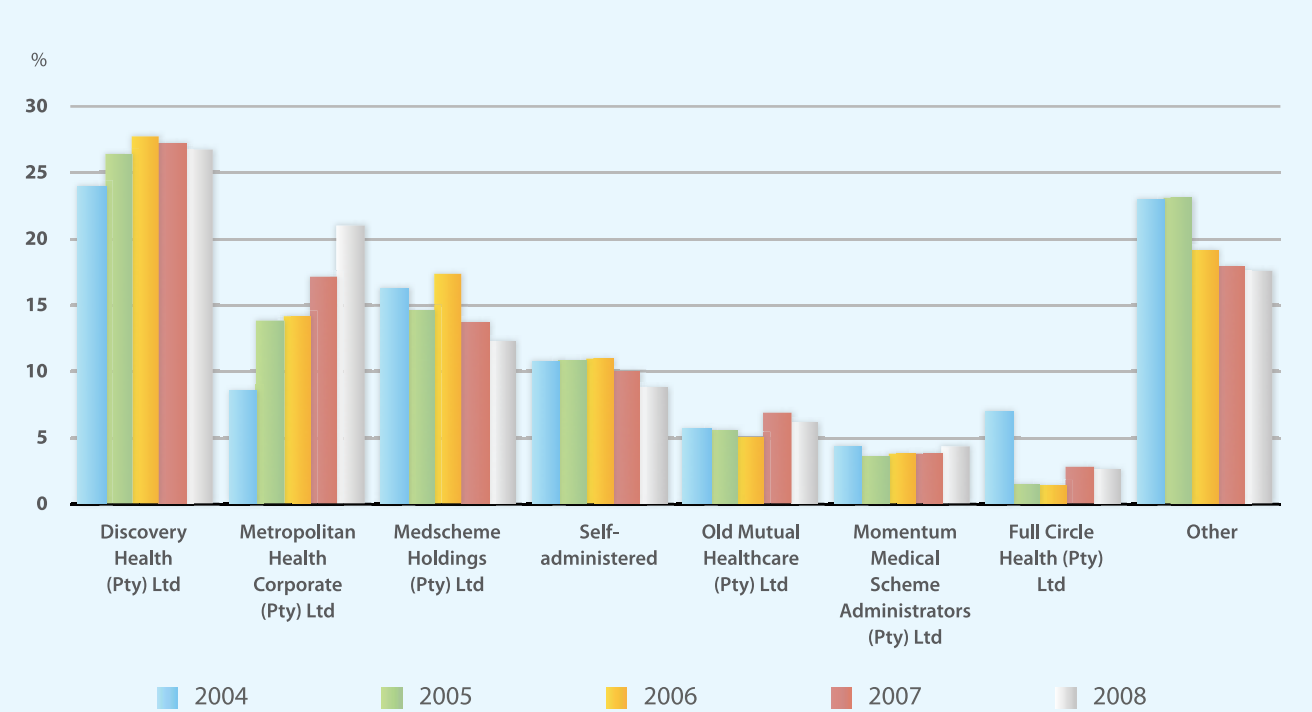


Table 32: Comparing profit- and loss-making options

	Open schemes			Restricted schemes		
	Profit-making options	Loss-making options	% variance	Profit-making options	Loss-making options	% variance
Number of options	81.0	119.0		73.0	99.0	
Representing (%)	21.8	32.0		19.6	26.6	
GCI pbpm	784.7	884.6	(11.3)	596.7	791.6	(24.6)
Gross claims ratio	76.6	93.0	(17.7)	81.4	99.2	(18.0)
Gross non-healthcare as % of GCI	17.1	13.9	23.0	8.8	8.9	(1.9)
GCI = Gross Contribution Income						
pbpm = per beneficiary per month						

Table 33: Low- and high-cost option results based on industry averages

	GCI		Gross claims incurred		Gross non-healthcare expenses (incl. PMSA)	
	R'000	pbpm R	R'000	As % of GCI	R'000	As % of GCI
GCI pbpm >= R750 (industry average R784.0 pbpm)						
Open schemes	33,922,358	1,070.8	30,214,561	89.1	4,363,154	12.9
Restricted schemes	15,186,898	974.5	14,664,340	96.6	1,230,221	8.1
All	49,109,256	1,039.1	44,878,901	91.4	5,593,375	11.4
GCI pbpm < R750 (industry average R784.0 pbpm)						
Open schemes	15,081,279	558.8	11,641,001	77.2	3,156,872	20.9
Restricted schemes	9,786,536	483.4	8,265,739	84.5	987,373	10.1
All	24,867,815	526.5	19,906,740	80.1	4,144,246	16.7
Per option industry average						
Open schemes				85.4		15.3
Restricted schemes				91.7		8.9
All				87.6		13.2
GCI = Gross Contribution Income						
PMSA = Personal Medical Savings Account						
pbpm = per beneficiary per month						

than other options and attract higher non-healthcare costs.

Table 32 shows that open schemes had more loss-making options than restricted schemes. These options were far more expensive but provided poorer benefits than those of restricted schemes. Open and restricted schemes charged 11.3% and 24.6% more respectively on loss-making options compared to those that were profitable (open and restricted schemes in 2007: 13.0% and 10.0% more respectively).

Table 33 compares low- and high-cost options. There was an equal distribution of beneficiaries who paid average contributions that were above and below R750.0 pbpm. Open schemes for both categories had a beneficiary representation of 54.0% and 46.0% respectively; restricted schemes represented 43.5% and 56.5% respectively of all beneficiaries in restricted schemes.

Table 33 also shows that options with costs higher than the industry average had higher claims and lower non-healthcare expenditure; the so-called

low-cost options tended to have lower claims but higher non-healthcare expenditure.

This raises the question: could the price of low-cost options be reduced by cutting the very high levels of non-healthcare expenditure?

Administrator market

Figure 40 shows the market share of administrators and self-administered medical schemes based on the average number of beneficiaries administered at the end of 2008.

Figure 41 depicts changes in market share of all schemes over the last five years based on the average

number of beneficiaries administered by the various parties at the end of each year.

Six third-party administrators dominate the market:

- Discovery Health (Pty) Ltd
- Metropolitan Health Corporate (Pty) Ltd
- Medscheme Holdings (Pty) Ltd
- Old Mutual Healthcare (Pty) Ltd
- Momentum Medical Scheme Administrators (Pty) Ltd
- Full Circle Health (Pty) Ltd

Together, they administer 73.6% of the market (excluding the self-administered schemes).

Figures 42 and 43 indicate changes in market share over the last five years for open and restricted

Table 34: Percentage deviation from industry average: open schemes (%)

Name of administrator	Gross administration costs	Administration fees paid*	Fees paid to administrators*
Discovery Health (Pty) Ltd	12.5	28.7	33.6
Resolution Health (Pty) Ltd	13.7	1.9	14.8
Private Health Administrators (a division of Sweidan Trust (Pty) Ltd)	43.4	12.4	14.3
Status Medical Aid Administrators (Pty) Ltd	25.6	31.1	12.6
Momentum Medical Scheme Administrators (Pty) Ltd	-7.6	-2.0	7.2
Eternity Private Health Fund Administrators (Pty) Ltd	44.4	25.4	5.7

* Excluding co-administration fees.

Table 35: Percentage deviation from industry average: restricted schemes (%)

Name of administrator	Gross administration costs	Administration fees paid*	Fees paid to administrators*
Eternity Private Health Fund Administrators (Pty) Ltd	137.7	149.8	170.7
Allcare Administrators (Pty) Ltd	100.4	131.7	116.6
V Medical Aid Administrators (Pty) Ltd	44.4	57.4	98.8
Discovery Health (Pty) Ltd	68.0	65.3	95.3
Old Mutual Healthcare (Pty) Ltd	41.8	44.0	53.2
Medscheme Holdings (Pty) Ltd	9.5	17.8	49.5

* Excluding co-administration fees.

Figure 42: Open market share of largest administrators based on average number of beneficiaries

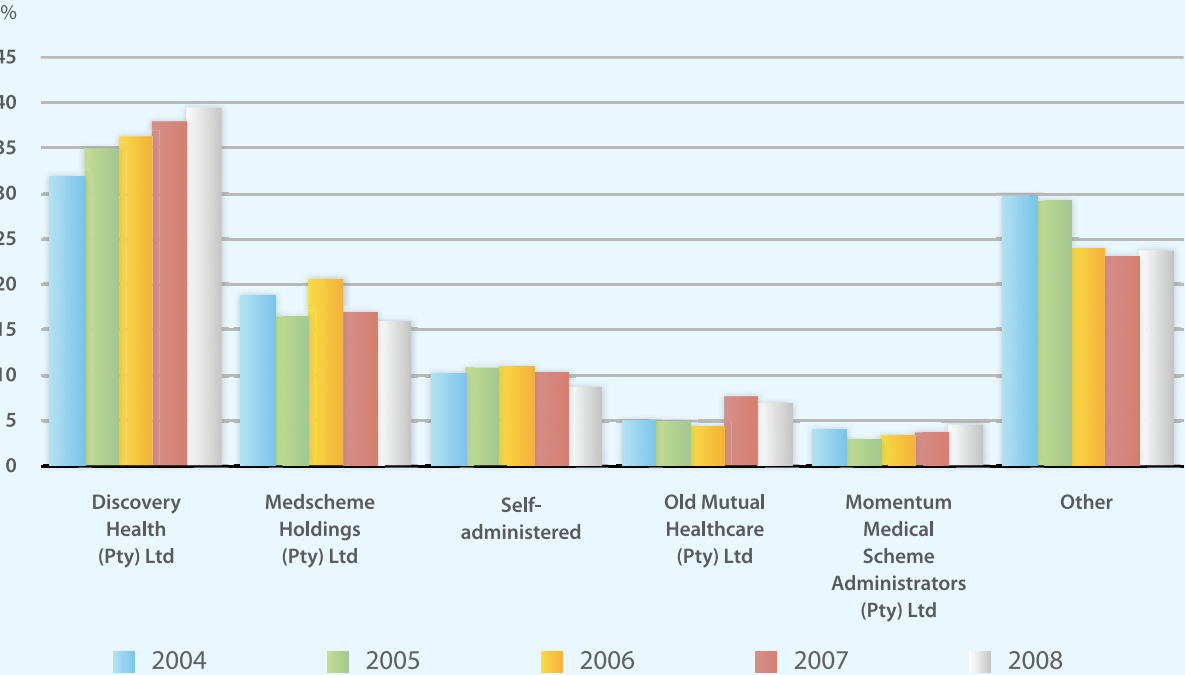


Figure 43: Restricted market share of largest administrators based on average number of beneficiaries

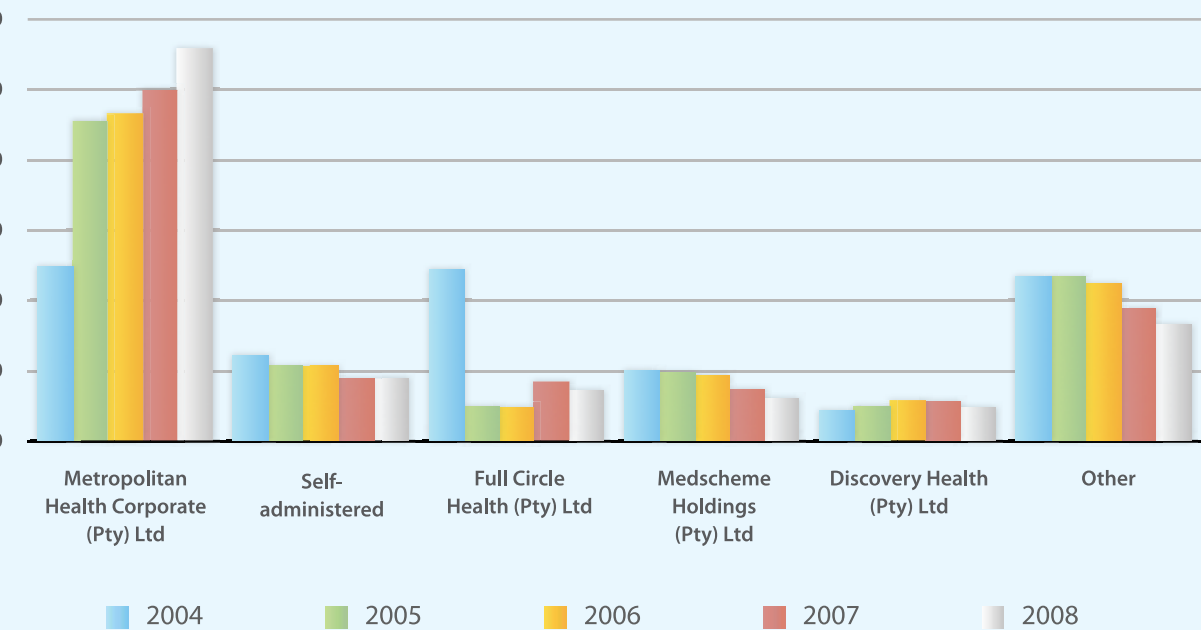


Table 36: Administrator market share based on average number of lives administered: open schemes 2008

Name of administrator	No. of schemes	Beneficiaries	Gross administration costs		Administration fees paid*		Fees paid to administrators*		Gross contributions	Risk claims ratio
		Market share %	pabpm R	As % of GCI	pabpm R	As % of GCI	pabpm R	As % of GCI	pabpm R	%
Allcare Administrators (Pty) Ltd	3	2.7	95.0	13.9	60.4	8.9	64.7	9.5	681.4	83.3
Discovery Health (Pty) Ltd	1	39.6	98.4	10.9	94.5	10.5	116.3	12.9	898.8	78.2
Eternity Private Health Fund Administrators (Pty) Ltd	1	0.2	126.3	9.2	92.0	6.7	92.0	6.7	1,379.3	83.6
Full Circle Health (Pty) Ltd	1	0.1	116.0	19.2	52.6	8.7	52.6	8.7	604.2	104.3
HDS Medical (Pty) Ltd t/a Multimed Healthcare	1	2.6	84.7	8.3	62.9	6.1	72.6	7.1	1,024.2	88.1
Medscheme Holdings (Pty) Ltd	2	16.0	70.0	9.3	49.5	6.6	53.5	7.1	755.3	88.9
Metropolitan Health Corporate (Pty) Ltd	1	0.8	60.2	8.3	48.6	6.7	48.6	6.7	728.5	98.5
Metropolitan Health (Pty) Ltd	1	0.4	100.4	9.7	61.9	6.0	61.9	6.0	1,034.5	94.4
Momentum Medical Scheme Administrators (Pty) Ltd	3	4.7	80.8	10.7	72.0	9.5	93.3	12.3	757.3	85.0
Old Mutual Healthcare (Pty) Ltd	2	7.0	76.4	10.9	59.0	8.4	63.5	9.1	700.2	87.6
PPS Medical Scheme Administrator (Pty) Ltd	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Health Administrators (a division of Sweidan Trust (Pty) Ltd)	1	0.4	125.5	13.7	82.5	9.0	99.5	10.9	912.6	75.9
Prosperity Health Managers (Pty) Ltd	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Providence Healthcare Risk Managers (Pty) Ltd	2	0.3	59.4	9.1	44.4	6.8	49.8	7.6	652.8	82.3
Resolution Health (Pty) Ltd	1	1.9	99.5	17.4	74.8	13.1	99.9	17.5	572.3	74.3
Rowan Angel (Pty) Ltd	1	3.3	82.0	10.3	50.0	6.3	50.2	6.3	798.1	86.6
Sanlam Healthcare Management (Pty) Ltd	1	1.8	98.6	11.4	70.2	8.1	88.1	10.2	865.1	84.2
Sechaba Medical Solutions (Pty) Ltd	2	3.9	80.1	11.1	50.6	7.0	50.6	7.0	723.4	88.3
Self-administered	5	8.7	81.3	8.1	0.0	0.0	0.0	0.0	1,007.9	89.3
Sigma Health Fund Managers (Pty) Ltd	1	1.5	78.8	9.6	44.4	5.4	51.0	6.2	823.5	96.0
Status Medical Aid Administrators (Pty) Ltd	3	1.0	109.8	13.2	96.3	11.6	98.0	11.8	832.4	96.5
Thebe ya Bophelo Healthcare Administrators (Pty) Ltd	1	0.4	39.5	9.7	31.6	7.8	46.4	11.4	406.5	79.6
V Medical Aid Administrators (Pty) Ltd	2	2.6	93.6	10.9	57.1	6.6	72.8	8.4	861.4	84.6
Average			87.5	10.4	73.4	8.9	87.1	10.6	839.2	84.1

pabpm = per average beneficiary per month

GCI = Gross Contribution Income

* Excluding co-administration fees.

schemes. The share of Discovery Health (Pty) Ltd of the open schemes market increased to 39.6% (2007: 38.0%); its share in the restricted schemes market decreased to 4.8% (2007: 5.7%). Medscheme Holdings (Pty) Ltd now has the second-biggest share in the open schemes administration market at 16.0% (2007: 17.0%) and the fourth-biggest share in the restricted schemes market at 6.2% (2007: 7.5%). Metropolitan Health Corporate (Pty) Ltd has the biggest share of the restricted schemes market at 56.0% (2007: 50.1%).

Despite their market dominance and the inherent benefits of economies of scale, the larger

administrators do not appear to offer any cost advantages over their smaller rivals. Perhaps their size makes them less efficient and responsive to clients' needs?

Table 34 shows the six administrators who had higher administration costs and fees than the industry average of administrators handling open schemes.

As for restricted schemes, Table 35 shows the six administrators with higher administration costs and fees than the industry average for restricted schemes.

Table 37: Administrator market share based on average number of lives administered: restricted schemes 2008

Name of administrator	No. of schemes	Beneficiaries	Gross administration costs		Administration fees paid*		Fees paid to administrators*		Gross contributions	Risk claims ratio
			pabpm R	As % of GCI	pabpm R	As % of GCI	pabpm R	As % of GCI		
Allcare Administrators (Pty) Ltd	4	0.8	97.3	9.8	91.2	9.2	96.5	9.8	988.5	95.0
Discovery Health (Pty) Ltd	10	4.8	81.6	9.1	65.1	7.3	87.0	9.7	893.4	88.6
Eternity Private Health Fund Administrators (Pty) Ltd	1	1.3	115.4	10.9	98.3	9.3	120.5	11.4	1,055.4	81.8
Full Circle Health (Pty) Ltd	2	7.2	52.3	8.8	36.4	6.1	47.5	8.0	594.2	97.1
HDS Medical (Pty) Ltd t/a Multimed Healthcare Administrators	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Medscheme Holdings (Pty) Ltd	14	6.2	53.2	5.5	46.4	4.8	66.6	6.9	959.0	91.9
Metropolitan Health Corporate (Pty) Ltd	12	56.0	39.5	5.5	31.1	4.3	32.6	4.5	720.6	91.0
Metropolitan Health (Pty) Ltd	4	1.3	58.8	7.4	48.1	6.1	48.1	6.1	792.2	93.5
Momentum Medical Scheme Administrators (Pty) Ltd	7	3.8	60.4	6.4	51.7	5.4	66.5	7.0	950.8	90.6
Old Mutual Healthcare (Pty) Ltd	7	4.6	68.9	9.2	56.7	7.6	68.2	9.1	748.9	96.5
PPS Medical Scheme Administrator (Pty) Ltd	1	2.2	81.5	10.3	51.5	6.5	60.4	7.6	791.7	90.2
Private Health Administrators (a division of Sweidan Trust (Pty) Ltd)	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Prosperity Health Managers (Pty) Ltd	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Providence Healthcare Risk Managers (Pty) Ltd	3	1.2	79.1	10.9	56.7	7.8	61.8	8.5	723.4	97.5
Resolution Health (Pty) Ltd	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Rowan Angel (Pty) Ltd	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sanlam Healthcare Management (Pty) Ltd	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sechaba Medical Solutions (Pty) Ltd	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Self-administered	11	9.0	35.9	7.1	1.2	0.2	1.8	0.4	506.0	97.3
Sigma Health Fund Managers (Pty) Ltd	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Status Medical Aid Administrators (Pty) Ltd	4	1.0	56.5	8.4	48.3	7.2	48.5	7.2	674.1	99.1
Thebe ya Bophelo Healthcare Administrators (Pty) Ltd	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
V Medical Aid Administrators (Pty) Ltd	1	0.4	70.1	7.4	62.0	6.6	88.5	9.4	942.5	96.6
Average			48.6	6.6	39.4	5.2	44.5	5.9	735.2	92.0

pabpm = per average beneficiary per month

GCI = Gross Contribution Income

* Excluding co-administration fees.

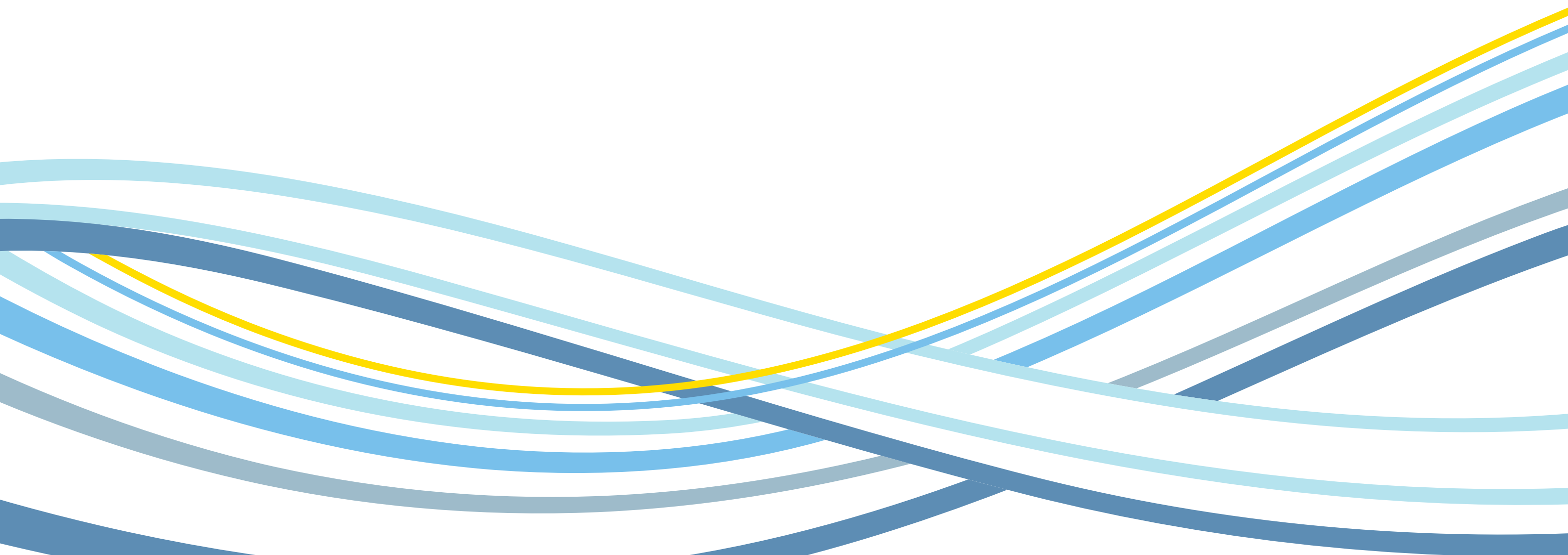
Managed healthcare services are often provided by administrators or businesses associated with administrators. In many instances, these services are merely additional layers of administration costs with questionable benefits for the schemes themselves; we included them in the “fees paid to administrators” figures where they were paid to the administrator or to any company in the administrator group.

Co-administration fees were excluded from “fees paid to administrators” as these fees could not be allocated to the administrators.

Tables 36 and 37 show administrator market share based on the average number of beneficiaries to whom services are being delivered by third-party administrators and medical schemes under self-administration. We also show the average cost of administration. Gross administration costs are costs charged to both risk pools and savings accounts.

(Details per individual administrator are outlined in Annexure U.)

Annexures





Compliance with submission of audited Annual Financial Statements and statutory returns

Section 37 of the Medical Schemes Act 131 of 1998 (Act) requires every medical scheme to submit its audited Annual Financial Statements (AFS) and statutory returns to the Registrar of Medical Schemes by 30 April in respect of its financial year.

A number of faulty and incomplete returns have again delayed the processing of the data this year. We

would appreciate better cooperation from schemes in this regard.

The following schemes submitted their documents after the deadline stipulated in the Act (see table). Section 66(3) requires that penalties be imposed on such schemes unless good cause can be shown that such penalties be waived.

Name of scheme	Outstanding documents	No. of days	Amount (R)	Comments
Bonitas Medical Fund	All	16	16 000	Penalised
Gen-Health Medical Scheme	All	44	44 000	Penalised
Minemed Medical Scheme	All	1	1 000	Penalised
Motohealth Care	All	14	14 000	Penalised
Sedmed	All	2	2 000	Penalised

Composition of the Council during 1 April 2008 – 31 March 2009

Prof. William Pick (Chairperson)

Past President of the Medical Research Council (MRC)

Ms Tracey Fortune (Deputy Chairperson)

Executive Director of the Non-Profit Consortium (NPC)

Dr Zola Njongwe

Senior lecturer and community health specialist at the University of Pretoria (UP); previously a Chief Director at the Gauteng Health Department

Ms Zandile Mjoli

Senior General Manager: Resources and Strategy at Eskom; former member of a Board of Trustees

Prof. Alan Rothberg

Head: Therapeutic School at the Faculty of Health Sciences at the University of the Witwatersrand; former Senior Executive in medical schemes administration

Dr Kamy Chetty

Deputy Director-General at the National Department of Health (NDoH)

Ms Thembeke Gwagwa

Trade unionist; CEO of the Democratic Nursing Organisation of South Africa (DENOSA)

Mr Archie Palane

Businessman; past Deputy Secretary General of the National Union of Mineworkers (NUM)

Mr Tamsanqa (Thami) Bolani

Chairperson of the National Consumer Forum (NCF); serves on the Consumer Sector Board at the South African Bureau of Standards (SABS)

Mr Rob Rusconi

Self-employed actuary; independent researcher and consultant

Mr Kariem Hoosain

Partner at Mazars Moores Rowland; previously the CEO of the Independent Regulatory Board for Auditors

Mr Trevor Bailey

Practising Attorney at Trevor Bailey Attorneys

Dr Rejoice Simelane

CEO of Ubuntu-Botho Investments (Pty) Ltd

Annexure C > Consolidated balance sheet: as at 31 December 2008

	Registered schemes						Consolidated			Per member			Per beneficiary		
	Open schemes			Restricted schemes			2008 R'000	2007 R'000	% change	2008 R	2007 R	% change	2008 R	2007 R	% change
Assets															
Non-current assets	4,600,868	4,942,857	-6.9	4,695,390	5,095,291	-7.8	9,296,258	10,038,148	-7.4	2,743.4	3,104.4	-11.6	1,180.5	1,319.9	-10.6
Property, plant and equipment	179,069	183,348	-2.3	26,876	25,534	5.3	205,945	208,882	-1.4	113.7	121.9	-6.8	47.1	50.0	-5.8
Investments	4,380,879	4,708,107	-7.0	4,668,265	5,068,855	-7.9	9,049,144	9,776,962	-7.4	3,547.2	3,902.5	-9.1	1,576.3	1,703.7	-7.5
Other non-current assets	40,920	51,402	-20.4	249	902	-72.4	41,169	52,304	-21.3	163.2	189.2	-13.8	75.6	84.8	-10.9
Current assets	16,983,981	15,249,193	11.4	12,911,446	11,710,620	10.3	29,895,427	26,959,813	10.9	8,822.4	8,337.7	5.8	3,796.3	3,544.9	7.1
Inventories	-	0	-100.0	1,284	4,876	-73.7	1,284	4,876	-73.7	26.1	36.5	-28.4	12.0	15.6	-23.0
Trade and other receivables	1,872,819	1,740,212	7.6	683,636	619,552	10.3	2,556,455	2,359,764	8.3	754.4	729.8	3.4	324.6	310.3	4.6
Investments	6,605,462	5,778,097	14.3	3,869,096	3,317,232	16.6	10,474,558	9,095,329	15.2	5,096.3	4,836.5	5.4	2,200.3	2,057.7	6.9
Cash and cash equivalents	8,504,984	7,729,975	10.0	8,357,406	7,767,749	7.6	16,863,390	15,497,724	8.8	4,976.2	4,792.9	3.8	2,141.3	2,037.8	5.1
Other current assets	716	909	-21.3	24	1,211	-98.0	740	2,120	-65.1	16.1	48.5	-66.7	8.0	22.5	-64.6
Total assets	21,584,849	20,192,050	6.9	17,606,836	16,805,911	4.8	39,191,685	36,997,961	5.9	11,565.8	11,442.1	1.1	4,976.8	4,864.8	2.3
Funds and liabilities															
Members' funds	15,105,843	13,676,554	10.5	13,743,835	13,597,006	1.1	28,849,678	27,273,560	5.8	8,513.8	8,434.7	0.9	3,663.5	3,586.2	2.2
Accumulated funds	14,721,616	13,035,359	12.9	12,296,419	11,484,315	7.1	27,018,035	24,519,674	10.2	7,973.3	7,583.0	5.1	3,430.9	3,224.1	6.4
Revaluation reserve: investments	355,367	606,789	-41.4	369,704	655,842	-43.6	725,071	1,262,631	-42.6	546.2	930.5	-41.3	245.6	408.2	-39.8
Revaluation reserve: property, plant and equipment	24,646	30,720	-19.8	4,837	4,837	-	29,483	35,557	-17.1	212.7	428.4	-50.3	91.1	179.2	-49.2
Reserves set aside for specific purposes	-	-	NC	743,939	745,861	-0.3	743,939	745,861	-0.3	29,466.4	30,498.1	-3.4	15,037.3	15,208.6	-1.1
Other reserves	-	-	NC	328,936	706,151	-53.4	328,936	706,151	-53.4	9,554.3	10,885.3	-12.2	4,354.9	4,608.2	-5.5
Minority interest	4,214	3,686	14.3	-	0	-100.0	4,214	3,686	14.3	136.2	30.3	349.5	58.5	13.1	347.4
Non-current liabilities	47,425	41,722	13.7	496,726	42,445	1,070.3	544,151	84,167	546.5	160.6	26.0	516.9	69.1	11.1	524.4
Borrowings	2,500	2,500	-	1,000	1,000	-	3,500	3,500	-	65.6	67.5	-2.8	30.5	31.0	-1.9
Other non-current liabilities	44,925	39,222	14.5	495,726	41,445	1,096.1	540,651	80,667	570.2	604.1	46.1	1,211.1	246.8	19.7	1,154.9
Current liabilities	6,431,581	6,473,774	-0.7	3,366,275	3,166,460	6.3	9,797,856	9,640,234	1.6	2,891.4	2,981.4	-3.0	1,244.2	1,267.6	-1.8
Savings plan liability	2,792,867	2,788,341	0.2	1,392,620	1,240,395	12.3	4,185,487	4,028,736	3.9	1,497.3	1,516.3	-1.3	655.2	655.5	-0.0
Trade and other payables	1,734,219	1,765,204	-1.8	804,795	886,655	-9.2	2,539,014	2,651,859	-4.3	749.3	820.1	-8.6	322.4	348.7	-7.5
Provision for outstanding claims	1,904,495	1,920,229	-0.8	1,168,860	1,039,410	12.5	3,073,355	2,959,639	3.8	911.0	919.2	-0.9	391.3	390.2	0.3
Total funds and liabilities	21,584,849	20,192,050	6.9	17,606,836	16,805,911	4.8	39,191,685	36,997,961	5.9	11,565.8	11,442.1	1.1	4,976.8	4,864.8	2.3

Annexure C > Consolidated balance sheet: as at 31 December 2008

Notes

Prior year figures have been restated.

NC = Not Comparable

Per member and per beneficiary figures were calculated only in respect of medical schemes with such balances.

Annexure D > Consolidated income statement: for the year ended 31 December 2008

	Registered schemes						Consolidated			pampm			pabpm		
	Open schemes			Restricted schemes			2008 R'000	2007 R'000	% change	2008 R	2007 R	% change	2008 R	2007 R	% change
Gross contribution income	49,003,457	45,109,426	8.6	25,085,994	20,358,760	23.2	74,089,451	65,468,186	13.2	1,867.1	1,733.3	7.7	800.8	733.0	9.2
Savings contribution income	(5,493,453)	(5,017,484)	-9.5	(1,428,781)	(1,292,306)	-10.6	(6,922,234)	(6,309,790)	-9.7	-231.2	-218.8	-5.6	-100.9	-94.3	-6.9
Net contribution income	43,510,004	40,091,942	8.5	23,657,213	19,066,454	24.1	67,167,217	59,158,396	13.5	1,692.6	1,566.3	8.1	726.0	662.4	9.6
Relevant healthcare expenditure	(36,588,079)	(33,499,657)	-9.2	(21,763,683)	(17,697,969)	-23.0	(58,351,762)	(51,197,626)	-14.0	-1,470.5	-1,355.5	-8.5	-630.7	-573.3	-10.0
Net claims incurred	(36,444,108)	(33,422,356)	-9.0	(21,791,087)	(17,659,656)	-23.4	(58,235,195)	(51,082,012)	-14.0	-1,467.6	-1,352.4	-8.5	-629.5	-572.0	-10.1
Net income/(expense) on risk transfer arrangements*	(143,971)	(77,301)	-86.2	27,404	(38,313)	171.5	(116,567)	(115,614)	-0.8	-2.9	-3.1	4.0	-1.3	-1.3	2.7
Gross healthcare result	6,921,925	6,592,285	5.0	1,893,530	1,368,485	38.4	8,815,455	7,960,770	10.7	222.2	210.8	5.4	95.3	89.1	6.9
Net income/(expenses) on commercial reinsurance	387	-	NC	(1,885)	(7)	-28,191.4	(1,498)	(7)	-22,381.0	-11.6	-0.1	-11,804.9	-5.1	-0.0	-12,324.7
Managed healthcare: management services	(1,166,461)	(1,132,351)	-3.0	(504,590)	(395,218)	-27.7	(1,671,051)	(1,527,569)	-9.4	-42.5	-41.3	-2.9	-18.2	-17.4	-4.8
Brokers fees**	(1,145,015)	(1,028,697)	-11.3	(18,103)	(13,820)	-31.0	(1,163,118)	(1,042,517)	-11.6	-44.6	-40.2	-10.9	-19.3	-17.0	-13.7
Administration expenditure	(5,107,146)	(4,857,904)	-5.1	(1,657,273)	(1,495,446)	-10.8	(6,764,419)	(6,353,350)	-6.5	-170.5	-168.2	-1.3	-73.1	-71.1	-2.8
Net impairment losses: trade and other receivables	(102,008)	(74,408)	-37.1	(42,746)	(19,418)	-120.1	(144,754)	(93,826)	-54.3	-3.7	-2.6	-44.1	-1.6	-1.1	-46.2
Net healthcare result	(598,318)	(501,075)	-19.4	(331,067)	(555,424)	40.4	(929,385)	(1,056,499)	12.0	-23.4	-28.0	16.3	-10.0	-11.8	15.1
Net impairment losses: other	(10,126)	2,628	-485.4	(26,972)	(37,256)	27.6	(37,098)	(34,628)	-7.1	-12.1	-10.0	-21.6	-4.5	-3.7	-20.9
Other investment income	1,904,502	1,351,812	40.9	1,403,753	1,398,251	0.4	3,308,255	2,750,063	20.3	83.5	72.8	14.7	35.8	30.8	16.4
Realised and unrealised gains/(losses)	104,411	325,144	-67.9	(164,042)	184,805	-188.8	(59,631)	509,949	-111.7	-1.9	15.8	-111.8	-0.8	6.8	-112.0
Other income	154,908	83,912	84.6	148,549	632,060	-76.5	303,457	715,972	-57.6	8.1	22.2	-63.6	3.5	9.5	-63.5
Own facility surplus/(deficit)	(125)	(44)	-186.7	29,153	32,278	-9.7	29,028	32,234	-9.9	26.7	30.4	-12.3	13.1	14.4	-8.8
Other expenditure	(659)	(2,102)	68.6	(119)	(1,295)	90.8	(778)	(3,397)	77.1	-0.4	-1.0	59.9	-0.2	-0.4	56.4
Finance costs	(98,999)	(70,844)	-39.7	(77,077)	(57,142)	-34.9	(176,076)	(127,986)	-37.6	-7.2	-4.9	-46.3	-3.2	-2.1	-52.4
Net surplus for the year (before consolidation)	1,455,594	1,189,431	22.4	982,178	1,596,277	-38.5	2,437,772	2,785,708	-12.5	61.4	73.8	-16.7	26.3	31.2	-15.5
Consolidation results	1,700	530	220.6	822	-	NC	2,522	530	375.5	0.5	0.8	-39.5	0.2	0.3	-36.0
Net surplus for the year (after consolidation)	1,457,294	1,189,961	22.5	983,000	1,596,277	-38.4	2,440,294	2,786,238	-12.4	61.5	73.8	-16.6	26.4	31.2	-15.5

Annexure D > Consolidated income statement: for the year ended 31 December 2008

Notes

Prior year figures have been restated.

NC = Not Comparable

pabpm = per average beneficiary per month (in respect of those medical schemes who incurred such income or expenditure)

pampm = per average member per month (in respect of those medical schemes who incurred such income or expenditure)

* Net income/(expense) on risk transfer arrangements represents the difference between capitation fees and the estimated recoveries in respect of risk transfer arrangements.

This amount indicates whether the medical scheme derived any value for money from these arrangements.

** Including distribution costs

Annexure E > Consolidated statement of changes in funds and reserves: for the year ended 31 December 2008

	Registered schemes						Consolidated			Per member			Per beneficiary		
	Open schemes			Restricted schemes			2008 R'000	2007 R'000	% change	2008 R	2007 R	% change	2008 R	2007 R	% change
2008 R'000	2007 R'000	% change	2008 R'000	2007 R'000	% change										
Accumulated funds															
Balances at the beginning of the year	13,027,086	11,836,807	10.1	11,484,315	9,864,416	16.4	24,511,401	21,701,223	12.9	7,233.5	6,711.4	7.8	3,112.6	2,853.5	9.1
As previously reported	13,035,359	11,834,481	10.1	11,484,315	10,005,266	14.8	24,519,674	21,839,747	12.3	7,236.0	6,754.2	7.1	3,113.7	2,871.7	8.4
Prior year adjustment	(8,273)	2,326	-455.7	(0)	(140,850)	100.0	(8,273)	(138,524)	94.0	-2.4	-42.8	94.3	-1.1	-18.2	94.2
Surplus/(deficit) for the year	1,455,594	1,189,431	22.4	982,178	1,596,277	-38.5	2,437,772	2,785,708	-12.5	719.4	861.5	-16.5	309.6	366.3	-15.5
Transfer to/(from) accumulated funds	198,392	9,565	1,974.1	(98,744)	37,994	-359.9	99,648	47,559	109.5	29.4	14.7	99.9	12.7	6.3	102.4
Due to amalgamation	187,199	9,565	1,857.0	(92,239)	(9,565)	-864.3	94,960	0	412,869,641.6	28.0	0.0	393,973,007.6	12.1	0.0	398,735,290.7
Due to re-measurement of investments and property, plant and equipment	10,162	-	NC	(5,591)	-	NC	4,571	-	NC	1.3	-	NC	0.6	-	NC
Other transfers	1,031	-	NC	(914)	47,559	-101.9	117	47,559	-99.8	0.0	14.7	-99.8	0.0	6.3	-99.8
Other	40,544	(444)	9,240.4	(71,330)	(14,372)	-396.3	(30,786)	(14,816)	-107.8	-9.1	-4.6	-98.3	-3.9	-1.9	-100.7
Balance at the end of the year	14,721,616	13,035,359	12.9	12,296,419	11,484,315	7.1	27,018,035	24,519,674	10.2	7,973.3	7,583.0	5.1	3,430.9	3,224.1	6.4
Revaluation reserve (investments)															
Balances at the beginning of the year	606,333	544,566	11.3	655,842	792,514	-17.2	1,262,175	1,337,080	-5.6	950.8	985.4	-3.5	427.5	432.2	-1.1
As previously reported	606,789	544,566	11.4	655,842	799,951	-18.0	1,262,631	1,344,517	-6.1	951.1	990.9	-4.0	427.7	434.6	-1.6
Prior year adjustment	(456)	-	NC	-	(7,437)	100.0	(456)	(7,437)	93.9	(0)	-5.5	93.7	(0)	-2.4	93.6
Unrealised gains/(losses) on revaluation of investments	(123,240)	253,316	-148.7	(222,169)	168,117	-232.2	(345,409)	421,433	-182.0	-260.2	310.6	-183.8	-117.0	136.2	-185.9
Realised (gains)/losses on derecognition of investments	(126,821)	(193,952)	34.6	(74,544)	(296,305)	74.8	(201,365)	(490,257)	58.9	-151.7	-361.3	58.0	-68.2	-158.5	57.0
Revaluation adjustment	9,220	3,330	176.9	(1,401)	(9,485)	85.2	7,819	(6,155)	227.0	5.9	-4.5	229.9	2.6	-2.0	233.1
Transfer (to)/from reserves	(10,125)	-	NC	-	1,001	-100.0	(10,125)	1,001	-1,111.8	(0)	0.7	-1,134.2	(0)	0.3	-1,160.2
Other	-	(471)	100.0	11,976	-	NC	11,976	(471)	2,642.2	9.0	-0.3	2,698.4	4.1	-0.2	2,763.8
Balance at the end of the year	355,367	606,789	-41.4	369,704	655,842	-43.6	725,071	1,262,631	-42.6	546.2	930.5	-41.3	245.6	408.2	-39.8

Annexure E > Consolidated statement of changes in funds and reserves: for the year ended 31 December 2008

	Registered schemes						Consolidated			Per member			Per beneficiary		
	Open schemes			Restricted schemes											
	2008 R'000	2007 R'000	% change	2008 R'000	2007 R'000	% change	2008 R'000	2007 R'000	% change	2008 R	2007 R	% change	2008 R	2007 R	% change
Revaluation reserve (property, plant and equipment)															
Balances at the beginning of the year	30,720	5,411	467.7	4,837	2,334	107.2	35,557	7,745	359.1	256.5	93.3	174.9	109.9	39.0	181.5
As previously reported	30,720	5,411	467.7	4,837	2,334	107.2	35,557	7,745	359.1	256.5	93.3	174.9	109.9	39.0	181.5
Prior year adjustment	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Unrealised gains/(losses) on re-measurement of property, plant and equipment	-	-	NC	-	3,504	-100.0	-	3,504	-100.0	-	42.2	-100.0	-	17.7	-100.0
Revaluation adjustment	4,087	25,309	-83.8	-	-	NC	4,087	25,309	-83.8	29.5	304.9	-90.3	12.6	127.5	-90.1
Transfer (to)/from reserves	-	-	NC	-	(1,001)	100.0	-	(1,001)	100.0	-	-12.1	100.0	-	-5.0	100.0
Other	(10,161)	-	NC	-	-	NC	(10,161)	-	NC	(0)	-	NC	(0)	-	NC
Balance at the end of the year	24,646	30,720	-19.8	4,837	4,837	-	29,483	35,557	-17.1	212.7	428.4	-50.3	91.1	179.2	-49.2
Reserves set aside for specific purposes															
Balances at the beginning of the year	-	-	NC	745,861	700,620	6.5	745,861	700,620	6.5	29,542.6	28,648.2	3.1	15,076.1	14,286.1	5.5
As previously reported	-	-	NC	745,861	700,620	6.5	745,861	700,620	6.5	29,542.6	28,648.2	3.1	15,076.1	14,286.1	5.5
Prior year adjustment	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Transfer (to)/from reserves	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Other	-	-	NC	(1,922)	45,241	-104.2	(1,922)	45,241	-104.2	-76.1	1,849.9	-104.1	-38.8	922.5	-104.2
Balance at the end of the year	-	-	NC	743,939	745,861	-0.3	743,939	745,861	-0.3	29,466.4	30,498.1	-3.4	15,037.3	15,208.6	-1.1
Other reserves															
Balances at the beginning of the year	-	-	NC	706,151	611,104	15.6	706,151	611,104	15.6	20,510.9	9,420.1	117.7	9,349.0	3,987.9	134.4
As previously reported	-	-	NC	706,151	611,104	15.6	706,151	611,104	15.6	20,510.9	9,420.1	117.7	9,349.0	3,987.9	134.4
Prior year adjustment	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Transfer (to)/from reserves	-	-	NC	67,012	94,928	-29.4	67,012	94,928	-29.4	1,946.4	1,463.3	33.0	887.2	619.5	43.2
Other	-	-	NC	(444,227)	119	-373,215.2	(444,227)	119	-373,215.2	-12,903.1	1.8	-703,153.6	-5,881.3	0.8	-757,074.5
Balance at the end of the year	-	-	NC	328,936	706,151	-53.4	328,936	706,151	-53.4	9,554.3	10,885.3	-12.2	4,354.9	4,608.2	-5.5

Annexure E > Consolidated statement of changes in funds and reserves: for the year ended 31 December 2008

Notes

Prior year figures have been restated.

NC = Not Comparable

Per member and per beneficiary figures were calculated only in respect of medical schemes with such reserves.

Annexure F > Consolidated membership analysis: for the year ended 31 December 2008

	Members			Dependants			Beneficiaries		
	2008	2007	% change	2008	2007	% change	2008	2007	% change
Membership as at 31 December 2008									
Registered schemes	3,388,582	3,233,490	4.8	4,486,244	4,371,746	2.6	7,874,826	7,605,236	3.5
Open schemes	2,136,960	2,114,986	1.0	2,751,946	2,836,331	-3.0	4,888,906	4,951,317	-1.3
Restricted schemes	1,251,622	1,118,504	11.9	1,734,298	1,535,415	13.0	2,985,920	2,653,919	12.5
Total membership	3,388,582	3,233,490	4.8	4,486,244	4,371,746	2.6	7,874,826	7,605,236	3.5
Average membership for the year									
Registered schemes	3,306,811	3,147,523	5.1	4,402,886	4,294,992	2.5	7,709,697	7,442,515	3.6
Open schemes	2,107,801	2,098,240	0.5	2,758,407	2,868,489	-3.8	4,866,208	4,966,729	-2.0
Restricted schemes	1,199,010	1,049,283	14.3	1,644,479	1,426,503	15.3	2,843,489	2,475,786	14.9
Average membership	3,306,811	3,147,523	5.1	4,402,886	4,294,992	2.5	7,709,697	7,442,515	3.6
Membership per province as at 31 December 2008									
			2008 % of total			2008 % of total			2008 % of total
Gauteng	1,266,034	1,218,353	37.4	1,575,300	1,560,858	35.1	2,841,334	2,779,211	36.1
Limpopo	141,343	124,237	4.2	224,567	205,462	5.0	365,910	329,699	4.6
Mpumalanga	215,833	202,306	6.4	328,500	314,226	7.3	544,333	516,532	6.9
North West	183,693	171,800	5.4	241,705	225,413	5.4	425,398	397,213	5.4
Free State	154,496	147,892	4.6	211,865	205,050	4.7	366,361	352,942	4.7
KwaZulu-Natal	507,468	487,099	15.0	696,806	678,036	15.5	1,204,274	1,165,135	15.3
Western Cape	565,749	546,537	16.7	699,722	689,938	15.6	1,265,471	1,236,475	16.1
Eastern Cape	279,077	267,306	8.2	398,401	389,341	8.9	677,478	656,647	8.6
Northern Cape	66,812	62,956	2.0	99,707	97,033	2.2	166,519	159,989	2.1
Outside the Republic	8,077	5,004	0.2	9,671	6,389	0.2	17,748	11,393	0.2
Total	3,388,582	3,233,490	100.0	4,486,244	4,371,746	100.0	7,874,826	7,605,236	100.0

Annexure F > Consolidated membership analysis: for the year ended 31 December 2008

	2008	2007
Average number of dependants per average member	1.3	1.4
Overall pensioner ratio	6.2%	6.2%
Open schemes	6.7%	6.3%
Restricted schemes	5.5%	6.0%
Average age per beneficiary	31.5	31.4
Open schemes	32.6	31.9
Restricted schemes	29.8	30.4

Annexure G > Utilisation of services: for the year ended 31 December 2008

	Utilisation per 1 000 beneficiaries													
	2008			2007		2008			2007	2008			2007	
PRIVATE FACILITIES	Open schemes	Restricted schemes	Consolidated	Consolidated		Open schemes	Restricted schemes	Consolidated	Consolidated	Open schemes	Restricted schemes	Consolidated	Consolidated	
					PRIVATE PROVIDERS									
Number of:					Beneficiaries visiting a provider at least once a year						Total number of visits to a provider			
Beneficiaries admitted to hospitals	179.6	173.5	177.3	181.8	GPs	706.6	746.2	721.5	731.9	2881.1	3504.4	3116.3	2932.9	
Beneficiaries' days in hospitals	675.1	1066.5	822.8	914.0	Dentists	197.0	240.1	213.30	222.5	407.3	556.7	463.7	481.8	
Admissions	250.9	204.5	233.4	295.4	Private nurses	6.08	8.6	7.0	7.0	23.9	31.3	26.7	36.4	
Beneficiaries admitted to hospitals for PMBs	94.6	82.7	90.1	79.8	Medical Specialists									
Beneficiaries admitted to day clinics and operating theatres	8.2	7.2	7.8	8.8										
Beneficiaries admitted to ICU	7.3	6.5	7.0	7.9	Dermatologists	32.0	26.8	30.1	31.4	50.0	43.3	47.5	49.1	
Beneficiaries admitted to high-care wards	16.1	13.7	15.2	15.2	Gynaecologists	77.7	71.2	75.2	79.2	214.3	212.0	213.4	209.0	
Beneficiaries admitted to general wards	145.9	173.7	156.4	134.4	Pulmonologists	5.8	4.2	5.2	5.5	22.0	18.4	20.6	21.0	
Pregnancies	16.1	16.8	16.3	12.8	Physicians	54.2	51.0	53.0	55.7	271.3	271.4	271.3	261.3	
Births	16.6	15.1	16.0	12.4	Gastroenterologists	6.8	5.5	6.3	6.3	19.3	17.4	18.6	17.5	
Births to 12-18-year-olds	0.1	0.3	0.2	0.1	Neurologists	10.4	8.8	9.8	10.7	28.5	25.0	27.2	27.6	
Live births	12.3	6.9	10.3	8.2	Cardiologists	17.6	15.4	16.8	19.9	48.0	43.3	46.3	50.6	
Caesarean sections	11.3	8.7	10.3	7.7	Psychiatrists	15.5	16.3	15.8	16.3	76.0	83.2	78.8	71.8	
Beneficiaries admitted for dialysis	29.0	6.1	20.3	7.6	Medical oncologists	1.3	0.8	1.1	1.3	9.6	6.6	8.5	8.1	
					Neurosurgeons	9.5	8.5	9.1	9.9	27.8	24.7	26.6	27.0	
Selected medical investigations					Nuclear medicine	2.9	2.3	2.7	3.0	3.4	2.7	3.1	3.4	
Number of:					Ophthalmologists	37.3	33.4	35.8	38.3	71.4	66.0	69.2	70.2	
Beneficiaries receiving MRI and CT scans	17.0	21.1	18.5	14.2	Clinical haematology	0.6	0.4	0.5	0.6	5.0	3.9	4.6	4.0	
MRI and CT scans administered	41.7	49.3	44.6	28.4	Orthopaedic surgeons	41.6	36.0	39.5	42.5	94.7	84.1	90.7	92.7	
Beneficiaries receiving PET scans	0.2	0.3	0.2	0.1	Otorhinolaryngologists	31.2	27.4	29.8	32.1	56.4	50.4	54.2	56.8	
PET scans administered	0.2	0.8	0.4	0.1	Rheumatology	1.7	1.2	1.5	1.7	4.3	3.7	4.0	4.2	
Beneficiaries receiving angiograms	2.0	2.5	2.2	2.6	Paediatricians	53.7	48.6	51.8	55.0	202.0	196.1	199.7	196.6	
Angiograms administered	3.5	5.7	4.3	5.0	Paediatric cardiologists	1.2	0.6	1.0	1.4	3.0	1.6	2.5	3.3	
Bone density scans	5.5	2.4	4.4	1.2	Physical medicine	0.1	0.5	0.2	0.0	0.5	2.1	1.1	0.1	
Bone density scans administered	5.6	5.8	5.7	1.3	Plastic and reconstructive surgeons	4.5	3.1	4.0	4.3	8.9	7.1	8.3	8.0	
					Radiation oncology	5.2	4.1	4.7	5.2	36.9	29.2	34.0	33.8	

Annexure G > Utilisation of services: for the year ended 31 December 2008

	Utilisation per 1 000 beneficiaries												
	2008			2007		2008			2007	2008			2007
PRIVATE FACILITIES	Open schemes	Restricted schemes	Consolidated	Consolidated		Open schemes	Restricted schemes	Consolidated	Consolidated	Open schemes	Restricted schemes	Consolidated	Consolidated
					PRIVATE PROVIDERS								
Preventive health					Surgeons	45.0	41.0	43.5	45.4	120.1	111.3	116.8	115.0
Number of:					Thoracic surgeons	2.8	2.5	2.7	2.8	13.8	12.5	13.3	12.2
Mammograms administered	21.0	8.1	16.1	8.0	Urologists	22.0	18.8	20.8	22.2	50.0	44.0	47.8	49.2
Pap smears administered	47.5	15.3	35.3	17.4	Group practice	9.2	9.6	9.4	9.3	31.1	52.1	39.0	34.7
					Clinical support specialists								
Mortality													
Number of deaths	1.1	4.2	2.3	1.7	Anaesthetists	87.7	77.3	83.8	85.7	117.9	109.0	114.5	115.0
					Radiologists	210.0	200.7	206.5	215.3	376.8	371.8	374.9	386.2
PUBLIC FACILITIES					Pathologists	301.7	268.6	289.2	306.7	813.9	815.3	814.4	802.1
Number of:					Other	27.7	28.2	27.9	30.5	113.4	87.6	103.7	100.2
Beneficiaries admitted to hospitals	4.8	14.7	8.5	8.0									
Beneficiaries' days in hospitals	8.5	66.3	30.3	31.1	Dental specialists								
Admissions	5.8	5.1	5.5	7.9	Dental therapists	8.0	22.5	13.4	11.9	12.7	34.1	20.8	19.4
Beneficiaries admitted to hospitals for PMBs	2.1	6.5	3.7	3.1	Dental technicians	0.4	0.7	0.5	0.4	0.6	2.6	1.4	0.7
Beneficiaries admitted to ICU	0.0	0.1	0.1	0.1	Maxilla, facial and oral surgeons	8.3	8.1	8.2	9.2	13.7	13.3	13.6	15.2
Beneficiaries admitted to high-care wards	0.0	0.3	0.1	0.2	Oral pathologists	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Beneficiaries admitted to general wards	2.5	0.5	1.7	1.8	Orthodontists	10.0	8.9	9.6	10.3	52.6	49.9	51.6	54.8
Pregnancies	0.1	0.4	0.2	0.3	Periodontists	2.1	1.4	1.9	2.7	4.6	2.9	4.0	6.3
Births	0.1	0.3	0.2	0.3	Prosthodontists	1.3	1.0	1.2	1.3	3.3	2.2	2.9	3.2
Births to 12-18-year-olds	0.0	0.0	0.0	0.1	Supplementary and allied health professionals								
Live births	0.1	0.2	0.1	0.2									
Caesarean sections	0.0	0.1	0.1	0.1	Art therapy	0.0	0.3	0.1	0.1	0.2	0.4	0.3	0.4
Beneficiaries admitted for dialysis	0.0	0.4	0.2	0.2	Audiologists	10.0	8.2	9.3	7.4	42.9	25.2	36.2	30.8
					Biokinetics	4.4	6.4	5.2	4.9	36.6	14.5	28.3	24.5
Selected medical investigations					Clinical technologists	16.0	15.1	15.7	14.9	65.0	61.5	63.7	53.4
Number of:					Dieticians	11.5	10.6	11.1	10.3	29.5	25.2	27.9	25.5
Beneficiaries receiving MRI and CT scans	1.2	0.7	1.0	0.8	Hearing aid acousticians	1.0	1.0	1.0	0.9	1.2	1.0	1.1	1.1
MRI and CT scans administered	1.4	0.9	1.2	1.1	Medical scientists	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Beneficiaries receiving PET scans	0.0	0.0	0.0	0.0	Occupational therapy	7.7	7.2	7.5	7.1	63.1	46.3	56.8	51.9

Annexure G > Utilisation of services: for the year ended 31 December 2008

PUBLIC FACILITIES	Utilisation per 1 000 beneficiaries												
	2008			2007		2008			2007	2008			2007
	Open schemes	Restricted schemes	Consolidated	Consolidated		Open schemes	Restricted schemes	Consolidated	Consolidated	Open schemes	Restricted schemes	Consolidated	Consolidated
					PRIVATE PROVIDERS								
PET scans administered	0.0	0.0	0.0	0.0	Optometrists	133.9	183.9	152.8	161.2	168.7	211.3	184.8	198.9
Beneficiaries receiving angiograms	0.0	0.1	0.0	0.0	Orthoptists	0.6	0.1	0.4	4.3	0.8	0.3	0.6	13.6
Angiograms administered	0.0	0.1	0.1	0.1	Pharmacists	369.7	196.4	304.3	272.4	2962.1	1776.9	2514.8	2142.0
Bone density scans	0.0	0.0	0.0	0.0	Physiotherapists	88.9	80.9	85.9	85.4	484.1	422.8	461.0	439.7
Bone density scans administered	0.0	0.0	0.0	0.0	Podiatrists	7.3	5.1	6.5	150.8	15.7	10.3	13.7	14.6
					Psychologists	30.1	28.1	29.4	28.4	144.7	119.1	135.1	127.6
Preventive health					Radiographers	7.6	8.4	7.9	6.4	8.6	10.8	9.5	7.7
Number of:					Private nurses	7.0	4.8	6.2	6.1	25.4	18.3	22.7	21.5
Mammograms administered	2.2	1.0	1.8	1.6	Social workers	2.2	1.8	3.0	1.9	10.9	6.5	9.2	8.7
Pap smears administered	0.0	0.1	0.0	0.1	Speech therapists	5.1	2.7	4.2	3.6	14.3	8.9	12.2	10.4
					Acupuncture and Chinese medicine	0.1	0.0	0.1	0.1	0.4	0.1	0.3	0.3
Mortality					Ayurvedic practitioners	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Number of deaths	0.0	0.3	0.1	0.1	Chiropractors and osteopaths	13.2	7.1	10.9	10.7	53.1	26.5	43.1	41.4
					Homeopaths	9.3	4.3	7.4	5.9	21.5	10.4	17.3	15.5
					Naturopaths phytotherapists	0.1	1.0	0.4	0.4	0.2	7.2	2.8	2.8
					Therapeutic massage, aromatherapy and reflexology	0.1	0.0	0.0	0.1	0.2	0.0	0.1	0.1
					Clinical services: other	6.9	8.9	7.6	11.6	12.2	12.7	12.4	19.4
					Blood transfusion services	7.5	7.2	7.4	7.7	15.5	25.9	19.4	15.3
					Community health services	6.7	2.4	5.1	6.4	11.3	6.9	9.7	12.6
					Sub-acute / step-down facilities	1.39	1.56	1.46	1.44	2.4	5.5	3.6	2.8
					Hospice	0.4	0.2	0.3	0.4	1.5	1.2	1.4	1.5
					Mental health institutions	1.6	2.2	1.8	1.6	4.5	7.8	5.8	4.0
					Alcohol and drug rehabilitation	0.5	0.6	0.5	0.6	2.2	0.9	1.7	0.8
					Other	16.8	2.0	11.2	22.7	43.2	7.5	29.7	61.0
Other benefits													
					Ambulance services	0.4	0.5	0.4	0.3	0.4	0.5	0.5	0.5
					Ambulance services intermediate	0.5	0.2	0.4	0.5	0.6	0.2	0.5	0.6
					Ambulance services advanced	6.6	3.1	5.3	5.3	8.2	4.5	6.8	6.7
					Blood courier services	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1

Annexure G > Utilisation of services: for the year ended 31 December 2008

	Utilisation per 1 000 beneficiaries												
	2008			2007		2008			2007	2008			2007
PUBLIC FACILITIES	Open schemes	Restricted schemes	Consolidated	Consolidated		Open schemes	Restricted schemes	Consolidated	Consolidated	Open schemes	Restricted schemes	Consolidated	Consolidated
					Home oxygen	1.3	1.1	1.2	3.1	8.7	5.7	8.0	9.5
					Appliances	5.6	12.3	8.1	5.9	10.8	17.5	13.3	9.8
					Prosthesis	4.5	9.0	6.2	4.7	5.6	14.6	9.0	6.1
					Other	0.0	0.0	0.0	1.0	0.0	0.0	0.0	1.5

Notes

Prior year figures have been restated.

NC = Not Comparable

PMBs = Prescribed minimum benefits

Annexure H > Total benefits paid: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
GPs	3,031,019	7.3	2,706,363	12.0	2,203,990	9.6	1,711,268	28.8	5,235,009	8.1	4,417,632	18.5	56.6	49.5	14.4
Medical specialists	9,391,061	22.5	8,612,167	9.0	4,654,191	20.3	3,736,641	24.6	14,045,252	21.7	12,348,809	13.7	151.8	138.3	9.8
Dermatologists	77,530	0.2	72,904		36,223	0.2	30,285		113,752	0.2	103,189		1.2	1.2	
Gynaecologists	648,654	1.6	589,783		343,567	1.5	255,327		992,221	1.5	845,110		10.7	9.5	
Pulmonologists	59,986	0.1	51,636		24,064	0.1	19,810		84,049	0.1	71,445		0.9	0.8	
Physicians	516,141	1.2	456,493		263,992	1.2	213,258		780,133	1.2	669,751		8.4	7.5	
Gastroenterologists	49,311	0.1	43,307		22,668	0.1	17,641		71,979	0.1	60,948		0.8	0.7	
Neurologists	79,792	0.2	77,837		38,420	0.2	33,964		118,212	0.2	111,801		1.3	1.3	
Cardiologists	248,965	0.6	243,218		108,101	0.5	96,484		357,066	0.6	339,701		3.9	3.8	
Psychiatrists	184,020	0.4	152,536		110,974	0.5	82,830		294,994	0.5	235,367		3.2	2.6	
Medical oncologists	60,913	0.1	64,738		17,007	0.1	15,374		77,920	0.1	80,112		0.8	0.9	
Neurosurgeons	175,994	0.4	150,088		78,733	0.3	65,366		254,727	0.4	215,455		2.8	2.4	
Nuclear medicine	47,962	0.1	45,195		21,278	0.1	19,109		69,240	0.1	64,304		0.7	0.7	
Ophthalmologists	407,236	1.0	359,957		196,375	0.9	165,201		603,611	0.9	525,158		6.5	5.9	
Clinical haematology	14,244	0.0	9,521		5,643	0.0	2,949		19,887	0.0	12,470		0.2	0.1	
Orthopaedic surgeons	533,713	1.3	447,159		226,295	1.0	180,945		760,007	1.2	628,104		8.2	7.0	
Otorhinolaryngologists	173,973	0.4	161,396		81,676	0.4	68,320		255,649	0.4	229,716		2.8	2.6	
Rheumatology	7,050	0.0	7,033		3,562	0.0	2,575		10,612	0.0	9,608		0.1	0.1	
Paediatricians	348,305	0.8	317,741		183,186	0.8	136,282		531,492	0.8	454,023		5.7	5.1	
Paediatric cardiologists	13,384	0.0	14,599		3,530	0.0	4,464		16,914	0.0	19,062		0.2	0.2	
Physical medicine	11,684	0.0	NC		7	0.0	NC		11,691	0.0	NC		0.1	NC	
Plastic and reconstructive surgeons	48,073	0.1	40,832		19,837	0.1	16,188		67,910	0.1	57,020		0.7	0.6	
Surgeons	457,285	1.1	391,832		202,804	0.9	165,626		660,089	1.0	557,458		7.1	6.2	
Thoracic surgeons	113,695	0.3	90,276		48,871	0.2	36,064		162,566	0.3	126,340		1.8	1.4	
Urologists	191,411	0.5	170,053		83,051	0.4	70,504		274,461	0.4	240,557		3.0	2.7	
Clinical support specialists															
Anaesthetists	829,486	2.0	759,951		372,311	1.6	297,008		1,201,796	1.9	1,056,959		13.0	11.8	
Radiologists	1,715,675	4.1	1,634,490		906,620	4.0	748,080		2,622,295	4.1	2,382,570		28.3	26.7	
Pathologists	1,737,716	4.2	1,670,022		1,033,650	4.5	820,150		2,771,367	4.3	2,490,172		30.0	27.9	
Other	23,007	0.1	27,283		69,760	0.3	118,744		92,768	0.1	146,027		1.0	1.6	
Dentists	1,154,343	2.8	1,090,794	5.8	786,804	3.4	714,361	10.1	1,941,147	3.0	1,805,154	7.5	21.0	20.2	3.8
Dental specialists	285,093	0.7	406,712	-29.9	206,674	0.9	168,795	22.4	491,766	0.8	575,507	-14.6	5.3	6.4	-17.5
Dental therapists	30,329	0.1	27,027		44,035	0.2	36,235		74,364	0.1	63,262		0.8	0.7	
Dental technicians	893	0.0	35,836		2,809	0.0	1525		3,702	0.0	37,361		0.0	0.4	
Maxilla, facial and oral surgeons	72,224	0.2	73,688		42,677	0.2	36,945		114,900	0.2	110,633		1.2	1.2	
Oral pathologists	52	0.0	71		47	0.0	1,039		99	0.0	1,110		0.0	0.0	
Orthodontists	147,990	0.4	139,875		103,996	0.5	81,436		251,986	0.4	221,310		2.7	2.5	
Periodontists	18,797	0.0	116,110		7,203	0.0	6,432		26,001	0.0	122,543		0.3	1.4	
Prosthodontists	14,808	0.0	14,105		5,906	0.0	5,183		20,714	0.0	19,288		0.2	0.2	
Supplementary and allied health professionals	3,214,216	7.7	3,108,372	3.4	1,634,173	7.1	1,375,611	18.8	4,848,390	7.5	4,483,983	8.1	52.4	50.2	4.4
Art therapy	130	0.0	186		17	0.0	32		146	0.0	218		0.0	0.0	
Audiologists	91,276	0.2	60,073		39,854	0.2	38,572		131,131	0.2	98,645		1.4	1.1	
Biokinetics	27,970	0.1	28,395		6,764	0.0	15,593		34,735	0.1	43,988		0.4	0.5	
Clinical technologists	423,495	1.0	328,414		196,575	0.9	134,640		620,070	1.0	463,054		6.7	5.2	
Dieticians	25,063	0.1	21,901		14,748	0.1	9,470		39,811	0.1	31,371		0.4	0.4	
Hearing aid acousticians	30,905	0.1	20,495		17,742	0.1	18,419		48,647	0.1	38,914		0.5	0.4	



Annexure H > Total benefits paid: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
Supplementary and allied health professionals (Cont.)															
Medical scientists	49	0.0	322		32	0.0	90		81	0.0	412		0.0	0.0	
Occupational therapy	50,638	0.1	44,496		24,460	0.1	19,143		75,099	0.1	63,639		0.8	0.7	
Optometrists	1,012,775	2.4	1,110,329		679,871	3.0	619,548		1,692,646	2.6	1,729,877		18.3	19.4	
Orthoptists	2,427	0.0	1,285		1,017	0.0	3,697		3,445	0.0	4,982		0.0	0.1	
Pharmacists	585,561	1.4	553,637		86,640	0.4	105,165		672,201	1.0	658,802		7.3	7.4	
Physiotherapists	484,351	1.2	471,978		271,226	1.2	219,093		755,576	1.2	691,071		8.2	7.7	
Podiatrists	20,653	0.1	18,216		8,316	0.0	6,718		28,969	0.0	24,934		0.3	0.3	
Psychologists	274,577	0.7	251,241		143,347	0.6	114,967		417,924	0.6	366,209		4.5	4.1	
Radiographers	26,885	0.1	21,761		13,853	0.1	9,458		40,738	0.1	31,219		0.4	0.3	
Radiotherapists	381,640	0.9	366,333		156,241	0.7	129,707		537,881	0.8	496,040		5.8	5.6	
Private nurses	32,013	0.1	26,777		27,467	0.1	19,613		59,480	0.1	46,389		0.6	0.5	
Social workers	12,227	0.0	10,921		4,974	0.0	3,523		17,201	0.0	14,444		0.2	0.2	
Speech therapists	16,723	0.0	14,081		15,674	0.1	5,768		32,397	0.1	19,849		0.4	0.2	
Complementary medicines															
Acupuncture and Chinese medicine	56	0.0	29		26	0.0	14		81	0.0	43		0.0	0.0	
Ayurvedic practitioners	8	0.0	9		7	0.0	184		15	0.0	193		0.0	0.0	
Chiropractors and osteopaths	46,467	0.1	38,264		12,794	0.1	1,1491		59,261	0.1	49,755		0.6	0.6	
Homeopaths	20,755	0.1	16,702		6,105	0.0	5,172		26,859	0.0	21,873		0.3	0.2	
Naturopaths phytotherapists	116	0.0	64		101	0.0	52		217	0.0	116		0.0	0.0	
Therapeutic massage, aromatherapy and reflexology	4	0.0	6		11	0.0	8		15	0.0	14		0.0	0.0	
Total hospitals	15,954,125	38.2	14,024,783	13.9	8,005,030	35.0	6,501,421	23.1	23,959,155	37.0	20,526,204	16.7	259.2	229.8	12.8
Private hospitals	1,5871,867	38.0	13,910,614	14.3	7,861,697	34.3	6,303,834	24.7	23,733,565	36.7	20,214,447	17.4	256.8	226.3	13.5
Ward fees	6,306,952	15.1	5,303,508		3,570,712	15.6	2,613,544		9,877,663	15.3	7,917,052		107.0	88.6	
Theatre fees	3,052,946	7.3	2,798,694		1,235,335	5.4	1,074,739		4,288,281	6.6	3,873,433		46.4	43.4	
Consumables	1,255,180	3.0	929,975		1,016,986	4.4	604,897		2,272,166	3.5	1,534,872		24.6	17.2	
Medicines dispensed	1,809,552	4.3	1,735,007		1,216,417	5.3	1,084,891		3,025,969	4.7	2,819,898		32.7	31.6	
Managed care arrangements (in-hospital benefits)	3,032,709	7.3	2,946,925		701,473	3.1	765,775		3,734,182	5.8	3,712,700		40.4	41.6	
Other	414,529	1.0	196,505		120,775	0.5	159,988		535,304	0.8	356,493		5.8	4.0	
Provincial hospitals	82,258	0.2	114,170	-28.0	143,333	0.6	197,587	-27.5	225,591	0.3	311,757	-27.6	2.4	3.5	-30.1
Ward fees	43,133	0.1	72,202		80,481	0.4	108,794		123,614	0.2	180,996		1.3	2.0	
Theatre fees	4,826	0.0	9,411		16,431	0.1	17,484		21,257	0.0	26,895		0.2	0.3	
Consumables	28,645	0.1	24,476		35,260	0.2	60,321		63,906	0.1	84,797		0.7	0.9	
Medicines dispensed	5,654	0.0	8,080		11,161	0.1	10,988		16,815	0.0	19,068		0.2	0.2	
Medicines	6,885,571	16.5	6,067,795	13.5	4,319,744	18.9	3,411,140	26.6	11,205,315	17.3	9,478,935	18.2	121.1	106.1	14.1
Medicine dispensed by pharmacists	6,121,345	14.6	5,405,820	13.2	3,886,568	17.0	3,052,985		10,007,914	15.5	8,458,805		108.2	94.7	
Medicine dispensed by GPs	439,479	1.1	415,331		349,333	1.5	292,962		788,812	1.2	708,293		8.5	7.9	
Medicine dispensed by medical specialists	266,929	0.6	182,927		58,139	0.3	50,149		325,068	0.5	233,077		3.5	2.6	
Medicine dispensed by supplementary and allied health professionals	16,351	0.0	10,652		6,914	0.0	4,556		23,265	0.0	15,208		0.3	0.2	
Medicine dispensed by other health professionals	41,467	0.1	53,064		18,788	0.1	10,488		60,256	0.1	63,552		0.7	0.7	
Ex gratia payments	11,558	0.0	32,436	-64.4	16,941	0.1	16,790	0.9	28,499	0.0	49,226	-42.1	0.3	0.6	-44.1
Other benefits	906,795	2.2	1,008,440	-10.1	707,916	3.1	577,542	22.6	1,614,711	2.5	1,585,982	1.8	17.5	17.8	-1.7
Basic life support	2,182	0.0	10,684		4,414	0.0	3,719		6,597	0.0	14,402		0.1	0.2	
Intermediate life support	4,588	0.0	4,498		6,267	0.0	1,683		10,855	0.0	6,181		0.1	0.1	
Advanced life support	114,647	0.3	92,689		12,914	0.1	16,994		127,561	0.2	109,684		1.4	1.2	
Blood courier services	11,504	0.0	NC		2,675	0.0	NC		14,180	0.0	NC		0.2	NC	
Blood transfusion services	266,017	0.6	249,024		134,411	0.6	107,486		400,429	0.6	356,510		4.3	4.0	
Home oxygen	25,459	0.1	35,298		11,828	0.1	11,895		37,287	0.1	47,194		0.4	0.5	
Appliances	47,530	0.1	49,439		53,704	0.2	29,183		101,234	0.2	78,622		1.1	0.9	

Annexure H > Total benefits paid: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
Other benefits (Cont.)															
Prosthesis	99,769	0.2	141,624		208,889	0.9	139,210		308,658	0.5	280,834		3.3	3.1	
Clinical services: other	30,276	0.1	25,590		23,573	0.1	19,567		53,849	0.1	45,157		0.6	0.5	
Community health services	8	0.0	NC		118	0.0	NC		126	0.0	NC		0.0	NC	
Alcohol and drug rehabilitation	28,873	0.1	25,481		21,096	0.1	15,515		49,968	0.1	40,996		0.5	0.5	
Group practice	105,951	0.3	106,627		54,642	0.2	43,423		160,593	0.2	150,050		1.7	1.7	
Hospice	4,615	0.0	4,356		3,810	0.0	3,048		8,425	0.0	7,404		0.1	0.1	
Mental health institutions	91,666	0.2	67,614		65,486	0.3	40,345		157,152	0.2	107,959		1.7	1.2	
Sub-acute / step-down facilities	50,701	0.1	48,894		34,328	0.1	26,544		85,029	0.1	75,438		0.9	0.8	
Total managed care (out-of-hospital benefits)	965,009	2.3	1,158,952	-16.7	365,162	1.6	478,509	-23.7	1,330,171	2.1	1,637,461	-18.8	14.4	18.3	-21.6
Total benefits	41,798,790	100.0	38,216,815	9.4	22,900,625	100.0	18,692,078	22.5	64,699,415	100.0	56,908,892	13.7	699.6	637.2	9.8

Notes

Prior year figures have been restated.

NC = Not Comparable

pabpm= per average beneficiary per month

Annexure I > Benefits paid from risk pools: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
GPs	2,351,345	6.4	2,085,083	12.8	1,936,490	8.9	1,477,258	31.1	4,287,835	7.4	3,562,341	20.4	46.3	39.9	16.2
Medical specialists	8,272,510	22.6	761,3056	8.7	4,475,902	20.7	3,570,955	25.3	12,748,412	21.9	11,184,010	14.0	137.8	125.2	10.0
Dermatologists	41,882	0.1	41,220		29,201	0.1	23,805		71,084	0.1	65,026		0.8	0.7	
Gynaecologists	513,372	1.4	469,852		316,737	1.5	231,888		830,108	1.4	701,740		9.0	7.9	
Pulmonologists	52,744	0.1	44,285		23,011	0.1	18,810		75,755	0.1	63,095		0.8	0.7	
Physicians	473,222	1.3	413,607		253,718	1.2	203,446		726,940	1.2	617,053		7.9	6.9	
Gastroenterologists	44,264	0.1	38,751		21,595	0.1	16,663		65,859	0.1	55,414		0.7	0.6	
Neurologists	68,210	0.2	66,693		35,954	0.2	31,685		104,163	0.2	98,378		1.1	1.1	
Cardiologists	215,476	0.6	210,404		102,881	0.5	91,040		318,357	0.5	301,444		3.4	3.4	
Psychiatrists	158,876	0.4	130,659		107,407	0.5	79,839		266,283	0.5	210,498		2.9	2.4	
Medical oncologists	59,684	0.2	63,917		16,820	0.1	15,196		76,504	0.1	79,112		0.8	0.9	
Neurosurgeons	170,425	0.5	144,571		76,764	0.4	63,619		247,189	0.4	208,190		2.7	2.3	
Nuclear medicine	42,536	0.1	39,890		20,778	0.1	18,666		63,314	0.1	58,556		0.7	0.7	
Ophthalmologists	358,483	1.0	315,602		186,349	0.9	155,706		544,832	0.9	471,308		5.9	5.3	
Clinical haematology	13,555	0.0	9,031		5,518	0.0	2,843		19,073	0.0	11,874		0.2	0.1	
Orthopaedic surgeons	505,572	1.4	421,888		218,142	1.0	173,652		723,715	1.2	595,540		7.8	6.7	
Otorhinolaryngologists	150,330	0.4	139,218		76,516	0.4	63,463		226,847	0.4	202,681		2.5	2.3	
Rheumatology	5,352	0.0	5,440		3,102	0.0	2,220		8,454	0.0	7,661		0.1	0.1	
Paediatricians	288,212	0.8	261,642		169,979	0.8	124,466		458,191	0.8	386,107		5.0	4.3	
Paediatric cardiologists	10,903	0.0	12,062		3,356	0.0	4,202		14,260	0.0	16,264		0.2	0.2	
Physical medicine	11,638	0.0	NC		5	0.0	12		11,642	0.0	NC		0.1	NC	
Plastic and reconstructive surgeons	43,721	0.1	36,814		18,498	0.1	15,052		62,219	0.1	51,866		0.7	0.6	
Surgeons	434,759	1.2	370,416		196,502	0.9	159,810		631,260	1.1	530,226		6.8	5.9	
Thoracic surgeons	112,731	0.3	89,387		48,369	0.2	35,687		161,100	0.3	125,074		1.7	1.4	
Urologists	172,196	0.5	152,696		78,585	0.4	66,413		250,780	0.4	219,109		2.7	2.5	
Clinical support specialists															
Anaesthetists	811,083	2.2	743,247		365,844	1.7	291,982		1,176,928	2.0	1,035,229		12.7	11.6	
Radiologists	1,499,316	4.1	1,442,407		883,889	4.1	727,281		2,383,206	4.1	2,169,687		25.8	24.3	
Pathologists	1,396,636	3.8	1,364,622		995,859	4.6	781,193		2,392,495	4.1	2,145,815		25.9	24.0	
Other	7,317	0.0	15,009		68,852	0.3	113,538		76,168	0.1	128,547		0.8	1.4	
Dentists	598,545	1.6	553,447	8.1	695,462	3.2	630,905	10.2	1,294,007	2.2	1,184,352	9.3	14.0	13.3	5.5
Dental specialists	169,522	0.5	298,588	-43.2	188,407	0.9	151,849	24.1	357,929	0.6	450,437	-20.5	3.9	5.0	-23.3
Dental therapists	24,640	0.1	21,551		41,394	0.2	34,394		66,034	0.1	55,945		0.7	0.6	
Dental technicians	7,34	0.0	35,139		2,750	0.0	1,525		3,484	0.0	36,664		0.0	0.4	
Maxilla, facial and oral surgeons	46,537	0.1	49,036		39,469	0.2	33,840		86,006	0.1	82,876		0.9	0.9	
Oral pathologists	33	0.0	53		45	0.0	1,037		78	0.0	1,091		0.0	0.0	
Orthodontists	78,125	0.2	75,954		94,073	0.4	71,613		172,198	0.3	147,568		1.9	1.7	
Periodontists	10,191	0.0	107,947		5,747	0.0	5,165		15,938	0.0	113,112		0.2	1.3	
Prosthodontists	9,262	0.0	8,907		4,929	0.0	4,275		14,191	0.0	13,183		0.2	0.1	
Supplementary and allied health professionals	2,283,017	6.2	2279,077	0.2	1,416,270	6.5	1,172,914	20.7	3,699,286	6.4	3,451,991	7.2	40.0	38.7	3.5
Art therapy	86	0.0	112		12	0.0	19		98	0.0	131		0.0	0.0	
Audiologists	68,317	0.2	41,594		36,323	0.2	35,495		104,640	0.2	77,089		1.1	0.9	
Biokinetics	18,914	0.1	20,894		5,657	0.0	15,064		24,571	0.0	35,958		0.3	0.4	
Clinical technologists	418,140	1.1	324,673		195,728	0.9	133,560		613,868	1.1	458,233		6.6	5.1	
Dieticians	17,946	0.1	15,364		12,707	0.1	7,616		30,652	0.1	22,980		0.3	0.3	
Hearing aid acousticians	25,805	0.1	15,719		16,881	0.1	17,442		42,686	0.1	33,162		0.5	0.4	



Annexure I > Benefits paid from risk pools: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
Supplementary and allied health professionals (Cont.)															
Medical scientists	30	0.0	266		29	0.0	86		59	0.0	351		0.0	0.0	
Occupational therapy	35,933	0.1	31,513		21,488	0.1	16,683		57,421	0.1	48,196		0.6	0.5	
Optometrists	401,134	1.1	559,465		519,936	2.4	471,845		921,070	1.6	1,031,310		10.0	11.5	
Orthoptists	1,851	0.0	874		952	0.0	3,636		2,803	0.0	4,510		0.0	0.1	
Pharmacists	562,766	1.5	540,444		84,809	0.4	102,045		647,575	1.1	642,490		7.0	7.2	
Physiotherapists	388,986	1.1	386,456		248,996	1.2	198,148		637,982	1.1	584,603		6.9	6.5	
Podiatrists	11,430	0.0	9,798		6145	0.0	4,520		17,575	0.0	14,318		0.2	0.2	
Psychologists	198,896	0.5	180,700		132,487	0.6	104,889		331,383	0.6	285,589		3.6	3.2	
Radiographers	26,108	0.1	21,347		13,656	0.1	9,362		39,764	0.1	30,709		0.4	0.3	
Radiotherapists	379,115	1.0	364,033		155,822	0.7	129,254		534,938	0.9	493,286		5.8	5.5	
Private nurses	20,989	0.1	18,352		25,447	0.1	18,197		46,436	0.1	36,550		0.5	0.4	
Social workers	8,263	0.0	7,517		4,530	0.0	3,126		12,794	0.0	10,644		0.1	0.1	
Speech therapists	15,066	0.0	12,768		15,276	0.1	5,405		30,342	0.1	18,173		0.3	0.2	
Complementary medicines															
Acupuncture and Chinese medicine	17	0.0	12		22	0.0	10		39	0.0	21		0.0	0.0	
Ayurvedic practitioners	4	0.0	3		4	0.0	176		8	0.0	178		0.0	0.0	
Chiropractors and osteopaths	23,563	0.1	18,957		9,071	0.0	7,560		32,634	0.1	26,517		0.4	0.3	
Homeopaths	10,819	0.0	8,289		4,064	0.0	3,437		14,883	0.0	11,726		0.2	0.1	
Naturopaths phytotherapists	53	0.0	19		85	0.0	29		138	0.0	48		0.0	0.0	
Therapeutic massage, aromatherapy and reflexology	1	0.0	4		8	0.0	4		9	0.0	8		0.0	0.0	
Total hospitals	15,823,875	43.3	13,951,354	13.4	7,995,252	36.9	6,491,308	23.2	23,819,127	40.9	20,442,663	16.5	257.5	228.9	12.5
Private hospitals	15,744,117	43.1	13,840,595	13.8	7,852,336	36.3	6,294,288	24.8	23,596,453	40.6	20,134,883	17.2	255.1	225.4	13.1
Ward fees	6,239,547	17.1	5,286,793		3,566,496	16.5	2,610,334		9,806,042	16.9	7,897,127		106.3	88.4	
Theatre fees	3,043,144	8.3	2,791,756		1,234,818	5.7	1,074,236		4,277,962	7.4	3,865,992		46.2	43.3	
Consumables	1,237,459	3.4	916,868		1,015,387	4.7	602,816		2,252,846	3.9	1,519,685		24.4	17.0	
Medicines dispensed	1,805,841	4.9	1,730,388		1,214,656	5.6	1,082,308		3,020,497	5.2	2,812,696		32.6	31.5	
Managed care arrangements (in-hospital benefits)	3,011,559	8.2	2,928,209		700,569	3.2	765,051		3,712,128	6.4	3,693,260		40.1	41.4	
Other	406,567	1.1	186,581		120,411	0.6	159,543		526,978	0.9	346,123		5.7	3.9	
Provincial hospitals	79,758	0.2	110,759	-28.0	142,916	0.7	197,021	-27.5	222,674	0.4	307,780	-27.7	2.4	3.4	-30.2
Ward fees	42,625	0.1	71,055		80,338	0.4	108,501		122,963	0.2	179,556		1.3	2.0	
Theatre fees	4,755	0.0	9,389		16,427	0.1	17,483		21,182	0.0	26,872		0.2	0.3	
Consumables	26,836	0.1	22,719		35,007	0.2	60,127		61,843	0.1	82,846		0.7	0.9	
Medicines dispensed	5,542	0.0	7,595		11,143	0.1	10,910		16,686	0.0	18,505		0.2	0.2	
Medicines	5,187,081	14.2	4,510,540	15.0	3,861,017	17.8	2,999,209	28.7	9,048,098	15.6	7,509,749	20.5	97.8	84.1	16.3
Medicine dispensed by pharmacists	4,544,384	12.4	3,916,669		3,467,974	16.0	2,677,922		8,012,358	13.8	6,594,591		86.6	73.8	
Medicine dispensed by GPs	325,148	0.9	354,807		311,831	1.4	258,277		636,979	1.1	613,084		6.9	6.9	
Medicine dispensed by medical specialists	263,288	0.7	178,540		56,901	0.3	49,142		320,189	0.6	227,682		3.5	2.5	
Medicine dispensed by supplementary and allied health professionals	13,547	0.0	7,763		5,686	0.0	3,499		19,234	0.0	11,262		0.2	0.1	
Medicine dispensed by other health professionals	40,714	0.1	52,762		18,625	0.1	10,369		59,339	0.1	63,131		0.6	0.7	
Ex gratia payments	11,558	0.0	32,436	-64.4	16,897	0.1	16,766	0.8	28,454	0.1	49,202	-42.2	0.3	0.6	-44.2
Other benefits	868,917	2.4	977,146	-11.1	698,869	3.2	568,107	23.0	1,567,786	2.7	1,545,253	1.5	16.9	17.3	-2.1
Basic life support	2,182	0.0	10,682		4,299	0.0	3,643		6,481	0.0	14,325		0.1	0.2	
Intermediate life support	4,576	0.0	4,495		6,194	0.0	1,671		10,770	0.0	6,166		0.1	0.1	
Advanced life support	114,386	0.3	92,663		12,866	0.1	16,770		127,252	0.2	109,432		1.4	1.2	
Blood courier services	11,504	0.0	NC		2,672	0.0	NC		14,177	0.0	NC		0.2	NC	
Blood transfusion services	265,686	0.7	248,811		134,335	0.6	107,446		400,021	0.7	356,256		4.3	4.0	
Home oxygen	23,339	0.1	33,182		11,510	0.1	11,589		34,848	0.1	44,771		0.4	0.5	

Annexure I > Benefits paid from risk pools: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
Other benefits															
Appliances	45,151	0.1	46,049		50,974	0.2	28,473		96,125	0.2	74,522		1.0	0.8	
Prosthesis	98,226	0.3	140,399		207,274	1.0	138,461		305,499	0.5	278,859		3.3	3.1	
Clinical services: other	27,958	0.1	23,907		22,866	0.1	19,329		50,824	0.1	43,236		0.5	0.5	
Community health services	4	0.0	118,927		118	0.0	NC		122	0.0	118,929		0.0	1.3	
Alcohol and drug rehabilitation	28,857	0.1	25,432		21,079	0.1	15,506		49,936	0.1	40,938		0.5	0.5	
Group practice	93,108	0.3	96,674		52,317	0.2	41,671		145,425	0.2	138,345		1.6	1.5	
Hospice	4,357	0.0	4,135		3,770	0.0	2,999		8,126	0.0	7,135		0.1	0.1	
Mental health institutions	91,581	0.3	67,539		65,484	0.3	40,308		157,065	0.3	107,847		1.7	1.2	
Sub-acute / step-down facilities	50,686	0.1	48,850		34,259	0.2	26,519		84,945	0.1	75,369		0.9	0.8	
Total managed care (out-of-hospital benefits)	965,009	2.6	1,158,792	-16.7	365,294	1.7	478,458	-23.7	1,330,303	2.3	1,637,249	-18.7	14.4	18.3	-21.6
Total benefits	36,531,585	100.0	33,459,519	9.2	21,649,859	100.0	17,557,729	23.3	58,181,444	100.0	51,017,247	14.0	629.1	571.2	10.1

Notes

Prior year figures have been restated.

NC = Not Comparable

pabpm= per average beneficiary per month

Annexure J > Benefits paid from savings accounts: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
GPs	679,673	12.9	621,280	9.4	267,500	21.4	23,4011	14.3	947,174	14.5	855,291	10.7	10.2	9.6	6.9
Medical specialists	1,118,551	21.2	999,112	12.0	178,289	14.3	16,5687	7.6	1,296,841	19.9	1,164,798	11.3	14.0	13.0	7.5
Dermatologists	35,648	0.7	31,683		7,021	0.6	6480		42,669	0.7	38,163		0.5	0.4	
Gynaecologists	135,283	2.6	119,930		26,830	2.1	23,439		162,112	2.5	143,369		1.8	1.6	
Pulmonologists	7,242	0.1	7,351		1,053	0.1	999		8,295	0.1	8,350		0.1	0.1	
Physicians	42,919	0.8	42,886		10,273	0.8	9,812		53,192	0.8	52,698		0.6	0.6	
Gastroenterologists	5,047	0.1	4,556		1,073	0.1	978		6,120	0.1	5,534		0.1	0.1	
Neurologists	11,582	0.2	11,144		2,467	0.2	2,279		14,049	0.2	13,423		0.2	0.2	
Cardiologists	33,488	0.6	32,814		5,221	0.4	5,444		38,709	0.6	38,258		0.4	0.4	
Psychiatrists	25,144	0.5	21,878		3,567	0.3	2,991		28,711	0.4	24,869		0.3	0.3	
Medical oncologists	1,229	0.0	822		187	0.0	178		1,416	0.0	1,000		0.0	0.0	
Neurosurgeons	5,570	0.1	5,517		1,969	0.2	1,748		7,538	0.1	7,265		0.1	0.1	
Nuclear medicine	5426	0.1	5,306		500	0.0	442		5,926	0.1	5,748		0.1	0.1	
Ophthalmologists	48,753	0.9	44,356		10,026	0.8	9495		58,780	0.9	53,851		0.6	0.6	
Clinical haematology	688	0.0	490		125	0.0	106		814	0.0	596		0.0	0.0	
Orthopaedic surgeons	28,140	0.5	25,272		8,152	0.7	7,293		36,293	0.6	32,564		0.4	0.4	
Otorhinolaryngologists	23,642	0.4	22,178		5,159	0.4	4,857		28,802	0.4	27,035		0.3	0.3	
Rheumatology	1,699	0.0	1,592		459	0.0	355		2,158	0.0	1,947		0.0	0.0	
Paediatricians	60,094	1.1	56,099		13,207	1.1	11,817		73,301	1.1	67,916		0.8	0.8	
Paediatric cardiologists	2,481	0.1	2,537		173	0.0	261		2,654	0.0	2,798		0.0	0.0	
Physical medicine	46	0.0	NC		2	0.0	4		49	0.0	8		0.0	0.0	
Plastic and reconstructive surgeons	4,352	0.1	4,018		1,339	0.1	1,137		5,691	0.1	5,155		0.1	0.1	
Surgeons	22,526	0.4	21,416		6,303	0.5	5,816		28,828	0.4	27,232		0.3	0.3	
Thoracic surgeons	965	0.0	889		502	0.0	377		1,467	0.0	1,267		0.0	0.0	
Urologists	19,215	0.4	17,357		4,466	0.4	4,091		23,681	0.4	21,448		0.3	0.2	
Clinical support specialists															
Anaesthetists	18,402	0.3	16,704		6,466	0.5	5,026		24,869	0.4	21,730		0.3	0.2	
Radiologists	216,358	4.1	192,084		22,731	1.8	20,799		239,089	3.7	212,883		2.6	2.4	
Pathologists	341,080	6.5	305,399		37,791	3.0	38,957		378,871	5.8	344,357		4.1	3.9	
Other	15,691	0.3	12,275		909	0.1	5,205		16,599	0.3	17,480		0.2	0.2	
Dentists	555,798	10.6	537,347	3.4	91,342	7.3	83,456	9.4	647,140	9.9	620,802	4.2	7.0	7.0	0.6
Dental specialists	115,570	2.2	108,124	6.9	18,267	1.5	16,946	7.8	133,837	2.1	125,070	7.0	1.4	1.4	3.3
Dental therapists	5,689	0.1	5,476		2,641	0.2	1,841		8,330	0.1	7,317		0.1	0.1	
Dental technicians	158	0.0	697		59	0.0	NC		218	0.0	697		0.0	0.0	
Maxilla, facial and oral surgeons	25,686	0.5	24,652		3,208	0.3	3,105		28,894	0.4	27,757		0.3	0.3	
Oral pathologists	19	0.0	17		2	0.0	2		21	0.0	19		0.0	0.0	
Orthodontists	69,865	1.3	63,920		9,923	0.8	9,822		79,789	1.2	73,743		0.9	0.8	
Periodontists	8,606	0.2	8,164		1,456	0.1	1,268		10,063	0.2	9,431		0.1	0.1	
Prosthodontists	5,546	0.1	5,198		977	0.1	908		6,523	0.1	6,105		0.1	0.1	
Supplementary and allied health professionals	931,200	17.7	829,295	12.3	217,904	17.4	202,697	7.5	1,149,103	17.6	1031992	11.3	12.4	11.6	7.5
Art therapy	43	0.0	74		5	0.0	13		48	0.0	87		0.0	0.0	
Audiologists	22,959	0.4	18,479		3,532	0.3	3,078		26,491	0.4	21,557		0.3	0.2	
Biokinetics	9,056	0.2	7,501		1,107	0.1	529		10,163	0.2	8,030		0.1	0.1	
Clinical technologists	5,356	0.1	3,741		846	0.1	1,080		6,202	0.1	4,821		0.1	0.1	
Dieticians	7,117	0.1	6,537		2,042	0.2	1,854		9,158	0.1	8,391		0.1	0.1	
Hearing aid acousticians	5,100	0.1	4,776		861	0.1	976		5,961	0.1	5,752		0.1	0.1	
Medical scientists	19	0.0	57		3	0.0	4		21	0.0	60		0.0	0.0	

Annexure J > Benefits paid from savings accounts: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
Supplementary and allied health professionals															
Occupational therapy	14,706	0.3	12,983		2,972	0.2	2,460		17,678	0.3	15,443		0.2	0.2	
Optometrists	611,641	11.6	550,865		159,935	12.8	147,703		771,576	11.8	698,568		8.3	7.8	
Orthoptists	576	0.0	411		66	0.0	61		641	0.0	472		0.0	0.0	
Pharmacists	22,795	0.4	13,193		1,831	0.1	3,119		24,626	0.4	16,312		0.3	0.2	
Physiotherapists	95,365	1.8	85,522		22,229	1.8	20,945		117,594	1.8	106,468		1.3	1.2	
Podiatrists	9,223	0.2	8,419		2,171	0.2	2,198		11,394	0.2	10,616		0.1	0.1	
Psychologists	75,681	1.4	70,541		10,860	0.9	10,078		86,541	1.3	80,619		0.9	0.9	
Radiographers	777	0.0	414		197	0.0	96		974	0.0	510		0.0	0.0	
Radiotherapists	2,524	0.1	2,300		419	0.0	453		2,943	0.1	2,753		0.0	0.0	
Private nurses	11,024	0.2	8,424		2,020	0.2	1,416		13,044	0.2	9,840		0.1	0.1	
Social workers	3,963	0.1	3,404		444	0.0	397		4,407	0.1	3,801		0.1	0.0	
Speech therapists	1,657	0.0	1,312		398	0.0	363		2,055	0.0	1,676		0.0	0.0	
Complementary medicines															
Acupuncture and Chinese medicine	39	0.0	17		4	0.0	5		43	0.0	22		0.0	0.0	
Ayurvedic practitioners	4	0.0	6		3	0.0	8		8	0.0	14		0.0	0.0	
Chiropractors and osteopaths	22,904	0.4	19,307		3,723	0.3	3,931		26,628	0.4	23,238		0.3	0.3	
Homeopaths	9,936	0.2	8,412		2,041	0.2	1,735		11,977	0.2	10,147		0.1	0.1	
Naturopaths phytotherapists	63	0.0	45		16	0.0	23		79	0.0	67		0.0	0.0	
Therapeutic massage, aromatherapy and reflexology	3	0.0	2		3	0.0	4		6	0.0	6		0.0	0.0	
Total hospitals	130,250	2.5	73,429	77.4	9,779	0.8	10,112	-3.3	140,029	2.1	83,541	67.6	1.5	0.9	61.8
Private hospitals	127,750	2.4	70,018	82.5	9,361	0.7	9,546	-1.9	137,111	2.1	79,564	72.3	1.5	0.9	66.4
Ward fees	67,405	1.3	16,715		4,216	0.3	3,210		71,621	1.1	19,925		0.8	0.2	
Theatre fees	9,801	0.2	6,938		517	0.0	503		10,318	0.2	7,441		0.1	0.1	
Consumables	17,721	0.3	13,106		1,599	0.1	2,081		19,320	0.3	15,187		0.2	0.2	
Medicines dispensed	3,710	0.1	4,620		1,762	0.1	2,583		5,472	0.1	7,203		0.1	0.1	
Managed care arrangements (in-hospital benefits)	21,150	0.4	18,716		904	0.1	724		22,054	0.3	19,440		0.2	0.2	
Other	7,963	0.2	9,924		364	0.0	445		8,326	0.1	10,370		0.1	0.1	
Provincial hospitals	2,500	0.1	3,411	-26.7	417	0.0	566	-26.3	2,917	0.0	3,977	-26.6	0.0	0.0	-29.2
Ward fees	508	0.0	1,147		143	0.0	293		651	0.0	1,440		0.0	0.0	
Theatre fees	71	0.0	22		4	0.0	1		75	0.0	23		0.0	0.0	
Consumables	1,809	0.0	1,757		253	0.0	194		2,062	0.0	1,951		0.0	0.0	
Medicines dispensed	112	0.0	485		18	0.0	78		129	0.0	563		0.0	0.0	
Medicines	1,698,490	32.2	1,557,255	9.1	458,726	36.7	411,931	11.4	2,157,216	33.1	1,969,186	9.5	23.3	22.1	5.8
Medicine dispensed by pharmacists	1,576,962	29.9	1,489,152		418,594	33.5	375,063		1,995,556	30.6	1,864,215		21.6	20.9	
Medicine dispensed by GPs	114,331	2.2	60,525		37,502	3.0	34,685		151,833	2.3	95,210		1.6	1.1	
Medicine dispensed by medical specialists	3,640	0.1	4,388		1,239	0.1	1,007		4,879	0.1	5,395		0.1	0.1	
Medicine dispensed by supplementary and allied health professionals	2,804	0.1	2,889		1,228	0.1	1,057		4,031	0.1	3,946		0.0	0.0	
Medicine dispensed by other health professionals	753	0.0	302		164	0.0	119		917	0.0	421		0.0	0.0	
Ex gratia payments	0	0.0	NC	NC	44	0.0	24	85.5	44	0.0	24	85.8	0.0	0.0	79.4
Other benefits	37,878	0.7	31,294	21.0	9,047	0.7	9,435	-4.1	46,925	0.7	40,729	15.2	0.5	0.5	11.2
Basic life support	0	0.0	2		115	0.0	75		115	0.0	77		0.0	0.0	
Intermediate life support	13	0.0	4		72	0.0	12		85	0.0	15		0.0	0.0	
Advanced life support	261	0.0	27		48	0.0	225		309	0.0	252		0.0	0.0	
Blood courier services	NC	0.0	3		3	0.0	NC		3	0.0	4		0.0	0.0	
Blood transfusion services	332	0.0	213		76	0.0	40		408	0.0	254		0.0	0.0	
Home oxygen	2,121	0.0	2,116		318	0.0	307		2,439	0.0	2,423		0.0	0.0	
Appliances	2,379	0.1	3,389		2,730	0.2	711		5,109	0.1	4,100		0.1	0.1	

Annexure J > Benefits paid from savings accounts: for the years ended 31 December 2007-08

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R'000	2008 % of total	2007 R'000	% change	2008 R	2007 R	% change
Other benefits															
Prosthesis	1,543	0.0	1,226		1,615	0.1	749		3,159	0.1	1,975		0.0	0.0	
Clinical service: other	2,319	0.0	1,682		706	0.1	238		3,025	0.1	1,921		0.0	0.0	
Community health services	4	0.0	14		0	0.0	2		4	0.0	15		0.0	0.0	
Alcohol and drug rehabilitation	16	0.0	50		17	0.0	9		33	0.0	58		0.0	0.0	
Group practice	12,843	0.2	9,953		2,325	0.2	1,752		15,168	0.2	11,705		0.2	0.1	
Hospice	258	0.0	221		41	0.0	49		299	0.0	270		0.0	0.0	
Mental health institutions	85	0.0	75		2	0.0	37		87	0.0	112		0.0	0.0	
Sub-acute / step-down facilities	15	0.0	44		69	0.0	25		84	0.0	69		0.0	0.0	
Total managed care (out-of-hospital benefits)	NC	NC	161	NC	NC	NC	51	NC	NC	NC	212	NC	NC	0.0	NC
Total benefits	5,267,205	100.0	4,757,296	10.7	1,250,766	100.0	1,134,349	10.3	6,517,972	100.0	5,891,645	10.6	70.5	66.0	6.8

Notes

Prior year figures have been restated.

NC = Not comparable

pabpm= per average beneficiary per month



Annexure K > Income statement details: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age	Pensioner ratio (65+ years)	No. of dependants per member	Gross contributions (Risk + PMSA)	Gross relevant healthcare expenditure (Gross + PMSA) (Note v)	Gross administration expenses (Risk + PMSA)	Managed healthcare: management services	Broker fees (Note w)	Net impairment losses: trade and other receivables	Net reinsurance results	Net healthcare result	Net surplus/ (deficit) after consolidation results
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Registered schemes: open															
1252	Bestmed Medical Scheme	35,808	85,833	34.6	8.4	1.3	891,094	(752,485)	(101,582)	(19,400)	(17,166)	(1,832)	-	(25,397)	43,519
1512	Bonitas Medical Fund	250,270	595,361	29.5	3.7	1.4	5,143,355	(4,634,686)	(450,636)	(152,700)	(116,100)	(1,139)	-	(218,274)	72,858
1034	Cape Medical Plan	7,176	16,002	34.6	9.9	1.2	114,903	(108,733)	(16,620)	-	-	(89)	-	(10,764)	20,774
1552	Community Medical Aid Scheme (COMMED)	11,492	29,661	33.2	7.3	1.6	270,959	(242,120)	(50,599)	(6,566)	(3,040)	(1,456)	-	(32,821)	(17,840)
1491	Compcare Wellness Medical Scheme	14,797	34,484	37.3	11.4	1.3	409,998	(395,805)	(55,217)	(14,425)	(8,468)	(1,911)	-	(69,608)	(41,379)
1125	Discovery Health Medical Scheme	850,636	1,928,108	31.5	5.6	1.3	20,796,701	(16,960,691)	(2,275,988)	(505,087)	(503,385)	(47,938)	-	293,080	997,490
1202	Fedhealth Medical Scheme	81,670	185,213	40.7	5.1	1.2	1,931,393	(1,684,566)	(205,370)	(39,646)	(46,616)	(3,207)	-	(36,717)	76,498
1554	Genesis Medical Scheme	7,861	23,168	29.9	4.2	1.9	161,462	(127,433)	(17,578)	(819)	(2,931)	(586)	-	11,328	29,790
1561	Gen-Health Medical Scheme	10,579	25,780	34.8	4.9	1.4	192,556	(185,931)	(26,710)	(5,540)	(3,447)	(3,354)	-	(35,719)	(9,663)
1466	Good Hope Medical Aid Society	3,406	9,527	29.7	1.3	1.7	37,591	(34,342)	(3,741)	(374)	(997)	(69)	-	(1,932)	3,000
1537	Hosmed Medical Aid Scheme	30,466	99,856	28.6	1.9	2.2	788,145	(639,782)	(97,025)	(18,441)	(45,780)	(1,562)	-	(14,445)	(17,924)
1556	Humanity Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1577	Ingwe Health Plan	18,779	29,928	28.2	1.8	0.6	173,636	(144,078)	(22,618)	(10,766)	(5,261)	(2,621)	-	(11,708)	(5,446)
1087	Keyhealth	52,920	125,652	38.0	12.5	1.4	1,544,299	(1,368,224)	(127,762)	(27,557)	(36,375)	(4,137)	-	(16,435)	11,203
1576	Liberty Health Medical Scheme	46,928	100,949	35.1	8.8	1.1	1,048,093	(876,442)	(110,265)	(24,195)	(24,246)	(2,779)	-	14,635	48,259
1549	Medicover	54,800	141,079	28.4	3.5	1.6	1,059,586	(1,055,105)	(71,667)	(18,445)	(25,002)	(170)	-	(95,419)	8,881
1149	Medihelp	94,403	181,057	44.0	24.5	0.9	2,850,915	(2,467,475)	(240,624)	(42,313)	(21,741)	(3,805)	-	73,538	190,830
1506	Medimed Medical Scheme	4,768	12,602	27.8	2.9	1.6	89,501	(75,993)	(7,351)	(787)	-	(1,096)	-	3,532	12,618
1140	Medshield Medical Scheme	68,606	168,927	29.2	2.4	1.4	1,312,172	(1,130,371)	(171,152)	(38,449)	(64,325)	1,321	-	(90,794)	(13,156)
1167	Momentum Health	77,489	172,990	32.9	7.3	1.2	1,637,123	(1,422,754)	(169,210)	(45,033)	(57,265)	(2,763)	-	(46,519)	2,401
1166	National Independent Medical Aid Society (NIMAS)	17,205	39,312	34.6	9.4	1.3	343,667	(337,634)	(28,392)	(7,343)	(6,022)	(520)	-	(37,780)	(29,458)
1560	Openplan Medical Scheme	8,917	18,194	46.1	23.9	1.0	225,847	(214,934)	(21,918)	(3,269)	(3,511)	109	-	(16,888)	(5,524)
1215	Oxygen Medical Scheme	74,687	173,765	35.8	12.2	1.3	1,567,064	(1,402,670)	(143,083)	(32,434)	(47,406)	(3,805)	-	(60,787)	(18,530)
1587	Pathfinder Medical Scheme	1,627	3,087	31.7	7.2	0.9	22,382	(23,544)	(4,298)	-	(307)	(992)	-	(6,554)	(6,525)
1546	Pharos Medical Plan	7,712	17,954	34.8	9.0	1.3	196,607	(150,614)	(27,028)	(3,987)	(4,472)	(215)	-	10,926	15,682
1454	Pro Sano Medical Scheme	31,051	73,269	37.0	11.1	1.3	724,066	(682,039)	(69,316)	(15,757)	(5,766)	(747)	-	(67,641)	(28,948)
1196	Protea Medical Aid Society	3,733	4,786	38.8	19.3	0.3	39,810	(37,038)	(5,344)	(1,318)	(165)	(137)	-	(4,190)	(1,059)
1170	Purehealth Medical Scheme	4,542	9,863	42.9	21.1	1.1	163,257	(135,850)	(14,949)	(2,911)	(1,054)	(433)	387	6,476	9,456
1586	Renaissance Health Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	41,215	93,011	29.3	1.6	1.2	638,734	(475,150)	(111,018)	(34,987)	(19,426)	(2,452)	-	(8,753)	10,185
1446	Selfmed Medical Scheme	12,490	27,413	39.8	16.1	1.2	278,770	(265,583)	(33,886)	(4,978)	(2,493)	(206)	-	(28,375)	(8,052)
1486	Sizwe Medical Fund	64,250	164,661	29.9	4.8	1.6	1,460,728	(1,271,830)	(156,363)	(38,799)	(25,885)	(458)	-	(32,607)	81,189
1141	Spectramed	69,181	162,469	31.9	4.9	1.3	1,555,929	(1,348,435)	(159,948)	(21,005)	(31,902)	(10,277)	-	(15,310)	9,659
1464	Suremed Health	1,469	3,508	32.8	5.5	1.4	36,697	(27,969)	(4,134)	(684)	(1,066)	(348)	-	1,071	6,183
1147	Telemed	28,143	60,848	37.5	13.3	1.2	918,897	(837,293)	(65,130)	(15,582)	(4,823)	(2,086)	-	(7,624)	7,348
1592	Thebemed	6,631	105,350	25.2	0.2	2.3	105,350	(83,885)	(10,229)	(5,059)	(2,519)	83	-	3,741	4,731
1422	Topmed Medical Scheme	12,096	26,301	36.6	11.8	1.2	272,168	(253,800)	(30,398)	(7,804)	(6,054)	(336)	-	(23,584)	(1,759)
Sub-total: registered open schemes		2,107,801	4,866,209	32.6	6.7	1.3	49,003,457	(41,855,285)	(5,107,146)	(1,166,461)	(1,145,015)	(102,008)	387	(598,319)	1,457,293



Annexure K > Income statement details: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age	Pensioner ratio (65+ years)	No. of dependants per member	Gross contributions (Risk + PMSA)	Gross relevant healthcare expenditure (Gross + PMSA) (Note v)	Gross administration expenses (Risk + PMSA)	Managed healthcare: management services	Broker fees (Note w)	Net impairment losses: trade and other receivables	Net reinsurance results	Net healthcare result	Net surplus/ (deficit) after consolidation results
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Registered schemes: restricted															
1005	AECI Medical Aid Society	7,462	16,139	40.5	20.6	1.1	210,690	(206,654)	(14,242)	(5,816)	-	(490)	-	(16,511)	(1,622)
1487	Afrisam SA Medical Scheme	1,366	3,064	40.1	18.5	1.2	42,507	(42,817)	(3,172)	(454)	-	(25)	-	(4,632)	(1,217)
1567	Afrox Medical Aid Society	3,266	7,731	31.0	7.0	1.3	70,215	(66,563)	(6,067)	(1,037)	-	97	-	(3,355)	6,622
1456	Alliance Midmed Medical Scheme	1,995	5,033	26.7	2.7	1.5	53,103	(45,294)	(4,305)	(1,260)	-	(13)	-	1,112	5,639
1534	Altron Medical Aid Scheme	5,275	11,774	34.8	10.4	1.3	139,835	(125,841)	(14,185)	(1,589)	-	(90)	-	(3,842)	3,653
1012	Anglo Medical Scheme	12,570	29,842	36.8	15.7	1.4	378,558	(377,599)	(22,852)	(6,024)	-	(31)	-	(33,338)	(43,782)
1571	Anglovaal Group Medical Scheme	4,195	8,691	39.3	18.7	1.1	107,743	(103,200)	(9,661)	(2,476)	-	(4)	-	(9,538)	(5,184)
1279	Bankmed	103,038	201,508	29.8	6.0	1.0	2,265,426	(2,032,750)	(174,621)	(49,921)	-	1,288	-	(37,438)	104,739
1507	Barloworld Medical Scheme	5,823	12,465	37.5	17.9	1.1	186,049	(171,169)	(9,772)	(4,318)	-	(56)	-	735	9,634
1557	BHP Billiton SA Medical Scheme	3,756	8,144	-	-	-	38,957	(39,100)	(5,585)	(524)	-	(7)	-	(6,259)	4,109
1115	Biz Health Medical Scheme	828	1,348	-	-	-	12,891	(11,943)	(2,275)	(262)	-	39	-	(1,625)	(1,107)
1526	BMW Employees Medical Aid Society	2,349	6,525	28.3	1.3	1.8	63,751	(72,702)	(3,864)	(1,755)	-	(147)	-	(17,208)	(13,204)
1237	BP Medical Aid Society	2,475	5,708	39.5	19.6	1.3	56,866	(64,060)	(3,696)	(924)	-	(20)	-	(11,834)	4,862
1590	Building & Construction Industry Medical Aid Fund	4,885	11,964	31.8	3.6	1.5	47,902	(38,871)	(6,321)	(566)	-	-	-	2,144	5,849
1593	Built Environment Professional Associations Medical Scheme (BEPS)	2,036	4,726	32.5	5.3	1.3	49,788	(42,466)	(4,013)	(1,001)	(1,183)	51	(634)	247	684
1158	Cawmed Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	22,259	38,226	29.7	5.3	0.7	484,145	(396,294)	(52,957)	(11,272)	-	(245)	-	16,946	38,161
1521	Clicks Group Medical Scheme	1,468	3,055	29.6	2.5	1.1	19,966	(14,547)	(2,526)	(371)	-	102	-	2,640	3,552
1068	De Beers Benefit Society	8,237	19,550	37.2	11.6	1.4	209,545	(212,279)	(14,743)	(861)	-	(151)	-	(18,489)	7,707
1484	Edcon Medical Aid Scheme	3,732	7,417	31.4	7.8	1.0	70,458	(66,460)	(8,006)	(1,906)	-	(301)	-	(6,989)	(3,633)
1572	Engen Medical Benefit Fund	3,363	8,010	35.9	12.8	1.4	101,543	(90,627)	(4,913)	(2,191)	-	4	-	2,040	7,047
1585	Eyethumed Medical Scheme	3,888	8,102	31.2	0.5	1.1	35,026	(31,686)	(6,452)	(660)	(136)	38	-	(3,870)	57
1271	Fishing Industry Medical Scheme (Fishmed)	970	2,428	25.0	0.3	1.5	3,962	(2,755)	(978)	(241)	-	11	-	(1)	642
1086	Food Workers Medical Benefit Fund	14,086	19,931	30.8	0.4	0.4	14,053	(8,277)	(2,885)	-	-	-	-	2,891	5,612
1578	Foschini Group Medical Aid Scheme	2,292	4,711	30.8	5.9	1.1	42,911	(41,763)	(2,943)	(1,364)	-	12	-	(3,148)	(22)
1568	Gold Fields Medical Scheme	7,724	17,438	29.6	1.5	1.2	134,270	(122,699)	(17,619)	(1,093)	-	(297)	-	(7,439)	970
1270	Golden Arrow Employees Medical Benefit Fund	2,546	6,321	31.9	6.8	1.5	16,370	(27,024)	(2,815)	(1,091)	-	(1)	-	(14,561)	(151)
1598	Government Employees Medical Scheme (GEMS)	253,525	692,820	26.2	2.1	1.7	5,599,265	(4,789,436)	(234,875)	(93,043)	-	(12,197)	-	445,610	508,544
1523	Grintek Electronics Medical Aid Scheme	1,145	2,861	31.6	2.9	1.5	27,269	(28,696)	(2,981)	(383)	-	(37)	-	(4,706)	(963)
1111	IBM (SA) Medical Scheme	2,163	4,996	34.5	7.9	1.3	49,891	(41,935)	(5,028)	(1,110)	-	(37)	-	1,667	3,833
1591	Impala Medical Plan	6,891	15,230	30.7	2.2	1.2	43,760	(40,973)	(600)	-	-	-	-	2,187	2,187
1559	Imperial Group Medical Scheme	6,179	14,968	28.8	2.3	1.4	149,903	(134,586)	(13,509)	(2,498)	-	(1,221)	-	(1,469)	6,291
1145	LA-Health Medical Scheme	21,625	44,674	39.7	19.6	1.1	609,373	(533,868)	(52,328)	(13,014)	(9,160)	(1,219)	-	575	33,408
1197	Libcare Medical Scheme	5,380	12,268	30.0	5.4	1.3	138,755	(129,522)	(10,324)	(3,913)	-	(602)	-	(11,220)	(11,389)
1599	Lonmin Medical Scheme	12,852	13,315	36.2	0.0	0.1	59,136	(46,195)	(6,606)	(5,977)	-	(42)	-	315	3,806
1547	Malcor Medical Scheme	4,223	9,738	34.5	8.8	1.3	112,676	(117,115)	(10,943)	(2,476)	-	(13)	(1,251)	(19,479)	78
1042	Mascom Medical Scheme	732	1,158	63.7	61.9	0.6	22,711	(28,829)	(2,154)	-	-	-	-	(8,114)	(5,686)
1495	Massmart Health Plan	1,873	4,065	30.2	1.9	1.2	54,045	(42,908)	(3,387)	(1,290)	-	(48)	-	1,965	7,588
1039	MBMed Medical Aid Fund	3,724	9,778	28.5	3.6	1.6	85,099	(78,674)	(5,075)	(3,001)	-	(22)	-	(1,674)	4,366
1588	MEDCOR	27,608	76,203	28.4	3.5	1.8	633,534	(621,468)	(48,017)	(12,241)	-	(1,480)	-	(49,673)	(27,742)
1548	Medipos Medical Scheme	10,267	22,559	35.1	13.4	1.2	240,544	(226,841)	(18,233)	(5,477)	-	586	-	(17,310)	52,929



Annexure K > Income statement details: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age	Pensioner ratio (65+ years)	No. of dependants per member	Gross contributions (Risk + PMSA)	Gross relevant healthcare expenditure (Gross + PMSA) (Note v)	Gross administration expenses (Risk + PMSA)	Managed healthcare: management services	Broker fees (Note w)	Net impairment losses: trade and other receivables	Net reinsurance results	Net healthcare result	Net surplus/ (deficit) after consolidation results
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1535	Metrocare	1,671	4,120	35.4	7.0	1.4	51,711	(47,645)	(3,009)	(1,126)	-	(11)	-	(80)	7,081
1105	Metropolitan Medical Scheme	5,267	12,930	27.5	4.0	1.4	112,992	(104,761)	(8,690)	(2,200)	-	0	-	(2,658)	8,587
1569	Minemed Medical Scheme	6,417	14,529	36.8	8.9	1.2	141,134	(147,260)	(12,682)	(999)	-	(72)	-	(19,878)	(17,803)
1566	Moremed Medical Scheme	1,420	2,635	25.6	2.2	0.8	10,500	(10,328)	(3,071)	(369)	-	(4)	-	(3,338)	(1,896)
1600	Motohealth Care	54,641	127,804	28.2	4.4	1.4	821,090	(791,349)	(79,973)	(14,887)	-	(25,263)	-	(90,382)	(96,171)
1154	Nampak SA Medical Scheme	5,139	12,546	34.8	9.1	1.4	143,441	(129,926)	(10,507)	(2,358)	-	(46)	-	1,391	12,597
1241	Naspers Medical Fund	6,805	13,403	30.6	5.1	1.0	145,977	(145,918)	(10,895)	(4,022)	-	16	-	(18,297)	(12,594)
1469	Nedgroup Medical Aid Scheme	25,064	49,451	32.1	8.4	1.0	457,711	(442,451)	(41,747)	(9,489)	-	(895)	-	(40,518)	16,508
1584	Netcare Medical Scheme	14,429	33,275	27.4	1.9	1.3	376,669	(322,778)	(20,042)	(12,835)	-	274	-	15,217	37,038
1214	Old Mutual Staff Medical Aid Fund	14,457	31,164	31.1	7.1	1.1	268,458	(271,716)	(24,399)	(6,387)	-	(358)	-	(31,870)	(18,668)
1441	Parmed Medical Aid Scheme	2,078	5,276	44.0	24.8	1.5	112,538	(101,491)	(4,943)	(428)	-	(239)	-	5,437	13,543
1515	PG Bison Medical Aid Society	765	1,704	38.4	14.3	1.2	22,884	(17,844)	(1,983)	(407)	-	(12)	-	2,638	5,107
1186	PG Group Medical Scheme	1,259	2,693	34.0	12.6	1.1	39,572	(34,763)	(2,186)	(568)	-	64	-	401	5,333
1563	Pick & Pay Medical Scheme	7,127	15,030	29.0	3.1	1.1	152,062	(128,345)	(11,761)	(4,589)	-	(10)	-	2,843	17,608
1583	Platinum Health	30,554	51,929	31.4	2.4	0.7	281,385	(282,280)	(25,368)	(810)	-	(19)	-	(27,092)	24,409
1194	Profmed	23,861	61,625	36.4	9.5	1.6	585,472	(528,010)	(60,289)	(12,008)	(2,934)	42	-	(17,727)	4,046
1516	Quantum Medical Aid Society	7,139	14,951	30.6	6.5	1.1	113,456	(111,916)	(12,958)	(3,664)	-	(304)	-	(15,641)	2,577
1201	Rand Water Medical Scheme	2,816	6,948	31.8	7.0	1.5	80,844	(79,514)	(4,129)	(873)	-	-	-	(3,672)	6,224
1430	Remedi Medical Aid Scheme	14,328	33,152	29.9	4.5	1.3	387,892	(348,416)	(22,640)	(5,002)	-	14	-	596	21,407
1176	Retail Medical Scheme	5,531	10,897	31.8	7.5	0.9	97,935	(73,537)	(10,011)	(2,796)	-	(48)	-	11,144	19,577
1013	Rhodes University Medical Scheme	952	2,018	39.5	14.4	1.1	19,598	(17,790)	(1,937)	-	-	(130)	-	(260)	1,960
1209	SA Breweries Medical Aid Society	8,835	20,467	28.6	4.0	1.3	197,717	(167,922)	(14,834)	(4,901)	-	(26)	-	6,471	18,693
1424	SABC Medical Aid Scheme	4,429	9,659	33.2	9.9	1.2	134,173	(116,498)	(6,476)	(2,778)	-	851	-	1,991	9,564
1038	SAMWUMed	27,129	68,429	30.0	4.0	1.5	356,444	(361,118)	(23,400)	(4,898)	(4,689)	(78)	-	(37,739)	(11,906)
1527	Sappi Medical Aid Scheme	4,128	9,702	35.5	11.8	1.3	124,522	(116,270)	(6,805)	(2,061)	-	(13)	-	(2,835)	5,331
1234	Sasolmed	24,562	65,561	29.4	3.8	1.7	778,377	(682,179)	(34,400)	(17,932)	-	1,979	-	45,846	86,518
1531	Sedmed	858	2,042	44.1	25.4	1.4	16,410	(14,663)	(431)	-	-	-	-	1,316	3,024
1243	Siemens Medical Scheme	2,991	6,782	32.2	7.0	1.3	90,785	(84,193)	(5,263)	(2,230)	-	(78)	-	(8,920)	(2,964)
1589	Solvita Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1580	South African Police Service Medical Scheme (POLMED)	159,375	456,137	25.9	2.5	1.9	3,765,839	(3,569,338)	(180,676)	(78,766)	-	(256)	-	(63,197)	120,577
1254	Stocksmed	917	1,984	32.8	5.6	1.2	25,400	(24,949)	(1,893)	(703)	-	15	-	(3,686)	(128)
1544	Tiger Brands Medical Scheme	5,061	11,675	39.2	17.0	1.3	137,212	(143,857)	(7,313)	(3,032)	-	(48)	-	(17,038)	(6,122)
1582	Transmed Medical Fund	76,060	152,147	43.7	22.4	1.0	1,231,603	(1,254,425)	(100,050)	(29,554)	-	(405)	-	(155,411)	(72,943)
1579	Tsogo Sun Group Medical Scheme	2,781	5,926	25.9	2.3	1.1	56,292	(47,462)	(6,425)	(1,070)	-	(69)	-	(9)	5,172
1434	Umed	8,233	19,644	40.1	12.2	1.4	236,731	(236,986)	(16,516)	(7,643)	-	(927)	-	(25,340)	(7,809)
1597	Umvuzo Health Medical Scheme	20,386	35,180	30.8	0.3	0.7	163,733	(135,146)	(16,661)	(5,456)	-	(112)	-	6,629	9,762
1520	University of Kwa-Zulu Natal Medical Scheme	3,432	7,364	37.2	12.7	1.2	77,076	(62,254)	(7,438)	(1,400)	-	(93)	-	1,425	10,545
1282	University of the Witwatersrand Staff Medical Aid Scheme	2,897	6,244	37.8	13.1	1.1	82,852	(77,817)	(5,405)	(1,896)	-	116	-	(2,150)	6,400
1291	Witbank Coalfields Medical Aid Scheme	9,152	23,208	29.4	4.0	1.5	225,647	(200,884)	(9,326)	(1,537)	-	(26)	-	5,309	32,168
1293	Wooltru Healthcare Fund	8,745	18,170	28.6	4.1	1.1	149,492	(144,960)	(16,194)	(4,615)	-	(11)	-	(16,288)	439
1253	Xstrata Medical Aid Scheme	7,250	20,607	23.1	0.4	1.9	129,876	(119,006)	(9,022)	(4,898)	-	4	-	(3,046)	3,344
Sub-total: registered restricted schemes		1,199,010	2,843,489	29.8	5.5	1.4	25,085,994	(23,014,449)	(1,657,273)	(504,590)	(18,103)	(42,746)	(1,885)	(331,066)	983,000
Total registered schemes		3,306,812	7,709,697	31.5	6.2	1.3	74,089,451	(64,869,734)	(6,764,419)	(1,671,050)	(1,163,118)	(144,754)	(1,498)	(929,385)	2,440,294

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e
f, p
b

Annexure K > Income statement details: registered schemes: for the year ended 31 December 2008

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2004 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2005 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2006 and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2007 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2008 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but only started operations with effect from 1 January 2006.
- h BPSA Medical Aid Society changed its name to BP Medical Aid Society with effect from 1 January 2008.
- i Compcare Medical Scheme changed its name to Compcare Wellness Medical Scheme with effect from 1 January 2008.
- j Medisense Medical Scheme changed its name to Gold Fields Medical Scheme with effect from 1 January 2008.
- k Munimed changed its name to Keyhealth with effect from 1 January 2008.
- l Liberty Medical Scheme changed its name to Liberty Health Medical Scheme with effect from 1 January 2008.
- m DCMed Medical Aid Fund changed its name to MBMed Medical Aid Fund with effect from 1 January 2008.
- n Holcim South Africa Medical Scheme changed its name to Afrisam SA Medical Scheme with effect from 1 June 2008.
- o BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
- p Solvita Medical Scheme was registered with effect from 1 January 2008. The scheme was subsequently liquidated on 16 January 2009.
- q Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
- r Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
- s The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
- t Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- u Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
- v Including managed care; healthcare benefits
- w Including broker service fees and other distribution costs paid

PMSA = Personal Medical Savings Account

pb = per beneficiary

- The scheme liquidated in 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following scheme amalgamated in 2008:
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.



Annexure L > Balance sheet details: registered schemes: as at 31 December 2008

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade and other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash and cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29 of the Medical Schemes Act 131 of 1998	Solvency ratio
		As at 31.12.2008	As at 31.12.2008	As at 31.12.2008	R'000	R'000	R'000	Days out-standing	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days out-standing	R'000	R'000	Prior year claims provision utilised %	R'000			Months	R'000	%
1486	Sizwe Medical Fund	65,230	101,124	166,354	524,429	243,568	106,279	26.6	137,288	767,997	596,211	606,899	-	171,786	96,439	27.7	-	75,347	94.6	596,211	4.5	1.4	1.3	596,211	40.8
1141	Spectramed	65,577	85,036	150,613	45,108	301,411	87,806	20.6	213,606	346,519	246,468	242,907	-	100,051	23,078	6.2	3,232	73,741	92.8	246,468	3.5	3.0	1.9	234,907	15.1
1464	Suremed Health	1,425	1,969	3,394	-	38,824	2,565	25.5	18,260	38,824	27,845	27,845	-	10,979	4,088	54.2	5,092	1,800	91.0	27,845	3.5	3.5	15.6	27,845	75.9
1147	Telemed	27,951	32,073	60,024	31,165	173,447	16,287	6.5	62,845	204,611	89,640	83,559	13,337	101,634	25,893	11.5	27,446	48,295	101.0	89,640	1.8	1.7	2.3	83,559	9.1
1592	Thebemed	4,651	10,686	15,337	71	19,579	1,351	4.7	18,228	19,650	10,660	10,660	-	8,990	2,482	10.8	-	6,509	196.9	10,660	2.2	2.2	2.6	10,660	10.1
1422	Topmed Medical Scheme	12,709	14,726	27,435	42,254	113,729	4,266	5.7	74,756	155,983	114,960	116,028	-	41,023	11,189	17.8	11,135	18,699	90.9	114,960	3.8	2.8	5.2	112,390	41.3
Sub-total: registered open schemes		2,136,960	2,751,946	4,888,906	4,600,867	16,983,981	1,872,819	13.9	8,504,984	21,584,848	15,105,842	14,721,616	47,425	6,431,581	1,734,219	17.3	2,792,867	1,904,495	94.1	15,105,842	3.3	2.6	4.3	4,606,007	29.8
Registered schemes: restricted																									
1005	AECI Medical Aid Society	7,466	8,521	15,987	131,960	33,812	453	0.8	33,359	165,772	149,126	157,290	-	16,646	5,074	9.0	-	11,571	101.9	149,126	10.0	2.0	1.9	149,126	70.8
1487	Afrisam SA Medical Scheme	1,320	1,584	2,904	195	31,301	1,623	13.9	29,678	31,495	20,795	20,652	-	10,700	1,013	10.4	7,259	2,428	81.3	20,795	2.9	2.9	8.3	20,652	48.6
1567	Afrox Medical Aid Society	3,457	4,546	8,003	87,974	22,910	6,125	31.8	16,785	110,884	106,989	90,381	-	3,895	876	4.8	-	3,018	102.5	106,989	28.5	5.9	3.0	90,381	128.7
1456	Alliance Midmed Medical Scheme	2,016	3,078	5,094	-	66,388	1,809	12.4	44,159	66,388	45,956	45,956	-	20,432	1,610	14.3	16,096	2,725	79.2	45,956	3.2	3.2	17.1	45,956	86.5
1534	Altron Medical Aid Scheme	4,859	6,078	10,937	62,408	35,305	784	2.1	19,898	97,713	49,800	52,603	-	47,913	1,264	4.6	36,468	10,181	99.1	49,800	2.0	0.7	3.3	49,800	35.6
1012	Anglo Medical Scheme	12,669	17,298	29,967	62,239	1,744,009	6,439	6.2	785,232	1,806,248	1,701,307	1,701,307	-	104,941	3,044	3.4	77,280	24,617	95.4	1,701,307	17.2	16.6	55.2	1,701,307	449.4
1571	Anglovaal Group Medical Scheme	4,239	4,536	8,775	86,658	51,220	2,108	7.1	49,112	137,878	105,802	104,920	-	32,076	2,499	11.6	27,178	2,400	100.8	105,802	4.3	1.6	5.7	104,920	97.4
1279	Bankmed	102,627	98,918	201,545	486,004	1,206,262	27,096	4.4	1,042,166	1,692,266	1,252,636	1,193,341	5,294	434,336	14,422	3.1	328,746	91,168	97.5	1,252,636	3.8	2.8	7.0	1,193,341	52.7
1507	Barloworld Medical Scheme	5,977	6,781	12,758	83,544	68,828	4,836	9.5	63,992	152,372	115,856	108,822	13,849	22,668	13,107	28.0	-	9,560	101.2	115,856	4.2	3.0	4.5	108,825	58.5
1557	BHP Billiton SA Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102.0	-	-	-	-	-	-
1115	Biz Health Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140.3	-	-	-	-	-	-
1526	BMW Employees Medical Aid Society	2,292	4,033	6,325	66,528	6,899	1,185	6.8	5,714	73,427	56,862	46,953	-	16,566	1,662	8.4	11,505	3,399	103.3	56,862	4.4	0.4	0.9	46,953	73.7
1237	BP Medical Aid Society	2,431	3,157	5,588	49,120	8,951	4,010	25.7	4,941	58,071	53,999	54,444	-	4,072	565	3.2	-	3,507	95.3	53,999	14.3	2.2	0.9	53,999	95.0
1590	Building & Construction Industry Medical Aid Fund	5,017	7,382	12,399	1,366	38,100	1,224	9.3	36,876	39,466	34,165	33,442	-	5,301	871	8.2	-	4,430	92.6	34,165	7.4	7.2	11.4	33,442	69.8
1593	Built Environment Professional Associations Medical Scheme (BEPS)	2,084	2,734	4,818	-	9,296	3,077	22.6	6,219	9,296	1,656	1,656	-	7,641	408	4.5	4,497	2,736	97.8	1,656	1.2	1.2	1.8	1,656	3.3
1158	Cawmed Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	22,621	16,331	38,952	219,319	134,500	10,957	8.3	123,543	353,819	272,515	211,203	-	81,304	10,589	10.6	50,715	20,000	97.1	272,515	4.4	1.7	3.7	211,203	43.6
1521	Clicks Group Medical Scheme	1,179	1,266	2,445	-	9,884	333	6.1	9,551	9,884	7,887	7,887	-	1,998	965	24.2	33	1,000	93.1	7,887	4.9	4.9	7.9	7,887	39.5
1068	De Beers Benefit Society	8,081	10,873	18,954	382	339,434	11,662	20.3	148,407	339,816	308,338	308,338	7,706	23,771	11,471	19.7	-	12,300	100.9	308,338	10.8	14.3	18.5	295,649	141.1
1484	Edcon Medical Aid Scheme	3,717	3,667	7,384	-	37,205	1,336	6.9	35,869	37,205	26,602	26,602	-	10,603	2,145	14.8	6,208	2,250	88.2	26,602	3.5	3.5	6.5	26,602	37.8



Annexure L > Balance sheet details: registered schemes: as at 31 December 2008

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade and other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash and cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29 of the Medical Schemes Act 131 of 1998	Solvency ratio
		As at 31.12.2008	As at 31.12.2008	As at 31.12.2008	R'000	R'000	R'000	Days out-standing	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days out-standing	R'000	R'000	Prior year claims provision utilised %	R'000			Months	R'000	%
1572	Engen Medical Benefit Fund	3,432	4,666	8,098	13,949	66,347	449	1.6	26,175	80,296	66,835	59,405	-	13,461	822	3.9	7,930	4,709	102.9	66,835	6.0	4.9	8.7	59,622	58.7
1585	Eythumed Medical Scheme	3,814	4,088	7,902	27,771	6,077	616	6.4	5,461	33,848	27,692	27,501	-	6,156	3,708	42.7	-	2,448	80.3	27,692	5.5	1.0	2.1	27,501	78.5
1271	Fishing Industry Medical Scheme (Fishmed)	929	1,390	2,319	858	5,824	299	27.5	5,525	6,682	6,218	6,207	-	464	237	31.4	-	227	98.4	6,218	14.4	12.5	24.1	6,207	156.7
1086	Food Workers Medical Benefit Fund	14,920	5,719	20,639	55,139	1,952	1,648	42.8	280	57,091	56,218	51,247	-	873	873	38.5	-	-	-	56,218	65.4	2.2	0.4	51,247	364.7
1578	Foschini Group Medical Aid Scheme	2,351	2,476	4,827	31,401	9,169	397	3.4	8,772	40,570	38,373	36,473	-	2,197	253	2.2	-	1,943	114.7	38,373	18.5	4.2	2.5	36,473	85.0
1568	Gold Fields Medical Scheme	7,982	9,866	17,848	783	128,394	2,530	6.9	40,035	129,177	118,395	118,395	-	10,782	4,732	14.1	-	6,050	75.5	118,395	12.0	11.9	12.3	118,395	88.2
1270	Golden Arrow Employees Medical Benefit Fund	2,665	3,939	6,604	15,314	7,496	3,731	83.2	3,764	22,809	19,708	19,368	-	3,101	1,173	15.8	-	1,928	97.4	19,708	7.4	2.4	1.7	19,368	118.3
1598	Government Employees Medical Scheme (GEMS)	300,536	524,202	824,738	1,623	1,232,945	181,280	11.8	1,051,664	1,234,567	722,980	722,980	439	511,148	241,386	18.8	40,079	229,683	100.0	722,980	2.4	2.4	2.6	722,980	12.9
1523	Grintek Electronics Medical Aid Scheme	1,115	1,634	2,749	5,516	28,189	1,688	22.6	26,500	33,705	29,633	29,195	-	4,072	3,102	39.6	260	710	88.9	29,633	8.3	6.9	11.1	29,195	107.1
1111	IBM (SA) Medical Scheme	2,233	2,849	5,082	-	27,315	650	4.8	26,665	27,315	18,340	18,340	-	8,975	1,670	19.0	6,505	800	98.3	18,340	3.0	3.0	7.6	18,340	36.8
1591	Impala Medical Plan	7,108	8,414	15,522	10,612	1,449	857	7.1	592	12,061	11,162	10,349	-	900	43	0.4	-	857	100.0	11,162	13.4	1.6	0.2	10,349	23.7
1559	Imperial Group Medical Scheme	5,874	8,189	14,063	98,543	81,126	9,346	22.8	71,780	179,669	160,650	161,690	-	19,019	7,943	21.6	1,275	9,800	99.5	160,650	9.4	4.3	6.4	160,650	107.2
1145	LA-Health Medical Scheme	21,739	23,283	45,022	5,024	322,727	33,290	19.9	287,901	327,751	220,081	220,081	2,830	104,841	12,620	10.3	73,921	18,300	104.8	220,081	3.0	3.1	6.5	218,921	35.9
1197	Libcare Medical Scheme	5,476	7,001	12,477	143,845	22,831	3,049	8.0	19,782	166,677	123,375	123,375	-	43,301	1,554	5.5	35,147	6,600	108.2	123,375	3.8	0.5	1.8	123,375	88.9
1599	Lonmin Medical Scheme	12,772	656	13,428	-	12,152	5,330	32.9	6,822	12,152	9,520	9,520	-	2,632	1,532	12.1	-	1,100	101.9	9,520	4.6	4.6	1.8	9,520	16.1
1547	Malcor Medical Scheme	4,266	5,507	9,773	37,412	13,135	256	0.8	12,879	50,547	36,363	31,841	-	14,184	1,819	5.7	1,536	10,828	98.7	36,363	3.6	0.9	1.3	31,841	28.3
1042	Mascom Medical Scheme	716	405	1,121	-	15,319	7	0.1	15,312	15,319	6,118	6,118	-	9,201	40	0.6	7,061	2,100	80.6	6,118	1.7	1.7	6.4	6,118	26.9
1495	Masmart Health Plan	2,018	2,374	4,392	17,147	50,741	2,603	17.6	48,138	67,888	44,649	47,571	-	23,238	1,095	11.8	20,235	1,908	94.8	44,649	2.9	2.2	13.5	44,649	82.6
1039	MBMed Medical Aid Fund	3,700	6,025	9,725	18,019	49,055	6,995	30.0	42,059	67,074	60,693	60,289	-	6,382	2,082	9.7	-	4,300	95.0	60,693	10.5	7.7	6.4	60,289	70.9
1588	MEDCOR	26,568	46,525	73,093	37	226,798	19,994	11.5	206,803	226,835	130,507	130,507	-	96,328	75,628	44.4	-	20,700	119.1	130,507	2.4	2.4	4.0	130,507	20.6
1548	Medipos Medical Scheme	10,743	12,604	23,347	237,476	552,452	15,480	23.5	180,758	789,929	263,295	(44,082)	461,066	65,568	11,033	22.4	41,035	13,500	118.8	263,295	1.5	8.4	28.4	250,207	104.0
1535	Metrocare	1,636	2,359	3,995	58,742	45,690	6,364	44.9	39,326	104,431	100,875	90,543	-	3,557	1,157	8.9	-	2,400	98.3	100,875	29.4	12.8	9.9	90,543	175.1
1105	Metropolitan Medical Scheme	5,547	7,929	13,476	109,508	8,209	453	1.5	7,756	117,717	112,757	85,988	-	4,960	327	1.1	-	4,633	88.4	112,757	23.7	1.7	0.9	85,988	76.1
1569	Minemed Medical Scheme	6,481	8,030	14,511	623	39,703	1,762	4.6	37,940	40,326	27,313	24,489	-	13,013	4,513	11.2	-	8,500	90.8	27,313	3.1	3.1	3.1	27,313	19.4
1566	Moremed Medical Scheme	1,439	1,150	2,589	10,224	1,943	425	14.8	1,519	12,168	10,883	10,504	-	1,285	356	12.8	200	728	77.1	10,883	9.5	1.5	1.8	9,504	90.5
1600	Motohealth Care	54,562	73,541	128,103	309	395,692	52,812	23.5	204,446	396,000	315,413	315,413	-	80,588	17,135	7.90	-	63,453	90.9	315,413	4.9	4.9	5.2	315,413	38.4
1154	Nampak SA Medical Scheme	5,159	7,276	12,435	-	177,215	2,446	6.2	38,114	177,215	141,025	141,025	-	36,190	1,500	4.7	27,694	6,995	90.9	141,025	4.9	4.9	16.1	106,773	74.4
1241	Naspers Medical Fund	6,709	6,536	13,245	65,961	85,761	1,779	4.4	83,982	151,722	110,828	110,828	-	40,894	9,001	27.3	23,731	8,162	110.8	110,828	3.7	2.1	6.9	93,305	63.9
1469	Nedgroup Medical Aid Scheme	25,247	24,226	49,473	237,893	784,490	12,482	10.0	28,586	1,022,383	974,634	217,870	-	47,749	3,718	3.3	15,112	28,919	105.3	974,634	21.4	16.4	20.9	217,870	47.6

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Annexure L > Balance sheet details: registered schemes: as at 31 December 2008

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade and other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash and cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29 of the Medical Schemes Act 131 of 1998	Solvency ratio	
		As at 31.12.2008	As at 31.12.2008	As at 31.12.2008	R'000	R'000	R'000	Days out-standing	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days out-standing	R'000	R'000	Prior year claims provision utilised %	R'000			Months	R'000	%	
1584	Netcare Medical Scheme	14,722	19,262	33,984	-	314,985	28,685	27.8	181,310	314,985	213,714	213,714	-	101,270	30,855	41.3	41,421	28,995	105.6	213,714	3.1	3.1	10.6	207,898	55.2	
1214	Old Mutual Staff Medical Aid Fund	14,671	16,555	31,226	171,924	19,537	6,179	8.4	13,358	191,461	132,587	128,847	-	58,874	7,296	10.2	31,643	19,934	103.9	132,587	3.3	0.3	0.6	128,847	48.0	
1441	Parmed Medical Aid Scheme	2,075	3,093	5,168	68,704	26,206	375	1.2	25,831	94,910	80,549	72,221	-	14,361	8,683	31.2	-	5,678	104.1	80,549	6.6	1.8	3.1	72,221	64.2	
1515	PG Bison Medical Aid Society	703	818	1,521	-	27,876	125	2.0	27,751	27,876	25,100	25,100	-	2,776	682	13.9	-	2,094	88.8	25,100	10.0	10.0	18.7	25,100	109.7	
1186	PG Group Medical Scheme	1,286	1,468	2,754	-	65,595	2,701	24.9	12,549	65,595	49,103	49,103	-	16,492	3,954	53.8	10,682	1,856	85.4	49,103	4.0	4.0	21.7	43,555	110.1	
1563	Pick & Pay Medical Scheme	7,416	8,209	15,625	135,521	100,514	228	0.5	100,286	236,035	191,490	129,850	-	44,545	772	3.0	38,269	5,503	93.3	191,490	5.3	2.3	9.4	129,850	85.4	
1583	Platinum Health	31,389	22,525	53,914	-	180,018	21,605	28.0	29,575	180,018	136,459	136,459	917	42,641	24,641	31.9	-	18,000	115.9	136,459	4.1	4.2	6.7	133,450	47.4	
1194	Profmed	23,939	37,617	61,556	80,454	277,154	3,763	2.3	151,398	357,608	301,528	301,528	-	56,080	22,031	15.2	275	33,774	104.1	301,528	6.4	4.9	6.2	301,528	51.5	
1516	Quantum Medical Aid Society	7,110	7,726	14,836	156,433	11,376	3,440	11.1	7,936	167,810	149,587	142,165	-	18,223	3,893	15.6	11,030	3,300	102.9	149,587	9.2	0.6	0.9	142,165	125.3	
1201	Rand Water Medical Scheme	2,820	4,147	6,967	-	94,226	1,824	8.2	92,402	94,226	85,720	85,720	-	8,506	4,781	21.9	-	3,725	144.3	85,720	11.1	11.1	13.9	85,720	106.0	
1430	Remedi Medical Aid Scheme	14,568	19,087	33,655	165,981	128,142	8,162	7.7	119,980	294,122	203,163	206,710	-	90,960	1,611	1.9	71,371	17,978	96.9	203,163	3.2	1.4	4.1	203,163	52.4	
1176	Retail Medical Scheme	5,963	5,621	11,584	1,306	136,947	440	1.6	41,884	138,253	115,825	97,846	-	22,427	10,641	62.3	9,086	2,700	96.4	115,825	6.2	6.1	22.3	97,846	99.9	
1013	Rhodes University Medical Scheme	971	1,097	2,068	-	21,036	2,045	38.1	18,991	21,036	19,640	19,640	-	1,395	295	6.1	-	1,100	88.7	19,640	15.1	15.1	12.8	19,640	100.2	
1209	SA Breweries Medical Aid Society	9,095	11,859	20,954	155,624	74,599	2,072	3.8	72,528	230,223	186,492	178,238	-	43,731	2,995	7.0	29,106	11,630	88.1	186,492	5.3	1.7	5.2	178,238	90.2	
1424	SABC Medical Aid Scheme	4,601	5,353	9,954	80,812	75,985	3,905	10.6	72,080	156,798	87,313	76,869	-	69,485	4,746	16.7	58,739	6,000	103.2	87,313	2.3	1.1	7.4	76,869	57.3	
1038	SAMWUMed	28,500	42,264	70,764	16,887	246,939	19,962	20.4	27,434	263,826	213,001	208,164	2,091	48,734	7,779	7.9	-	40,954	79.9	213,001	5.2	5.1	7.5	208,164	58.4	
1527	Sappi Medical Aid Scheme	4,141	5,561	9,702	38,627	41,613	9,111	26.7	32,502	80,240	56,956	56,956	-	23,284	379	1.4	16,671	6,234	104.5	56,956	3.4	1.8	3.4	56,956	45.7	
1234	Sasolmed	27,519	45,877	73,396	104,983	323,427	49,257	23.1	221,286	428,411	371,615	373,056	-	56,795	28,946	15.5	-	27,849	106.2	371,615	7.5	5.7	4.8	371,615	47.7	
1531	Sedmed	861	1,176	2,037	11,282	1,460	322	7.2	648	12,742	10,765	10,741	-	1,977	782	19.5	-	1,195	102.4	10,765	6.4	0.7	0.9	10,741	65.5	
1243	Siemens Medical Scheme	3,005	3,778	6,783	60,782	44,860	3,099	12.5	41,761	105,642	56,460	54,837	-	49,183	2,290	12.0	43,299	3,595	108.9	56,460	2.1	0.9	6.0	54,837	60.4	
1589	Solvita Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f, p	
1580	South African Police Service Medical Scheme (POLMED)	160,240	300,158	460,398	1,554	1,572,225	25,274	2.4	1,366,817	1,573,780	1,344,885	1,344,885	1,533	227,361	78,248	8.0	-	149,113	104.4	1,344,885	6.9	6.9	5.2	1,343,494	35.7	
1254	Stocksmed	921	1,075	1,996	-	38,653	2,368	34.0	36,285	38,653	27,611	27,611	-	11,041	700	12.7	8,710	1,632	98.7	27,611	3.5	3.5	17.5	27,611	108.7	
1544	Tiger Brands Medical Scheme	5,011	6,528	11,539	19,217	86,214	6,541	17.4	79,673	105,431	88,605	59,077	1,000	15,826	8,165	20.7	-	7,661	102.2	88,605	6.3	5.4	6.6	78,915	57.5	
1582	Transmed Medical Fund	75,845	74,257	150,102	517,375	120,590	4,152	1.2	116,438	637,965	518,685	543,569	-	119,280	7,537	2.4	62,219	49,524	69.8	518,685	5.3	1.0	1.1	518,685	42.1	
1579	Tsogo Sun Group Medical Scheme	2,792	3,169	5,961	-	53,846	286	1.9	53,560	53,846	43,379	43,379	-	10,467	2,133	22.1	6,534	1,800	97.1	43,379	5.1	5.1	13.5	43,379	77.1	
1434	Umed	8,160	11,139	19,299	5,912	145,354	6,276	9.7	134,078	151,266	125,896	125,896	-	25,370	18,770	28.9	-	6,600	100.8	125,896	6.0	5.7	7.0	119,985	50.7	
1597	Umvuzo Health Medical Scheme	20,687	15,180	35,867	-	41,045	6,039	13.5	34,231	41,045	20,226	20,226	-	20,819	9,355	25.3	1,578	9,886	82.1	20,226	2.0	2.0	3.0	20,226	12.4	b
1520	University of Kwa-Zulu Natal Medical Scheme	3,497	4,035	7,532	29,357	77,100	3,485	16.5	73,615	106,457	68,745	62,407	-	37,712	10,398	79.9	24,964	2,350	54.8	68,745	2.8	2.0	14.2	62,407	81.0	

Annexure L > Balance sheet details: registered schemes: as at 31 December 2008

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade and other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash and cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29 of the Medical Schemes Act 131 of 1998	Solvency ratio
		As at 31.12.2008	As at 31.12.2008	As at 31.12.2008	R'000	R'000	R'000	Days out-standing	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days out-standing	R'000	R'000	Prior year claims provision utilised %	R'000			Months	R'000	%
1282	University of the Witwatersrand Staff Medical Aid Scheme	2,909	3,291	6,200	38,766	29,014	1,888	8.3	27,126	67,780	59,677	56,111	-	8,103	2,103	9.9	-	6,000	98.2	59,677	8.4	3.6	4.2	56,111	67.7
1291	Witbank Coalfields Medical Aid Scheme	10,008	15,228	25,236	149,674	206,833	799	1.3	122,141	356,507	276,539	246,811	-	79,968	11,652	27.7	59,316	9,000	79.8	276,539	4.5	2.6	12.3	246,811	109.4
1293	Wooltru Healthcare Fund	8,761	9,276	18,037	95,192	58,462	3,151	7.7	13,999	153,655	144,417	128,398	-	9,238	1,311	3.3	-	7,927	96.8	144,417	16.6	6.3	4.6	140,166	93.8
1253	Xstrata Medical Aid Scheme	7,647	14,227	21,874	47,597	25,113	1,998	5.6	23,115	72,709	63,279	61,456	-	9,430	3,730	11.4	-	5,700	80.2	63,279	7.7	2.7	2.3	61,456	47.3
Sub-total: registered restricted schemes		1,251,622	1,734,298	2,985,920	4,695,391	12,911,445	683,636	9.9	8,357,406	17,606,836	13,743,835	12,296,419	496,726	3,366,275	804,795	13.5	1,392,620	1,168,860	97.6	13,743,835	4.6	3.8	6.4	12,491,812	49.8
Total registered schemes		3,388,582	4,486,244	7,874,826	9,296,258	29,895,426	2,556,455	12.6	16,862,390	39,191,684	28,849,677	27,018,034	544,151	9,797,856	2,539,014	15.9	4,185,487	3,073,355	95.3	28,849,677	3.8	3.1	5.1	27,097,819	36.6

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2004 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2005 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2006 and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2007 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2008 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but only started operations with effect from 1 January 2006.
- h BPSA Medical Aid Society changed its name to BP Medical Aid Society with effect from 1 January 2008.
- i Compicare Medical Scheme changed its name to Compicare Wellness Medical Scheme with effect from 1 January 2008.
- j Medisense Medical Scheme changed its name to Gold Fields Medical Scheme with effect from 1 January 2008.
- k Munimed changed its name to Keyhealth with effect from 1 January 2008.
- l Liberty Medical Scheme changed its name to Liberty Health Medical Scheme with effect from 1 January 2008.
- m DCMed Medical Aid Fund changed its name to MBMed Medical Aid Fund with effect from 1 January 2008.
- n Holcim South Africa Medical Scheme changed its name to Afrisam SA Medical Scheme with effect from 1 June 2008.
- o BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
- p Solvita Medical Scheme was registered with effect from 1 January 2008. The scheme was subsequently liquidated on 16 January 2009.
- q Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
- r Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
- s The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
- t Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- u Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.

Annexure L > Balance sheet details: registered schemes: as at 31 December 2008

- In respect of trade and other receivables outstanding days, the denominator is gross contributions.
- In respect of trade and other payables outstanding days, the denominator is net relevant healthcare expenditure incurred.
- Prior year claims provision utilised = prior year payments / provision at the beginning of the year
- Gross relevant healthcare expenditure cash coverage = short-term investments / gross healthcare expenditure incurred
- In respect of the prior year claims provision utilised results:
 - If it is above 100%, the scheme under-provided in the prior year.
 - If it is below 100%, the scheme over-provided in the prior year.
 - If it equals zero, no information was submitted.

- The scheme liquidated in 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.

- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.

- The following scheme amalgamated in 2008:
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.

- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.



Annexure M > Detailed financial information: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio			
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 %	2007 %		
Registered schemes: open																																			
1252	Bestmed Medical Scheme	35,808	33,784	6.0	85,833	87,316	-1.7	891,094	792,617	12.4	723,715	641,104	12.9	752,485	664,403	13.3	609,131	525,408	15.9	139,981	114,744	22.0	139,981	114,744	22.0	(25,397)	952	-2,767.3	432,472	388,853	11.2	48.5	49.1		
1512	Bonitas Medical Fund	250,270	227,127	10.2	595,361	567,375	4.9	5,143,355	4,531,152	13.5	5,086,928	4,495,363	13.2	4,634,686	3,996,058	16.0	4,584,627	3,964,174	15.7	720,575	632,046	14.0	720,575	632,046	14.0	(218,274)	(100,857)	-116.4	2,433,440	2,182,649	11.5	47.3	48.2	s	
1034	Cape Medical Plan	7,176	6,642	8.0	16,002	14,917	7.3	114,903	95,773	20.0	97,023	78,540	23.5	108,733	96,677	12.5	91,077	80,829	12.7	16,709	18,310	-8.7	16,709	18,310	-8.7	(10,764)	(20,599)	47.7	157,172	136,397	15.2	136.8	142.4		
1048	Cimas Wellness Medical Scheme	-	1,547	-100.0	-	3,243	-100.0	-	42,001	-100.0	-	39,903	-100.0	-	46,650	-100.0	-	44,835	-100.0	-	6,907	-100.0	-	6,907	-100.0	-	(11,839)	100.0	-	103,453	-100.0	-	246.3		p
1552	Community Medical Aid Scheme (COMMED)	11,492	9,411	22.1	29,661	24,815	19.5	270,959	198,321	36.6	270,959	198,321	36.6	242,120	174,247	39.0	242,120	174,247	39.0	61,660	61,599	0.1	61,660	61,599	0.1	(32,821)	(37,525)	12.5	96,112	113,953	-15.7	35.5	57.5		
1491	Compcare Wellness Medical Scheme	14,797	10,904	35.7	34,484	26,050	32.4	409,998	265,429	54.5	395,072	253,143	56.1	395,805	241,923	63.6	384,659	232,610	65.4	80,021	50,935	57.1	80,021	50,935	57.1	(69,608)	(30,403)	-129.0	162,248	75,070	116.1	39.6	28.3		l;p;q
1125	Discovery Health Medical Scheme	850,636	819,958	3.7	1,928,108	1,886,448	2.2	20,796,701	18,468,378	12.6	16,630,726	14,794,420	12.4	16,960,691	14,694,134	15.4	13,005,247	11,164,693	16.5	3,332,399	2,986,781	11.6	3,332,399	2,986,781	11.6	293,080	642,946	-54.4	5,279,848	4,247,727	24.3	25.4	23.0		
1202	Fedhealth Medical Scheme	81,670	76,957	6.1	185,213	177,968	4.1	1,931,393	1,636,258	18.0	1,772,287	1,466,792	20.8	1,684,566	1,406,259	19.8	1,514,166	1,233,755	22.7	294,838	283,516	4.0	294,838	283,516	4.0	(36,717)	(50,479)	27.3	543,742	467,244	16.4	28.2	28.6		
1554	Genesis Medical Scheme	7,861	9,037	-13.0	23,168	26,964	-14.1	161,462	171,930	-6.1	145,261	154,067	-5.7	127,433	130,375	-2.3	112,020	113,834	-1.6	21,914	22,715	-3.5	21,914	22,715	-3.5	11,328	17,518	-35.3	145,545	115,755	25.7	90.1	67.3		
1561	Gen-Health Medical Scheme	10,579	11,211	-5.6	25,780	26,329	-2.1	192,556	220,569	-12.7	179,479	209,668	-14.4	185,931	172,295	7.9	176,147	156,987	12.2	39,051	37,802	3.3	39,051	37,802	3.3	(35,719)	14,879	-340.1	96,943	106,606	-9.1	50.4	48.3		
1162	Global Health	-	22,553	-100.0	-	52,446	-100.0	-	567,593	-100.0	-	460,118	-100.0	-	513,063	-100.0	-	412,172	-100.0	-	60,318	-100.0	-	60,318	-100.0	-	(12,372)	100.0	-	85,037	-100.0	-	15.0		o
1466	Good Hope Medical Aid Society	3,406	3,892	-12.5	9,527	10,991	-13.3	37,591	37,601	-0.0	37,591	37,601	-0.0	34,342	34,884	-1.6	34,342	34,884	-1.6	5,181	4,784	8.3	5,181	4,784	8.3	(1,932)	(2,066)	6.5	41,286	38,600	7.0	109.8	102.7		
1537	Hosmed Medical Aid Scheme	30,466	35,820	-14.9	99,856	124,034	-19.5	788,145	780,675	1.0	788,145	780,675	1.0	639,782	664,391	-3.7	639,782	664,391	-3.7	162,808	121,015	34.5	162,808	121,015	34.5	(14,445)	(4,731)	-205.3	87,663	105,587	-17.0	11.1	13.5		
1556	Humanity Medical Scheme	-	10,220	-100.0	-	28,755	-100.0	-	237,261	-100.0	-	237,261	-100.0	-	239,407	-100.0	-	239,236	-100.0	-	51,023	-100.0	-	51,023	-100.0	-	(52,998)	100.0	-	8,715	-100.0	-	3.7		w
1577	Ingwe Health Plan	18,779	17,359	8.2	29,928	29,618	1.1	173,636	166,995	4.0	173,636	166,995	4.0	144,078	139,112	3.6	144,078	139,112	3.6	41,266	36,331	13.6	41,266	36,331	13.6	(11,708)	(8,448)	-38.6	16,497	21,943	-24.8	9.5	13.1		
1087	Keyhealth	52,920	37,905	39.6	125,652	94,440	33.1	1,544,299	1,065,701	44.9	1,504,106	1,042,783	44.2	1,368,224	936,982	46.0	1,324,710	919,239	44.1	195,831	140,369	39.5	195,831	140,369	39.5	(16,435)	(16,825)	2.3	276,858	169,874	63.0	17.9	15.9		k;o
1576	Liberty Health Medical Scheme	46,928	45,238	3.7	100,949	98,061	2.9	1,048,093	910,186	15.2	953,650	804,961	18.5	876,442	752,638	16.4	777,530	667,538	16.5	161,485	145,342	11.1	161,485	145,342	11.1	14,635	(7,919)	284.8	239,256	190,996	25.3	22.8	21.0		l
1536	Lifemed Medical Scheme	-	2,891	-100.0	-	7,394	-100.0	-	91,774	-100.0	-	89,350	-100.0	-	83,051	-100.0	-	81,264	-100.0	-	15,544	-100.0	-	15,544	-100.0	-	(7,458)	100.0	-	24,155	-100.0	-	26.3		q
1549	Medicover	54,800	55,276	-0.9	141,079	145,569	-3.1	1,059,586	981,523	8.0	884,465	821,294	7.7	1,055,105	1,003,770	5.1	864,600	927,547	-6.8	115,284	114,298	0.9	115,284	114,298	0.9	(95,419)	(220,551)	56.7	391,424	369,838	5.8	36.9	37.7		
1149	Medihelp	94,403	96,230	-1.9	181,057	183,711	-1.4	2,850,915	2,771,671	2.9	2,827,773	2,749,985	2.8	2,467,475	2,396,010	3.0	2,445,753	2,370,256	3.2	308,482	281,428	9.6	308,482	281,428	9.6	73,538	98,301	-25.2	1,021,816	831,147	22.9	35.8	30.0		
1506	Medimed Medical Scheme	4,768	4,744	0.5	12,602	12,623	-0.2	89,501	83,509	7.2	78,439	72,573	8.1	75,993	65,826	15.4	65,673	55,671	18.0	9,234	8,108	13.9	9,234	8,108	13.9	3,532	8,794	-59.8	79,137	66,519	19.0	88.4	79.7		
1140	Medshield Medical Scheme	68,606	72,865	-5.8	168,927	182,240	-7.3	1,312,172	1,207,873	8.6	1,312,182	1,207,851	8.6	1,130,371	1,020,867	10.7	1,130,371	1,020,860	10.7	272,604	273,291	-0.3	272,604	273,291	-0.3	(90,794)	(86,300)	-5.2	799,236	812,392	-1.6	60.9	67.3		
1021	Meridian Health	-	1,798	-100.0	-	4,108	-100.0	-	42,817	-100.0	-	34,080	-100.0	-	47,320	-100.0	-	42,411	-100.0	-	6,808	-100.0	-	6,808	-100.0	-	(15,139)	100.0	-	48,341	-100.0	-	112.9		r
1167	Momentum Health	77,489	70,341	10.2	172,990	157,671	9.7	1,637,123	1,315,033	24.5	1,433,937	1,156,813	24.0	1,422,754	1,171,730	21.4	1,206,185	990,025	21.8	274,271	242,753	13.0	274,271	242,753	13.0	(46,519)	(75,965)	38.8	305,863	265,068	15.4	18.7	20.2		r
1166	National Independent Medical Aid Society (NIMAS)	17,205	16,656	3.3	39,312	38,074	3.2	343,667	328,677	4.6	304,659	307,118	-0.8	337,634	301,572	12.0	300,162	282,356	6.3	42,278	37,366	13.1	42,278	37,366	13.1	(37,780)	(12,604)	-199.7	45,045	73,718	-38.9	13.1	22.4		
1560	Openplan Medical Scheme	8,917	14,284	-37.6	18,194	29,621	-38.6	225,847	308,369	-26.8	210,090	283,293	-25.8	214,934	294,223	-26.9	198,389	268,868	-26.2	28,589	42,834	-33.3	28,589	42,834	-33.3	(16,888)	(28,409)	40.6	82,131	88,326	-7.0	36.4	28.6		
1215	Oxygen Medical Scheme	74,687	84,762	-11.9	173,765	199,957	-13.1	1,567,064	1,584,964	-1.1	1,490,647	1,510,460	-1.3	1,402,670	1,401,985	0.1	1,324,707	1,321,918	0.2	226,727	261,180	-13.2	226,727	261,180	-13.2	(60,787)	(72,637)	16.3	259,944	278,473	-6.7	16.6	17.6		
1587	Pathfinder Medical Scheme	1,627	2,022	-19.5	3,087	3,070	0.6	22,382	22,654	-1.2	22,426	22,831	-1.8	23,544	17,263	36.4	23,383	16,762	39.5	5,597	5,108	9.6	5,597	5,108	9.6	(6,554)	962	-781.2	(7,337)	(812)	-803.4	-32.8	-3.6		
1546	Pharos Medical Plan	7,712	8,227	-6.3	17,954	19,71																													



Annexure M > Detailed financial information: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 %	2007 %	
1170	Purehealth Medical Scheme	4,542	7,184	-36.8	9,863	17,238	-42.8	163,257	203,711	-19.9	155,105	193,463	-19.8	135,850	189,508	-28.3	129,668	181,911	-28.7	18,960	31,660	-40.1	18,960	31,660	-40.1	6,476	(20,108)	132.2	10,957	1,502	629.7	6.7	0.7	
1586	Renaissance Health Medical Scheme	-	12,305	-100.0	-	27,905	-100.0	-	192,666	-100.0	-	192,666	-100.0	-	199,100	-100.0	-	199,099	-100.0	-	37,967	-100.0	-	37,967	-100.0	-	(44,400)	100.0	-	(43,346)	100.0	-	-22.5	y
1575	Resolution Health Medical Scheme	41,215	40,214	2.5	93,011	96,332	-3.4	638,734	594,626	7.4	619,651	573,976	8.0	475,150	440,827	7.8	460,522	428,123	7.6	167,883	153,437	9.4	167,883	153,437	9.4	(8,753)	(7,584)	-15.4	102,764	101,307	1.4	16.1	17.0	
1446	Selfmed Medical Scheme	12,490	13,063	-4.4	27,413	29,395	-6.7	278,770	264,588	5.4	278,770	264,588	5.4	265,583	255,349	4.0	265,583	255,349	4.0	41,562	42,012	-1.1	41,562	42,012	-1.1	(28,375)	(32,774)	13.4	124,440	132,492	-6.1	44.6	50.1	
1486	Sizwe Medical Fund	64,250	59,527	7.9	164,661	153,582	7.2	1,460,728	1,243,501	17.5	1,460,728	1,243,501	17.5	1,271,830	1,130,606	12.5	1,271,830	1,130,606	12.5	221,505	203,324	8.9	221,505	203,324	8.9	(32,607)	(90,429)	63.9	596,211	525,711	13.4	40.8	42.3	
1141	Spectramed	69,181	75,251	-8.1	162,469	186,429	-12.9	1,555,929	1,547,065	0.6	1,555,929	1,547,065	0.6	1,348,435	1,360,288	-0.9	1,348,107	1,358,926	-0.8	223,132	274,919	-18.8	223,132	274,919	-18.8	(15,310)	(86,779)	82.4	234,907	228,248	2.9	15.1	14.8	
1464	Suremed Health	1,469	1,716	-14.4	3,508	4,156	-15.6	36,697	40,167	-8.6	34,847	38,770	-10.1	27,969	30,558	-8.5	27,544	30,466	-9.6	6,232	7,731	-19.4	6,232	7,731	-19.4	1,071	573	87.0	27,845	21,662	28.5	75.9	53.9	
1147	Telemed	28,143	26,739	5.3	60,848	60,069	1.3	918,897	817,961	12.3	900,241	804,408	11.9	837,293	776,271	7.9	820,245	764,615	7.3	87,621	86,646	1.1	87,621	86,646	1.1	(7,624)	(46,853)	83.7	83,559	76,011	9.9	9.1	9.3	
1592	Thebemed	6,631	5,286	25.4	21,595	17,475	23.6	105,350	73,086	44.1	105,350	73,086	44.1	83,885	57,957	44.7	83,885	57,957	44.7	17,723	14,558	21.7	17,723	14,558	21.7	3,741	571	555.5	10,660	5,929	79.8	10.1	8.1	
1422	Topmed Medical Scheme	12,096	11,104	8.9	26,301	24,789	6.1	272,168	249,086	9.3	250,364	220,988	13.3	253,800	234,187	8.4	229,355	204,539	12.1	44,592	42,109	5.9	44,592	42,109	5.9	(23,584)	(25,661)	8.1	112,390	117,599	-4.4	41.3	47.2	
Sub-total: registered open schemes		2,107,801	2,098,240	0.5	4,866,209	4,966,729	-2.0	49,003,457	45,109,426	8.6	43,510,003	40,091,943	8.5	41,855,285	38,256,953	9.4	36,588,079	33,499,657	9.2	7,520,243	7,093,359	6.0	7,520,243	7,093,359	6.0	(598,319)	(501,074)	-19.4	14,606,007	12,908,141	13.2	29.8	28.6	
Registered schemes: restricted																																		
1005	AECI Medical Aid Society	7,462	7,972	-6.4	16,139	17,975	-10.2	210,690	203,752	3.4	210,690	203,752	3.4	206,654	197,385	4.7	206,654	197,385	4.7	20,547	19,330	6.3	20,547	19,330	6.3	(16,511)	(12,963)	-27.4	149,126	158,911	-6.2	70.8	78.0	
1487	Afrisam SA Medical Scheme	1,366	1,340	1.9	3,064	3,084	-0.6	42,507	40,255	5.6	34,425	32,508	5.9	42,817	36,503	17.3	35,407	29,361	20.6	3,650	3,046	19.8	3,650	3,046	19.8	(4,632)	101	-4,689.9	20,652	21,869	-5.6	48.6	54.3	
1567	Afrox Medical Aid Society	3,266	3,096	5.5	7,731	7,549	2.4	70,215	64,466	8.9	70,215	64,466	8.9	66,563	58,912	13.0	66,563	58,919	13.2	7,008	6,150	13.9	7,008	6,150	13.9	(3,355)	(504)	-566.1	90,381	83,759	7.9	128.7	129.9	
1456	Alliance Midmed Medical Scheme	1,995	1,842	8.3	5,033	4,811	4.6	53,103	47,314	12.2	47,807	42,602	12.2	45,294	41,186	10.0	41,118	38,124	7.9	5,577	5,038	10.7	5,577	5,038	10.7	1,112	(561)	298.4	45,956	40,317	14.0	86.5	85.2	
1534	Altron Medical Aid Scheme	5,275	6,248	-15.6	11,774	14,041	-16.1	139,835	154,635	-9.6	111,824	122,414	-8.7	125,841	135,984	-7.5	99,803	107,453	-7.1	15,863	17,480	-9.2	15,863	17,480	-9.2	(3,842)	(2,518)	-52.6	49,800	48,951	1.7	35.6	31.7	
1012	Anglo Medical Scheme	12,570	12,397	1.4	29,842	30,074	-0.8	378,558	355,927	6.4	318,810	297,732	7.1	377,599	337,428	11.9	323,242	284,969	13.4	28,906	26,573	8.8	28,906	26,573	8.8	(33,338)	(13,810)	-141.4	1,701,307	1,593,243	6.8	449.4	447.6	
1571	Anglovaal Group Medical Scheme	4,195	4,115	1.9	8,691	8,726	-0.4	107,743	99,980	7.8	80,905	75,079	7.8	103,200	88,632	16.4	78,302	65,686	19.2	12,141	11,365	6.8	12,141	11,365	6.8	(9,538)	(1,971)	-383.8	104,920	110,104	-4.7	97.4	110.1	
1279	Bankmed	103,038	96,909	6.3	201,508	192,942	4.4	2,265,426	2,022,240	12.0	1,903,589	1,688,824	12.7	2,032,750	1,739,319	16.9	1,717,772	1,450,093	18.5	223,254	193,048	15.6	223,254	193,048	15.6	(37,438)	45,683	-182.0	1,193,341	1,087,748	9.7	52.7	53.8	
1507	Barloworld Medical Scheme	5,823	6,213	-6.3	12,465	13,505	-7.7	186,049	183,855	1.2	186,049	183,855	1.2	171,169	179,452	-4.6	171,169	179,452	-4.6	14,145	14,422	-1.9	14,145	14,422	-1.9	735	(10,019)	107.3	108,825	99,191	9.7	58.5	54.0	
1557	BHP Billiton SA Medical Scheme	3,756	3,794	-1.0	8,144	8,436	-3.5	38,957	75,479	-48.4	38,957	75,479	-48.4	39,100	100,004	-60.9	39,100	100,004	-60.9	6,115	7,715	-20.7	6,115	7,715	-20.7	(6,259)	(32,239)	80.6	-	71,582	-100.0	-	94.8	s
1115	Biz Health Medical Scheme	828	876	-5.6	1,348	1,430	-5.8	12,891	30,359	-57.5	12,439	28,978	-57.1	11,943	33,739	-64.6	11,565	32,758	-64.7	2,498	4,350	-42.6	2,498	4,350	-42.6	(1,625)	(8,130)	80.0	-	7,963	-100.0	-	26.2	u
1526	BMW Employees Medical Aid Society	2,349	2,421	-3.0	6,525	6,759	-3.5	63,751	60,375	5.6	60,563	57,363	5.6	72,702	62,096	17.1	72,006	61,753	16.6	5,765	5,621	2.6	5,765	5,621	2.6	(17,208)	(10,010)	-71.9	46,953	60,157	-21.9	73.7	99.6	
1237	BP Medical Aid Society	2,475	2,508	-1.3	5,708	5,872	-2.8	56,866	51,977	9.4	56,866	51,977	9.4	64,060	59,033	8.5	64,060	59,033	8.5	4,640	4,147	11.9	4,640	4,147	11.9	(11,834)	(11,202)	-5.6	53,999	49,582	8.9	95.0	95.4	h
1590	Building & Construction Industry Medical Aid Fund	4,885	4,778	2.3	11,964	11,856	0.9	47,902	41,264	16.1	47,902	41,264	16.1	38,871	35,338	10.0	38,871	35,338	10.0	6,887	5,974	15.3	6,887	5,974	15.3	2,144	(48)	4,554.6	33,442	27,594	21.2	69.8	66.9	
1593	Built Environment Professional Associations Medical Scheme (BEPs)	2,036	1,789	13.8	4,726	4,226	11.8	49,788	40,914	21.7	39,946	31,942	25.1	42,466	37,078	14.5	32,918	28,549	15.3	6,780	5,280	28.4	6,780	5,280	28.4	247	(1,886)	113.1	1,656	972	70.4	3.3	2.4	
1158	Cawmed Medical Scheme	-	342	-100.0	-100.0	-	450	-100.0	-	5,554	-100.0	-	5,554	-100.0	-	12,917	-100.0	-	12,917	-100.0	-	1,822	-100.0	-	1,822	-100.0	-	(9,185)	100.0	-	17,777	-100.0	320.1	v
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	22,259	20,924	6.4	38,226	36,184	5.6	484,145	414,874	16.7	447,065	382,075	17.0	396,294	349,884	13.3	365,645	323,104	13.2	64,474	58,395	10.4	64,474	58,395	10.4	16,946	577	2,837.5	211,203	173,042	22.1	43.6	41.7	
1521	Clics Group Medical Scheme	1,468	1,900	-22.8	3,055	4,033	-24.3	19,966	22,383	-10.8	19,966	22,383	-10.8	14,547	16,787	-13.3	14,532	16,744	-13.2	2,794	3,614	-22.7	2,794	3,614	-22.7	2,640	2,025	30.4	7,887	4,335	81.9	39.5	19.4	



Annexure M > Detailed financial information: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio	
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 %	2007 %
1570	CSIR Medical Scheme	-	2,167	-100.0	-	4,380	-100.0	-	30,075	-100.0	-	24,272	-100.0	-	31,103	-100.0	-	25,559	-100.0	-	4,964	-100.0	-	4,964	-100.0	-	(6,251)	100.0	-	(0)	100.0	-	-0.0
1068	De Beers Benefit Society	8,237	8,704	-5.4	19,550	21,446	-8.8	209,545	206,876	1.3	209,545	206,876	1.3	212,279	203,431	4.3	212,279	203,431	4.3	15,755	16,503	-4.5	15,755	16,503	-4.5	(18,489)	(13,059)	-41.6	295,649	298,877	-1.1	141.1	144.5
1484	Edon Medical Aid Scheme	3,732	3,640	2.5	7,417	7,324	1.3	70,458	66,687	5.7	55,996	52,944	5.8	66,640	57,668	15.2	52,772	44,580	18.4	10,213	9,240	10.5	10,213	9,240	10.5	(6,989)	(876)	-698.1	26,602	30,235	-12.0	37.8	45.3
1513	Elerines Holdings Medical Aid Society	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-
1572	Engen Medical Benefit Fund	3,363	3,159	6.5	8,010	7,695	4.1	101,543	87,002	16.7	86,312	73,952	16.7	90,627	82,421	10.0	77,172	70,869	8.9	7,100	6,027	17.8	7,100	6,027	17.8	2,040	(2,944)	169.3	59,622	52,568	13.4	58.7	60.4
1585	Eythumed Medical Scheme	3,888	4,250	-8.5	8,102	8,817	-8.1	35,026	33,330	5.1	35,026	33,330	5.1	31,686	32,121	-1.4	31,686	32,121	-1.4	7,210	6,224	15.8	7,210	6,224	15.8	(3,870)	(5,016)	22.8	27,501	27,444	0.2	78.5	82.3
1271	Fishing Industry Medical Scheme (Fishmed)	970	1,105	-12.2	2,428	2,771	-12.4	3,962	3,939	0.6	3,962	3,939	0.6	2,755	2,705	1.9	2,755	2,705	1.9	1,208	1,125	7.4	1,208	1,125	7.4	(1)	109	-101.2	6,207	5,559	11.7	156.7	141.1
1086	Food Workers Medical Benefit Fund	14,086	11,744	19.9	19,931	17,181	16.0	14,053	13,049	7.7	14,053	13,049	7.7	8,277	7,447	11.1	8,277	7,447	11.1	2,885	2,857	1.0	2,885	2,857	1.0	2,891	2,744	5.4	51,247	45,635	12.3	364.7	349.7
1578	Foschini Group Medical Aid Scheme	2,292	2,247	2.0	4,711	4,616	2.1	42,911	39,519	8.6	42,911	39,519	8.6	41,763	37,012	12.8	41,763	37,012	12.8	4,295	3,929	9.3	4,295	3,929	9.3	(3,148)	(1,421)	-121.4	36,473	36,495	-0.1	85.0	92.3
1568	Gold Fields Medical Scheme	7,724	7,398	4.4	17,438	16,951	2.9	134,270	124,461	7.9	134,270	124,461	7.9	122,699	114,131	7.5	122,699	114,131	7.5	19,010	16,388	16.0	19,010	16,388	16.0	(7,439)	(6,058)	-22.8	118,395	120,279	-1.6	88.2	96.6
1270	Golden Arrow Employees Medical Benefit Fund	2,546	2,317	9.9	6,321	5,975	5.8	16,370	14,196	15.3	16,370	14,196	15.3	27,024	21,116	28.0	27,024	21,116	28.0	3,907	3,777	3.5	3,907	3,777	3.5	(14,561)	(10,696)	-36.1	19,368	19,519	-0.8	118.3	137.5
1598	Government Employees Medical Scheme (GEMS)	253,525	133,578	89.8	692,820	364,020	90.3	5,599,265	2,557,139	119.0	5,471,781	2,485,211	120.2	4,789,436	2,239,550	113.9	4,686,056	2,182,131	114.7	340,115	182,614	86.2	340,115	182,614	86.2	445,610	120,466	269.9	722,980	214,436	237.2	12.9	8.4
1523	Grintek Electronics Medical Aid Scheme	1,145	1,153	-0.7	2,861	2,929	-2.3	27,269	25,640	6.4	27,269	25,640	6.4	28,696	23,217	23.6	28,574	22,994	24.3	3,401	3,149	8.0	3,401	3,149	8.0	(4,706)	(502)	-837.5	29,195	30,158	-3.2	107.1	117.6
1111	IBM (SA) Medical Scheme	2,163	2,144	0.9	4,996	5,018	-0.4	49,891	47,031	6.1	39,963	37,647	6.2	41,935	39,470	6.2	32,122	30,175	6.5	6,174	5,584	10.6	6,174	5,584	10.6	1,667	1,888	-11.7	18,340	14,507	26.4	36.8	30.8
1591	Impala Medical Plan	6,891	5,941	16.0	15,230	13,437	13.3	43,760	33,053	32.4	43,760	33,053	32.4	40,973	32,215	27.2	40,973	32,215	27.2	600	562	6.7	600	562	6.7	2,187	276	693.6	10,349	8,155	26.9	23.7	24.7
1559	Imperial Group Medical Scheme	6,179	6,264	-1.4	14,968	15,264	-1.9	149,903	144,030	4.1	149,903	144,030	4.1	134,586	127,413	5.6	134,144	126,505	6.0	17,228	14,260	20.8	17,228	14,260	20.8	(1,469)	3,265	-145.0	160,650	155,399	3.4	107.2	107.9
1145	LA-Health Medical Scheme	21,625	21,131	2.3	44,674	43,548	2.6	609,373	566,715	7.5	524,193	486,165	7.8	533,868	481,641	10.8	447,896	397,243	12.8	75,722	68,631	10.3	75,722	68,631	10.3	575	20,291	-97.2	218,921	185,421	18.1	35.9	32.7
1197	Libcare Medical Scheme	5,380	4,755	13.1	12,268	11,069	10.8	138,755	113,295	22.5	107,091	85,017	26.0	129,522	116,708	11.0	103,471	94,427	9.6	14,839	12,146	22.2	14,839	12,146	22.2	(11,220)	(21,556)	48.0	123,375	122,608	0.6	88.9	108.2
1599	Lonmin Medical Scheme	12,852	20,344	-36.8	13,315	21	-35.2	59,136	83,497	-29.2	59,136	83,497	-29.2	46,195	71,283	-35.2	46,195	71,283	-35.2	12,626	18,153	-30.4	12,626	18,153	-30.4	315	(5,939)	105.3	9,520	5,713	66.6	16.1	6.8
1547	Maakor Medical Scheme	4,223	3,931	7.4	9,738	9,219	5.6	112,676	100,157	12.5	111,194	98,850	12.5	117,115	104,300	12.3	115,990	103,348	12.2	14,683	12,259	19.8	14,683	12,259	19.8	(19,479)	(16,758)	-16.2	31,841	31,763	0.2	28.3	31.7
1042	Mascom Medical Scheme	732	775	-5.6	1,158	1,243	-6.8	22,711	21,225	7.0	18,259	16,436	11.1	28,829	26,793	7.6	24,219	22,181	9.2	2,154	1,353	59.2	2,154	1,353	59.2	(8,114)	(7,098)	-14.3	6,118	11,804	-48.2	26.9	55.6
1495	Massmart Health Plan	1,873	1,691	10.7	4,065	3,752	8.3	54,045	45,929	17.7	40,528	34,448	17.7	42,908	36,692	16.9	33,838	29,307	15.5	4,725	3,911	20.8	4,725	3,911	20.8	1,965	1,229	59.8	44,649	39,984	11.7	82.6	87.1
1039	MBMed Medical Aid Fund	3,724	3,729	-0.1	9,778	9,779	-0.0	85,099	78,805	8.0	85,099	78,805	8.0	78,674	68,683	14.5	78,674	68,683	14.5	8,099	8,646	-6.3	8,099	8,646	-6.3	(1,674)	1,476	-213.4	60,289	55,924	7.8	70.9	71.0
1588	MEDCOR	27,608	31,164	-11.4	76,203	86,217	-11.6	633,534	653,038	-3.0	633,534	653,038	-3.0	621,468	618,399	0.5	621,468	618,399	0.5	61,739	59,984	2.9	61,739	59,984	2.9	(49,673)	(25,346)	-96.0	130,507	158,249	-17.5	20.6	24.2
1548	Medipos Medical Scheme	10,267	9,892	3.8	22,559	22,060	2.3	240,544	218,039	10.3	185,557	168,424	10.2	226,841	203,117	11.7	179,742	158,975	13.1	23,124	22,100	4.6	23,124	22,100	4.6	(17,310)	(12,652)	-36.8	250,207	638,710	-60.8	104.0	292.9
1535	Metrocare	1,671	1,770	-5.6	4,120	4,465	-7.7	51,711	50,170	3.1	51,711	50,170	3.1	47,645	49,677	-4.1	47,645	49,677	-4.1	4,146	3,632	14.2	4,146	3,632	14.2	(80)	(3,139)	97.5	90,543	83,461	8.5	175.1	166.4
1105	Metropolitan Medical Scheme	5,267	4,855	8.5	12,930	12,201	6.0	112,992	100,641	12.3	112,992	100,641	12.3	104,761	98,149	6.7	104,761	98,149	6.7	10,890	9,564	13.9	10,890	9,564	13.9	(2,658)	(7,071)	62.4	85,988	77,401	11.1	76.1	76.9
1569	Minemed Medical Scheme	6,417	6,573	-2.4	14,529	15,177	-4.3	141,134	136,571	3.3	141,134	136,571	3.3	147,260	136,776	7.7	147,260	136,776	7.7	13,752	12,793	7.5	13,752	12,793	7.5	(19,878)	(12,999)	-52.9	27,313	45,116	-39.5	19.4	33.0
1566	Moremed Medical Scheme	1,420	1,303	9.0	2,635	2,517	4.7	10,500	8,600	22.1	10,267	8,407	22.1	10,328	9,031	14.4	10,161	8,896	14.2	3,444	2,684	28.3	3,444	2,684	28.3	(3,338)	(3,173)	-5.2	9,504	11,400	-16.6	90.5	132.6
1600	Motohealth Care	54,641	54,570	0.1	127,804	128,506	-0.5	821,090	802,954	2.3	821,090	802,954	2.3	791,349	750,804	5.4	791,349	750,804	5.4	120,123	101,159	18.7	120,123	101,159	18.7	(90,382)	(49,009)	-84.4	315,413	411,584	-23.4	38.4	51.3
1208	Mutual & Federal Medical Aid Fund	-	3,055	-100.0	-	5,717	-100.0	-	29,944	-100.0	-	27,163	-100.0	-	30,005	-100.0	-	26,217	-100.0	-	4,420	-100.0	-	4,420	-100.0	-	(3,474)	100.0	-	(0)	100.0	-	-0.0
1154	Nampak SA Medical Scheme	5,139	5,147	-0.1	12,546	13,073	-4.0	143,441	137,258	4.5	131,423	125,389	4.8	129,926	125,518	3.5	117,121	113,046	3.6	12,911	12,185	6.0	12,911	12,185	6.0	1,391	157	784.1	106,773	98,769	8.1	74.4	72.0
1241	Naspers Medical Fund	6,805	6,663	2.1	13,403	13,317	0.6	145,977	134,928	8.2	117,057	109,573	6.8	145,918	127,062	14.8	120,452	105,913	13.7	14,901	13,879	7.4	14,901	13,879	7.4	(18,297)	(10,218)	-79.1	93,305	100,995	-7.6	63.9	74.9

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Annexure M > Detailed financial information: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth			
1469	Nedgroup Medical Aid Scheme	25,064	22,232	12.7	49,451	45,326	9.1	457,711	385,585	18.7	428,958	360,521	19.0	442,451	365,766	21.0	417,345	342,593	21.8	52,131	43,036	21.1	52,131	43,036	21.1	(40,518)	(25,108)	-61.4	217,870	201,362	8.2	47.6	52.2	
1584	Netcare Medical Scheme	14,429	13,256	8.8	33,275	30,246	10.0	376,669	322,074	17.0	320,248	271,175	18.1	322,778	259,267	24.5	272,428	218,020	25.0	32,604	28,478	14.5	32,604	28,478	14.5	15,217	24,677	-38.3	207,898	173,466	19.8	55.2	53.9	
1214	Old Mutual Staff Medical Aid Fund	14,457	14,618	-1.1	31,164	32,047	-2.8	268,458	252,613	6.3	259,322	245,564	5.6	271,716	252,243	7.7	260,049	241,699	7.6	31,143	29,945	4.0	31,143	29,945	4.0	(31,870)	(26,080)	-22.2	128,847	147,515	-12.7	48.0	58.4	
1441	Parmed Medical Aid Scheme	2,078	2,089	-0.5	5,276	5,451	-3.2	112,538	103,667	8.6	112,538	103,667	8.6	101,491	97,598	4.0	101,491	97,598	4.0	5,610	3,187	76.1	5,610	3,187	76.1	5,437	2,882	88.6	72,221	58,677	23.1	64.2	56.6	
1515	PG Bison Medical Aid Society	765	747	2.5	1,704	1,731	-1.5	22,884	21,665	5.6	22,884	21,665	5.6	17,844	16,711	6.8	17,844	16,711	6.8	2,402	2,132	12.7	2,402	2,132	12.7	2,638	2,823	-6.5	25,100	19,993	25.5	109.7	92.3	
1186	PG Group Medical Scheme	1,259	1,139	10.6	2,693	2,401	12.1	39,572	33,314	18.8	29,933	25,150	19.0	34,763	30,417	14.3	26,841	23,375	14.8	2,691	2,281	18.0	2,691	2,281	18.0	401	(506)	179.3	43,555	38,704	12.5	110.1	116.2	
1563	Pick & Pay Medical Scheme	7,127	6,557	8.7	15,030	13,874	8.3	152,062	129,906	17.1	114,137	97,503	17.1	128,345	108,435	18.4	94,934	80,646	17.7	16,360	13,884	17.8	16,360	13,884	17.8	2,843	2,973	-4.4	129,850	112,242	15.7	85.4	86.4	
1583	Platinum Health	30,554	27,115	12.7	51,929	46,116	12.6	281,385	230,150	22.3	281,385	230,150	22.3	282,280	239,750	17.7	282,280	239,750	17.7	26,197	20,663	26.8	26,197	20,663	26.8	(27,092)	(30,263)	10.5	133,450	112,050	19.1	47.4	48.7	
1194	Profmed	23,861	23,790	0.3	61,625	62,015	-0.6	585,472	526,133	11.3	585,472	526,133	11.3	528,010	469,056	12.6	528,010	469,056	12.6	75,189	77,203	-2.6	75,189	77,203	-2.6	(17,727)	(20,126)	11.9	301,528	297,482	1.4	51.5	56.5	
1516	Quantum Medical Aid Society	7,139	7,218	-1.1	14,951	15,270	-2.1	113,456	105,956	7.1	92,096	85,924	7.2	111,916	95,863	16.7	90,812	75,487	20.3	16,926	15,751	7.5	16,926	15,751	7.5	(15,641)	(5,314)	-194.4	142,165	139,588	1.8	125.3	131.7	
1201	Rand Water Medical Scheme	2,816	2,804	0.4	6,948	6,885	0.9	80,844	74,190	9.0	80,844	74,190	9.0	79,514	62,669	26.9	79,514	62,669	26.9	5,002	5,141	-2.7	5,002	5,141	-2.7	(3,672)	6,379	-157.6	85,720	79,496	7.8	106.0	107.2	
1430	Remedi Medical Aid Scheme	14,328	13,676	4.8	33,152	32,070	3.4	387,892	341,131	13.7	338,068	295,283	14.5	348,416	301,877	15.4	309,844	266,468	16.3	27,628	24,341	13.5	27,628	24,341	13.5	596	4,474	-86.7	203,163	185,303	9.6	52.4	54.3	
1176	Retail Medical Scheme	5,531	4,809	15.0	10,897	9,862	10.5	97,935	89,184	9.8	86,386	77,330	11.7	73,537	69,356	6.0	62,387	58,041	7.5	12,856	10,635	20.9	12,856	10,635	20.9	11,144	8,654	28.8	97,846	78,270	25.0	99.9	87.8	
1013	Rhodes University Medical Scheme	952	949	0.4	2,018	2,029	-0.6	19,598	18,307	7.1	19,598	18,307	7.1	17,790	14,991	18.7	17,790	14,991	18.7	2,068	1,742	18.7	2,068	1,742	18.7	(260)	1,574	-116.5	19,640	17,681	11.1	100.2	96.6	
1209	SA Breweries Medical Aid Society	8,835	8,394	5.3	20,467	19,824	3.2	197,717	178,368	10.8	181,541	164,263	10.5	167,922	146,760	14.4	155,309	135,069	15.0	19,761	18,011	9.7	19,761	18,011	9.7	6,471	11,183	-42.1	178,238	159,545	11.7	90.2	89.4	
1424	SABC Medical Aid Scheme	4,429	4,239	4.5	9,659	9,398	2.8	134,173	119,409	12.4	114,041	101,549	12.3	116,498	101,264	15.0	103,647	90,176	14.9	8,403	8,554	-1.8	8,403	8,554	-1.8	1,991	2,819	-29.4	76,869	67,305	14.2	57.3	56.4	
1038	SAMWUMed	27,129	22,051	23.0	68,429	57,691	18.6	356,444	254,505	40.1	356,444	254,505	40.1	361,118	242,467	48.9	361,118	242,467	48.9	33,065	27,447	20.5	33,065	27,447	20.5	(37,739)	(15,409)	-144.9	208,164	218,333	-4.7	58.4	85.8	
1527	Sappi Medical Aid Scheme	4,128	4,038	2.2	9,702	9,612	0.9	124,522	112,987	10.2	104,681	94,998	10.2	116,270	105,830	9.9	98,636	89,351	10.4	8,880	8,162	8.8	8,880	8,162	8.8	(2,835)	(2,515)	-12.7	56,956	51,624	10.3	45.7	45.7	
1234	Sasolmed	24,562	22,834	7.6	65,561	62,375	5.1	778,377	644,182	20.8	778,377	644,182	20.8	682,179	601,903	13.3	682,179	601,901	13.3	50,352	48,501	3.8	50,352	48,501	3.8	45,846	(6,221)	837.0	371,615	286,538	29.7	47.7	44.5	
1531	Sedmed	858	875	-2.0	2,042	2,080	-1.8	16,410	15,707	4.5	16,410	15,707	4.5	14,663	13,487	8.7	14,663	13,487	8.7	431	236	82.2	431	236	82.2	1,316	1,984	-33.7	10,741	7,703	39.4	65.5	49.0	
1243	Siemens Medical Scheme	2,991	2,856	4.7	6,782	6,515	4.1	90,785	81,463	11.4	68,130	61,134	11.4	84,193	68,924	22.2	69,480	56,665	22.6	7,570	6,659	13.7	7,570	6,659	13.7	(8,920)	(2,190)	-307.2	54,837	57,801	-5.1	60.4	71.0	
1589	Solvita Medical Scheme	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	f, t
1580	South African Police Service Medical Scheme (POLMED)	159,375	152,053	4.8	456,137	438,687	4.0	3,765,839	3,341,498	12.7	3,765,839	3,341,498	12.7	3,569,338	3,215,245	11.0	3,569,338	3,215,245	11.0	259,698	230,163	12.8	259,698	230,163	12.8	(63,197)	(103,910)	39.2	1,343,494	1,224,308	9.7	35.7	36.6	
1254	Stocksmed	917	835	9.9	1,984	1,834	8.2	25,400	21,655	17.3	19,050	16,234	17.3	24,949	20,341	22.7	20,156	16,435	22.6	2,581	2,276	13.4	2,581	2,276	13.4	(3,686)	(2,477)	-48.8	27,611	27,739	-0.5	108.7	128.1	
1544	Tiger Brands Medical Scheme	5,061	5,472	-7.5	11,675	12,718	-8.2	137,212	134,737	1.8	137,212	134,737	1.8	143,857	137,465	4.6	143,857	137,465	4.6	10,393	10,504	-1.1	10,393	10,504	-1.1	(17,038)	(13,233)	-28.8	78,915	85,037	-7.2	57.5	63.1	
1582	Transmed Medical Fund	76,060	77,002	-1.2	152,147	157,969	-3.7	1,231,603	1,234,950	-0.3	1,141,141	1,138,002	0.3	1,254,425	1,294,372	-3.1	1,166,543	1,200,684	-2.8	130,009	138,316	-6.0	130,009	138,316	-6.0	(155,411)	(200,998)	22.7	518,685	616,512	-15.9	42.1	49.9	
1579	Tsogo Sun Group Medical Scheme	2,781	2,738	1.5	5,926	5,820	1.8	56,292	52,398	7.4	42,854	39,900	7.4	47,462	43,006	10.4	35,300	31,703	11.3	7,563	7,918	-4.5	7,563	7,918	-4.5	(9)	278	-103.3	43,379	38,207	13.5	77.1	72.9	
1434	Umed	8,233	8,464	-2.7	19,644	20,609	-4.7	236,731	224,534	5.4	236,731	224,534	5.4	236,986	222,744	6.4	236,986	222,744	6.4	25,086	30,197	-16.9	25,086	30,197	-16.9	(25,340)	(28,408)	10.8	119,985	125,794	-4.6	50.7	56.0	
1597	Umvuzo Health Medical Scheme	20,386	12,125	68.1	35,180	26,600	32.3	163,733	110,190	48.6	163,733	110,190	48.6	135,146	93,320	44.8	134,875	92,913	45.2	22,230	15,833	40.4	22,230	15,833	40.4	6,629	1,444	358.9	20,226	10,464	93.3	12.4	9.5	b
1520	University of Kwa-Zulu Natal Medical Scheme	3,432	3,427	0.1	7,364	7,348	0.2	77,076	71,936	7.1	57,851	53,954	7.2	62,254	62,071	0.3	47,495	46,987	1.1	8,931	8,589	4.0	8,931	8,589	4.0	1,425	(1,621)	187.9	62,407	51,862	20.3	81.0	72.1	
1282	University of the Witwatersrand Staff Medical Aid Scheme	2,																																

Annexure M > Detailed financial information: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio	
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	2008 %	2007 %
1291	Witbank Coalfields Medical Aid Scheme	9,152	6,655	37.5	23,208	17,145	35.4	225,647	186,535	21.0	169,683	136,159	24.6	200,884	160,008	25.5	153,485	117,939	30.1	10,889	9,420	15.6	10,889	9,420	15.6	5,309	8,800	-39.7	246,811	214,644	15.0	115.1	109.4
1293	Wooltru Healthcare Fund	8,745	8,604	1.6	18,170	18,217	-0.3	149,492	139,676	7.0	149,492	139,676	7.0	144,960	128,963	12.4	144,960	128,963	12.4	20,820	18,691	11.4	20,820	18,691	11.4	(16,288)	(7,978)	-104.2	140,166	139,728	0.3	93.8	100.0
1253	Xstrata Medical Aid Scheme	7,250	6,131	18.3	20,607	17,553	17.4	129,876	103,940	25.0	129,876	103,940	25.0	119,006	89,403	33.1	119,006	89,403	33.1	13,916	11,400	22.1	13,916	11,400	22.1	(3,046)	3,137	-197.1	61,456	58,113	5.8	47.3	55.9
Sub-total: registered restricted schemes		1,199,010	1,049,283	14.3	2,843,489	2,475,786	14.9	25,085,994	20,358,760	23.2	23,657,214	19,066,454	24.1	23,014,449	18,832,318	22.2	21,763,682	17,697,969	23.0	2,224,598	1,923,909	15.6	2,224,598	1,923,909	15.6	(331,066)	(555,424)	40.4	12,491,812	11,948,060	4.6	49.8	58.7
Total registered schemes		3,306,811	3,147,523	5.1	7,709,697	7,442,515	3.6	74,089,451	65,468,186	13.2	67,167,217	59,158,397	13.5	64,869,734	57,089,271	13.6	58,351,762	51,197,626	14.0	9,744,840	9,017,269	8.1	9,744,840	9,017,269	8.1	(929,385)	(1,056,498)	12.0	27,097,819	24,856,200	9.0	36.6	38.0

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2004 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2005 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2006 and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2007 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2008 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but only started operations with effect from 1 January 2006.
- h BPSA Medical Aid Society changed its name to BP Medical Aid Society with effect from 1 January 2008.
- i Compicare Medical Scheme changed its name to Compicare Wellness Medical Scheme with effect from 1 January 2008.
- j Medisense Medical Scheme changed its name to Gold Fields Medical Scheme with effect from 1 January 2008.
- k Munimed changed its name to Keyhealth with effect from 1 January 2008.
- l Liberty Medical Scheme changed its name to Liberty Health Medical Scheme with effect from 1 January 2008.
- m DCMed Medical Aid Fund changed its name to MBMed Medical Aid Fund with effect from 1 January 2008.
- n Holcim South Africa Medical Scheme changed its name to Afrisam SA Medical Scheme with effect from 1 June 2008.
- o Global Health amalgamated with Munimed with effect from 1 January 2008.
- p Cimas Wellness Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
- q Lifemed Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
- r Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
- s BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
- t Solvita Medical Scheme was registered with effect from 1 January 2008. The scheme was subsequently liquidated on 16 January 2009.
- u Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
- v Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
- w The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
- x Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- y Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.

Annexure M > Detailed financial information: registered schemes: for the years ended 31 December 2007-2008

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

GCI = Gross Contribution Income

RCI = Risk Contribution Income

Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

- The schemes liquidated in 2007 and 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following schemes amalgamated in 2007 and 2008:
 - Global Health amalgamated with Munimed with effect from 1 January 2008.
 - Cimas Wellness Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
 - Lifemed Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
 - Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.



Annexure N > Detailed financial ratios: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result					Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		pabpm 2008 R	pabpm 2007 R	% growth	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	
Registered schemes: open																																						
1252	Bestmed Medical Scheme	865.1	756.5	14.4	702.6	611.9	14.8	84.4	83.8	730.6	634.1	15.2	84.2	82.0	591.4	501.4	17.9	15.7	14.5	135.9	109.5	24.1	19.3	17.9	135.9	109.5	24.1	-2.9	0.1	-24.7	0.9	-2,813.4	5,038.5	4,453.4	13.1	48.5	49.1	
1512	Bonitas Medical Fund	719.9	665.5	8.2	712.0	660.3	7.8	90.1	88.2	648.7	586.9	10.5	90.1	88.2	641.7	582.2	10.2	14.0	13.9	100.9	92.8	8.6	14.2	14.1	100.9	92.8	8.6	-4.2	-2.2	-30.6	-14.8	-106.2	4,087.3	3,846.9	6.2	47.3	48.2	
1034	Cape Medical Plan	598.4	535.0	11.8	505.3	438.8	15.2	94.6	100.9	566.2	540.1	4.8	93.9	102.9	474.3	451.5	5.0	14.5	19.1	87.0	102.3	-14.9	17.2	23.3	87.0	102.3	-14.9	-9.4	-21.5	-56.1	-115.1	51.3	9,821.8	9,143.7	7.4	136.8	142.4	
1048	Cimas Wellness Medical Scheme	-	1,079.2	-100.0	-	1,025.3	-100.0	-	111.1	-	1,198.7	-100.0	-	112.4	-	1,152.0	-100.0	-	16.4	-	177.5	-100.0	-	17.3	-	177.5	-100.0	-	-28.2	-	-304.2	100.0	-	31,898.8	-100.0	-	246.3	p
1552	Community Medical Aid Scheme (COMMED)	761.3	666.0	14.3	761.3	666.0	14.3	89.4	87.9	680.2	585.1	16.3	89.4	87.9	680.2	585.1	16.3	22.8	31.1	173.2	206.9	-16.3	22.8	31.1	173.2	206.9	-16.3	-12.1	-18.9	-92.2	-126.0	26.8	3,240.4	4,592.0	-29.4	35.5	57.5	
1491	Compare Wellness Medical Scheme	990.8	849.1	16.7	954.7	809.8	17.9	96.5	91.1	956.5	773.9	23.6	97.4	91.9	929.6	744.1	24.9	19.5	19.2	193.4	162.9	18.7	20.3	20.1	193.4	162.9	18.7	-17.0	-11.5	-168.2	-97.3	-73.0	4,705.0	2,881.7	63.3	39.6	28.3	
1125	Discovery Health Medical Scheme	898.8	815.8	10.2	718.8	653.5	10.0	81.6	79.6	733.1	649.1	12.9	78.2	75.5	562.1	493.2	14.0	16.0	16.2	144.0	131.9	9.2	20.0	20.2	144.0	131.9	9.2	1.4	3.5	12.7	28.4	-55.4	2,738.4	2,251.7	21.6	25.4	23.0	
1202	Fedhealth Medical Scheme	869.0	766.2	13.4	797.4	686.8	16.1	87.2	85.9	757.9	658.5	15.1	85.4	84.1	681.3	577.7	17.9	15.3	17.3	132.7	132.8	-0.1	16.6	19.3	132.7	132.8	-0.1	-1.9	-3.1	-16.5	-23.6	30.1	2,935.8	2,625.4	11.8	28.2	28.6	
1554	Genesis Medical Scheme	580.8	531.4	9.3	522.5	476.2	9.7	78.9	75.8	458.4	402.9	13.8	77.1	73.9	402.9	351.8	14.5	13.6	13.2	78.8	70.2	12.3	15.1	14.7	78.8	70.2	12.3	7.0	10.2	40.7	54.1	-24.7	6,282.2	4,293.0	46.3	90.1	67.3	
1561	Gen-Health Medical Scheme	622.4	698.1	-10.8	580.2	663.6	-12.6	96.6	78.1	601.0	545.3	10.2	98.1	74.9	569.4	496.9	14.6	20.3	17.1	126.2	119.6	5.5	21.8	18.0	126.2	119.6	5.5	-18.5	6.7	-115.5	47.1	-345.2	3,760.4	4,049.0	-7.1	50.4	48.3	
1162	Global Health	-	901.9	-100.0	-	731.1	-100.0	-	90.4	-	815.2	-100.0	-	89.6	-	654.9	-100.0	-	10.6	-	95.8	-100.0	-	13.1	-	95.8	-100.0	-	-2.2	-	-19.7	100.0	-	1,621.4	-100.0	-	15.0	o
1466	Good Hope Medical Aid Society	328.8	285.1	15.3	328.8	285.1	15.3	91.4	92.8	300.4	264.5	13.6	91.4	92.8	300.4	264.5	13.6	13.8	12.7	45.3	36.3	24.9	13.8	12.7	45.3	36.3	24.9	-5.1	-5.5	-16.9	-15.7	-7.9	4,333.8	3,511.9	23.4	109.8	102.7	
1537	Hosmed Medical Aid Scheme	657.7	524.5	25.4	657.7	524.5	25.4	81.2	85.1	533.9	446.4	19.6	81.2	85.1	533.9	446.4	19.6	20.7	15.5	135.9	81.3	67.1	20.7	15.5	135.9	81.3	67.1	-1.8	-0.6	-12.1	-3.2	-279.3	877.9	851.3	3.1	11.1	13.5	
1556	Humanity Medical Scheme	-	687.6	-100.0	-	687.6	-100.0	-	100.9	-	693.8	-100.0	-	100.8	-	693.3	-100.0	-	21.5	-	147.9	-100.0	-	21.5	-	147.9	-100.0	-	-22.3	-	-153.6	100.0	-	303.1	-100.0	-	3.7	w
1577	Ingwe Health Plan	483.5	469.9	2.9	483.5	469.9	2.9	83.0	83.3	401.2	391.4	2.5	83.0	83.3	401.2	391.4	2.5	23.8	21.8	114.9	102.2	12.4	23.8	21.8	114.9	102.2	12.4	-6.7	-5.1	-32.6	-23.8	-37.2	551.2	740.9	-25.6	9.5	13.1	
1087	Keyhealth	1,024.2	940.4	8.9	997.5	920.1	8.4	88.6	87.9	907.4	826.8	9.8	88.1	88.2	878.6	811.1	8.3	12.7	13.2	129.9	123.9	4.9	13.0	13.5	129.9	123.9	4.9	-1.1	-1.6	-10.9	-14.8	26.6	2,203.4	1,798.8	22.5	17.9	15.9	
1576	Liberty Health Medical Scheme	865.2	773.5	11.9	787.2	684.1	15.1	83.6	82.7	723.5	639.6	13.1	81.5	82.9	641.9	567.3	13.1	15.4	16.0	133.3	123.5	7.9	16.9	18.1	133.3	123.5	7.9	1.4	-0.9	12.1	-6.7	279.5	2,370.1	1,947.7	21.7	22.8	21.0	
1536	Lifemed Medical Scheme	-	1,034.4	-100.0	-	1,007.1	-100.0	-	90.5	-	936.1	-100.0	-	90.9	-	915.9	-100.0	-	16.9	-	175.2	-100.0	-	17.4	-	175.2	-100.0	-	-8.1	-	-84.1	100.0	-	3,267.1	-100.0	-	26.3	q
1549	Medicover	625.9	561.9	11.4	522.4	470.2	11.1	99.6	102.3	623.2	574.6	8.5	97.8	112.9	510.7	531.0	-3.8	10.9	11.6	68.1	65.4	4.1	13.0	13.9	68.1	65.4	4.1	-9.0	-22.5	-56.4	-126.3	55.4	2,774.5	2,540.6	9.2	36.9	37.7	
1149	Medihelp	1,312.2	1,257.3	4.4	1,301.5	1,247.4	4.3	86.6	86.4	1,135.7	1,086.9	4.5	86.5	86.2	1,125.7	1,075.2	4.7	10.8	10.2	142.0	127.7	11.2	10.9	10.2	142.0	127.7	11.2	2.6	3.5	33.8	44.6	-24.1	5,643.6	4,524.2	24.7	35.8	30.0	
1506	Medimed Medical Scheme	591.8	551.3	7.4	518.7	479.1	8.3	84.9	78.8	502.5	434.6	15.6	83.7	76.7	434.3	367.5	18.2	10.3	9.7	61.1	53.5	14.1	11.8	11.2	61.1	53.5	14.1	3.9	10.5	23.4	58.1	-59.8	6,279.6	5,269.6	19.2	88.4	79.7	
1140	Medshield Medical Scheme	647.3	552.3	17.2	647.3	552.3	17.2	86.1	84.5	557.6	466.8	19.5	86.1	84.5	557.6	466.8	19.5	20.8	22.6	134.5	125.0	7.6	20.8	22.6	134.5	125.0	7.6	-6.9	-7.1	-44.8	-39.5	-13.5	4,731.2	4,457.8	6.1	60.9	67.3	
1021	Meridian Health	-	868.5	-100.0	-	691.3	-100.0	-	110.5	-	959.9	-100.0	-	124.4	-	860.3	-100.0	-	15.9	-	138.1	-100.0	-	20.0	-	138.1	-100.0	-	-35.4	-	-307.1	100.0	-	11,766.9	-100.0	-	112.9	r
1167	Momentum Health	788.6	695.0	13.5	690.8	611.4	13.0	86.9	89.1	685.4	619.3	10.7	84.1	85.6	581.1	523.3	11.1	16.8	18.5	132.1	128.3	3.0	19.1	21.0	132.1	128.3	3.0	-2.8	-5.8	-22.4	-40.1	44.2	1,768.1	1,681.1	5.2	18.7	20.2	
1166	National Independent Medical Aid Society (NIMAS)	728.5	719.4	1.3	645.8	672.2	-3.9	98.2	91.8	715.7	660.1	8.4	98.5	91.9	636.3	618.0	3.0	12.3	11.4	89.6	81.8	9.6	13.9	12.2	89.6	81.8	9.6	-11.0	-3.8	-80.1	-27.6	-190.3	1,145.8	1,936.2	-40.8	13.1	22.4	
1560	Openplan Medical Scheme	1,034.5	867.6	19.2	962.3	797.0	20.7	95.2	95.4	984.5	827.8	18.9	94.4	94.9	908.7	756.4	20.1	12.7	13.9	130.9	120.5	8.7	13.6	15.1	130.9	120.5	8.7	-7.5	-9.2	-77.4	-79.9	3.2	4,514.3	2,981.9	51.4	36.4	28.6	
1215	Oxygen Medical Scheme	751.5	660.5	13.8	714.9	629.5	13.6	89.5	88.5	672.7	584.3	15.1	88.9	87.5	635.3	550.9	15.3	14.5	16.5	108.7	108.8	-0.1	15.2	17.3	108.7	108.8	-0.1	-3.9	-4.6	-29.2	-30.3	3.7	1,495.9	1,392.7	7.4	16.6	17.6	
1587	Pathfinder Medical Scheme	604.2	615.0	-1.8	605.4	619.8	-2.3	105.2	76.2	635.6	468.7	35.6	104.3	73.4	631.2	455.1	38.7	25.0	22.5	151.1	138.7	9.0	25.0	22.4	151.1	138.7	9.0	-29.3	4.2	-176.9	26.1	-777.3	-2,376.8	-264.6	-798.3	-32.8	-3.6	
1546	Pharos Medical Plan	912.6	836.1	9.1	899.4	832.6	8.0	76.6	79.0	699.1	660.7	5.8	75.9	78.3	683.0	651.7	4.8	18.2	17.2	165.7	143.8	15.2	18.4	17.3	165.7	143.8	15.2	5.6	4.4	50.7	37.2	36.5	1,868.0	905.6	106.3	17.1	9.0	



Annexure N > Detailed financial ratios: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result					Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio			
		pabpm 2008 R	pabpm 2007 R	% growth	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %		
1454	Pro Sano Medical Scheme	823.5	737.4	11.7	673.6	601.7	11.9	94.2	94.8	775.7	699.4	10.9	96.0	94.0	646.4	565.6	14.3	12.6	13.2	104.2	97.2	7.1	15.5	16.2	104.2	97.2	7.1	-9.3	-8.3	-76.9	-61.1	-25.8	3,606.5	3,535.3	2.0	36.5	40.0		
1196	Protea Medical Aid Society	693.2	704.7	-1.6	693.2	704.7	-1.6	93.0	95.2	644.9	670.6	-3.8	93.0	95.2	644.9	670.6	-3.8	17.5	18.2	121.2	127.9	-5.2	17.5	18.2	121.2	127.9	-5.2	-10.5	-13.3	-73.0	-93.8	22.3	3,793.2	4,494.2	-15.6	45.6	53.1		
1170	Purehealth Medical Scheme	1,379.3	984.8	40.1	1,310.4	935.2	40.1	83.2	93.0	1,147.8	916.1	25.3	83.6	94.0	1,095.5	879.4	24.6	11.6	15.5	160.2	153.1	4.7	12.2	16.4	160.2	153.1	4.7	4.0	-9.9	54.7	-97.2	156.3	1,110.9	87.1	1,175.3	6.7	0.7		
1586	Renaissance Health Medical Scheme	-	575.4	-100.0	-	575.4	-100.0	-	103.3	-	594.6	-100.0	-	103.3	-	594.6	-100.0	-	19.7	-	113.4	-100.0	-	19.7	-	113.4	-100.0	-	-23.1	-	-132.6	100.0	-	-1,553.3	100.0	-	-22.5	y	
1575	Resolution Health Medical Scheme	572.3	514.4	11.3	555.2	496.5	11.8	74.4	74.1	425.7	381.3	11.6	74.3	74.6	412.6	370.4	11.4	26.3	25.8	150.4	132.7	13.3	27.1	26.7	150.4	132.7	13.3	-1.4	-1.3	-7.8	-6.6	-19.5	1,104.9	1,051.6	5.1	16.1	17.0		
1446	Selfmed Medical Scheme	847.4	750.1	13.0	847.4	750.1	13.0	95.3	96.5	807.4	723.9	11.5	95.3	96.5	807.4	723.9	11.5	14.9	15.9	126.3	119.1	6.1	14.9	15.9	126.3	119.1	6.1	-10.2	-12.4	-86.3	-92.9	7.2	4,539.5	4,507.4	0.7	44.6	50.1		
1486	Sizwe Medical Fund	739.3	674.7	9.6	739.3	674.7	9.6	87.1	90.9	643.7	613.5	4.9	87.1	90.9	643.7	613.5	4.9	15.2	16.4	112.1	110.3	1.6	15.2	16.4	112.1	110.3	1.6	-2.2	-7.3	-16.5	-49.1	66.4	3,620.8	3,423.0	5.8	40.8	42.3		
1141	Spectramed	798.1	691.5	15.4	798.1	691.5	15.4	86.7	87.9	691.6	608.1	13.7	86.6	87.8	691.5	607.4	13.8	14.3	17.8	114.4	122.9	-6.9	14.3	17.8	114.4	122.9	-6.9	-1.0	-5.6	-7.9	-38.8	79.8	1,445.9	1,224.3	18.1	15.1	14.8	a	
1464	Suremed Health	871.8	805.4	8.2	827.9	777.4	6.5	76.2	76.1	664.5	612.8	8.4	79.0	78.6	654.4	610.9	7.1	17.0	19.2	148.1	155.0	-4.5	17.9	19.9	148.1	155.0	-4.5	2.9	1.4	25.4	11.5	121.5	7,938.3	5,212.6	52.3	75.9	53.9		
1147	Telemed	1,258.5	1,134.8	10.9	1,232.9	1,116.0	10.5	91.1	94.9	1,146.7	1,076.9	6.5	91.1	95.1	1,123.4	1,060.7	5.9	9.5	10.6	120.0	120.2	-0.2	9.7	10.8	120.0	120.2	-0.2	-0.8	-5.7	-10.4	-65.0	83.9	1,373.2	1,265.4	8.5	9.1	9.3		
1592	Thebemed	406.5	348.5	16.6	406.5	348.5	16.6	79.6	79.3	323.7	276.4	17.1	79.6	79.3	323.7	276.4	17.1	16.8	19.9	68.4	69.4	-1.5	16.8	19.9	68.4	69.4	-1.5	3.6	0.8	14.4	2.7	430.5	493.6	339.3	45.5	10.1	8.1		
1422	Topmed Medical Scheme	862.4	837.3	3.0	793.3	742.9	6.8	93.3	94.0	804.2	787.3	2.1	91.6	92.6	726.7	687.6	5.7	16.4	16.9	141.3	141.6	-0.2	17.8	19.1	141.3	141.6	-0.2	-8.7	-10.3	-74.7	-86.3	13.4	4,273.3	4,744.0	-9.9	41.3	47.2		
Sub-total: registered open schemes		839.2	756.9	10.9	745.1	672.7	10.8	85.4	84.8	716.8	641.9	11.7	84.1	83.6	626.6	562.1	11.5	15.3	15.7	128.8	119.0	8.2	17.3	17.7	128.8	119.0	8.2	-1.2	-1.1	-10.2	-8.4	-21.9	3,001.5	2,598.9	15.5	29.8	28.6		
Registered schemes: restricted																																							
1005	AECI Medical Aid Society	1,087.9	944.6	15.2	1,087.9	944.6	15.2	98.1	96.9	1,067.0	915.1	16.6	98.1	96.9	1,067.0	915.1	16.6	9.8	9.5	106.1	89.6	18.4	9.8	9.5	106.1	89.6	18.4	-7.8	-6.4	-85.3	-60.1	-41.9	9,240.0	8,840.7	4.5	70.8	78.0		
1487	Afrisam SA Medical Scheme	1,156.0	1,087.7	6.3	936.2	878.3	6.6	100.7	90.7	1,164.4	986.3	18.1	102.9	90.3	962.9	793.3	21.4	8.6	7.6	99.3	82.3	20.6	10.6	9.4	99.3	82.3	20.6	-10.9	0.3	-126.0	2.7	-4,719.9	6,739.7	7,090.6	-4.9	48.6	54.3	n	
1567	Afrox Medical Aid Society	756.9	711.7	6.4	756.9	711.7	6.4	94.8	91.4	717.5	650.4	10.3	94.8	91.2	717.5	649.3	10.5	10.0	9.5	75.5	67.9	11.3	10.0	9.5	75.5	67.9	11.3	-4.8	-0.8	-36.2	-5.6	-550.4	11,690.6	11,095.7	5.4	128.7	129.9		
1456	Alliance Midmed Medical Scheme	879.3	819.5	7.3	791.6	737.9	7.3	85.3	87.1	750.0	713.3	5.1	86.0	89.5	680.9	660.3	3.1	10.5	10.6	92.4	87.3	5.8	11.7	11.8	92.4	87.3	5.8	2.1	-1.2	18.4	-9.7	289.7	9,131.9	8,379.4	9.0	86.5	85.2		
1534	Altron Medical Aid Scheme	989.7	917.7	7.8	791.4	726.5	8.9	90.0	87.9	890.7	807.1	10.4	89.3	87.8	706.4	637.7	10.8	11.3	11.3	112.3	103.7	8.2	14.2	14.3	112.3	103.7	8.2	-2.7	-1.6	-27.2	-14.9	-82.0	4,229.6	3,486.2	21.3	35.6	31.7		
1012	Anglo Medical Scheme	1,057.1	986.2	7.2	890.3	825.0	7.9	99.7	94.8	1,054.5	935.0	12.8	101.4	95.7	902.7	789.6	14.3	7.6	7.5	80.7	73.6	9.6	9.1	8.9	80.7	73.6	9.6	-8.8	-3.9	-93.1	-38.3	-143.3	57,011.3	52,977.0	7.6	449.4	447.6		
1571	Anglovaal Group Medical Scheme	1,033.0	954.8	8.2	775.7	717.0	8.2	95.8	88.7	989.5	846.5	16.9	96.8	87.5	750.8	627.3	19.7	11.3	11.4	116.4	108.5	7.3	15.0	15.1	116.4	108.5	7.3	-8.9	-2.0	-91.4	-18.8	-385.7	12,071.6	12,618.2	-4.3	97.4	110.1		
1279	Bankmed	936.9	873.4	7.3	787.2	729.4	7.9	89.7	86.0	840.6	751.2	11.9	90.2	85.9	710.4	626.3	13.4	9.9	9.5	92.3	83.4	10.7	11.7	11.4	92.3	83.4	10.7	-1.7	2.3	-15.5	19.7	-178.5	5,922.1	5,637.7	5.0	52.7	53.8		
1507	Barloworld Medical Scheme	1,243.8	1,134.5	9.6	1,243.8	1,134.5	9.6	92.0	97.6	1,144.3	1,107.3	3.3	92.0	97.6	1,144.3	1,107.3	3.3	7.6	7.8	94.6	89.0	6.3	7.6	7.8	94.6	89.0	6.3	0.4	-5.4	4.9	-61.8	107.9	8,730.5	7,344.8	18.9	58.5	54.0		
1557	BHP Billiton SA Medical Scheme	797.3	745.6	6.9	797.3	745.6	6.9	100.4	132.5	800.2	987.8	-19.0	100.4	132.5	800.2	987.8	-19.0	15.7	10.2	125.2	76.2	64.2	15.7	10.2	125.2	76.2	64.2	-16.1	-42.7	-128.1	-318.5	59.8	-	8,485.1	-100.0	-	94.8	s	
1115	Biz Health Medical Scheme	2,391.3	1,769.0	35.2	2,307.4	1,688.5	36.7	92.6	111.1	2,215.3	1,965.9	12.7	93.0	113.0	2,145.3	1,908.7	12.4	19.4	14.3	38.6	253.5	-84.8	20.1	15.0	463.4	253.5	82.8	-12.6	-26.8	-301.4	-473.7	36.4	-	5,567.9	-100.0	-	26.2	u	



Annexure N > Detailed financial ratios: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result					Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		pabpm 2008 R	pabpm 2007 R	% growth	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	
1526	BMW Employees Medical Aid Society	814.2	744.3	9.4	773.5	707.2	9.4	114.0	102.9	928.5	765.6	21.3	118.9	107.7	919.6	761.3	20.8	9.0	9.3	73.6	69.3	6.3	9.5	9.8	73.6	69.3	6.3	-27.0	-16.6	-219.8	-123.4	-78.1	7,195.8	8,900.0	-19.1	73.7	99.6	
1237	BP Medical Aid Society	830.2	737.7	12.5	830.2	737.7	12.5	112.7	113.6	935.2	837.8	11.6	112.7	113.6	935.2	837.8	11.6	8.2	8.0	67.7	58.8	15.1	8.2	8.0	67.7	58.8	15.1	-20.8	-21.6	-172.8	-159.0	-8.7	9,460.2	8,444.0	12.0	95.0	95.4	
1590	Building & Construction Industry Medical Aid Fund	333.7	290.0	15.0	333.7	290.0	15.0	81.1	85.6	270.8	248.4	9.0	81.1	85.6	270.8	248.4	9.0	14.4	14.5	48.0	42.0	14.2	14.4	14.5	48.0	42.0	14.2	4.5	-0.1	14.9	-0.3	4,514.5	2,795.2	2,327.3	20.1	69.8	66.9	
1593	Built Environment Professional Associations Medical Scheme (BEPS)	878.0	806.8	8.8	704.4	629.9	11.8	85.3	90.6	748.9	731.2	2.4	82.4	89.4	580.5	563.0	3.1	13.6	12.9	119.6	104.1	14.8	17.0	16.5	119.6	104.1	14.8	0.5	-4.6	4.4	-37.2	111.7	350.4	229.9	52.4	3.3	2.4	
1158	Cawmed Medical Scheme	-	1,027.9	-100.0	-	1,027.9	-100.0	-	232.6	-	2,390.6	-100.0	-	232.6	-	2,390.6	-100.0	-	32.8	-	337.2	-100.0	-	32.8	-	337.2	-100.0	-	-165.4	-	-1,699.9	100.0	-	39,483.3	-100.0	-	320.1	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	1,055.4	955.5	10.5	974.6	879.9	10.8	81.9	84.3	863.9	805.8	7.2	81.8	84.6	797.1	744.1	7.1	13.3	14.1	140.6	134.5	4.5	14.4	15.3	140.6	134.5	4.5	3.5	0.1	36.9	1.3	2,680.5	5,525.1	4,782.3	15.5	43.6	41.7	
1521	Clicks Group Medical Scheme	544.7	462.4	17.8	544.7	462.4	17.8	72.9	75.0	396.9	346.8	14.4	72.8	74.8	396.4	346.0	14.6	14.0	16.1	76.2	74.7	2.1	14.0	16.1	76.2	74.7	2.1	13.2	9.1	72.0	41.8	72.2	2,581.9	1,074.7	140.2	39.5	19.4	
1570	CSIR Medical Scheme	-	858.4	-100.0	-	692.8	-100.0	-	103.4	-	887.7	-100.0	-	105.3	-	729.5	-100.0	-	16.5	-	141.7	-100.0	-	20.5	-	141.7	-100.0	-	-20.8	-	-178.4	100.0	-	-0.0	100.0	-	-0.0	-
1068	De Beers Benefit Society	893.2	803.9	11.1	893.2	803.9	11.1	101.3	98.3	904.9	790.5	14.5	101.3	98.3	904.9	790.5	14.5	7.5	8.0	67.2	64.1	4.7	7.5	8.0	67.2	64.1	4.7	-8.8	-6.3	-78.8	-50.7	-55.3	15,122.6	13,936.3	8.5	141.1	144.5	
1484	Edcon Medical Aid Scheme	791.6	758.8	4.3	629.1	602.4	4.4	94.3	86.5	746.7	656.2	13.8	94.2	84.2	592.9	507.3	16.9	14.5	13.9	114.7	105.1	9.1	18.2	17.5	114.7	105.1	9.1	-9.9	-1.3	-78.5	-10.0	-688.1	3,586.6	4,128.2	-13.1	37.8	45.3	
1513	Ellerines Holdings Medical Aid Society	-	-	NC	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	NC	-	-	-
1572	Engen Medical Benefit Fund	1,056.5	942.2	12.1	898.0	800.9	12.1	89.2	94.7	942.9	892.6	5.6	89.4	95.8	802.9	767.5	4.6	7.0	6.9	73.9	65.3	13.2	8.2	8.2	73.9	65.3	13.2	2.0	-3.4	21.2	-31.9	166.6	7,443.7	6,831.5	9.0	58.7	60.4	
1585	Eyethumed Medical Scheme	360.2	315.0	14.4	360.2	315.0	14.4	90.5	96.4	325.9	303.6	7.3	90.5	96.4	325.9	303.6	7.3	20.6	18.7	74.2	58.8	26.1	20.6	18.7	74.2	58.8	26.1	-11.1	-15.1	-39.8	-47.4	16.0	3,394.2	3,112.5	9.1	78.5	82.3	
1271	Fishing Industry Medical Scheme (Fishmed)	136.0	118.5	14.8	136.0	118.5	14.8	69.5	68.7	94.6	81.3	16.2	69.5	68.7	94.6	81.3	16.2	30.5	28.5	41.5	33.8	22.6	30.5	28.5	41.5	33.8	22.6	-0.0	2.8	-0.0	3.3	-101.4	2,556.3	2,005.9	27.4	156.7	141.1	
1086	Food Workers Medical Benefit Fund	58.8	63.3	-7.2	58.8	63.3	-7.2	58.9	57.1	34.6	36.1	-4.2	58.9	57.1	34.6	36.1	-4.2	20.5	21.9	12.1	13.9	-13.0	20.5	21.9	12.1	13.9	-13.0	20.6	21.0	12.1	13.3	-9.2	2,571.2	2,656.1	-3.2	364.7	349.7	
1578	Foschini Group Medical Aid Scheme	759.0	713.4	6.4	759.0	713.4	6.4	97.3	93.7	738.7	668.1	10.6	97.3	93.7	738.7	668.1	10.6	10.0	9.9	76.0	70.9	7.1	10.0	9.9	76.0	70.9	7.1	-7.3	-3.6	-55.7	-25.7	-117.0	7,741.9	7,905.7	-2.1	85.0	92.3	
1568	Gold Fields Medical Scheme	641.6	611.9	4.9	641.6	611.9	4.9	91.4	91.7	586.4	561.1	4.5	91.4	91.7	586.4	561.1	4.5	14.2	13.2	90.8	80.6	12.8	14.2	13.2	90.8	80.6	12.8	-5.5	-4.9	-35.6	-29.8	-19.4	6,789.4	7,095.7	-4.3	88.2	96.6	
1270	Golden Arrow Employees Medical Benefit Fund	215.8	198.0	9.0	215.8	198.0	9.0	165.1	148.7	356.3	294.5	21.0	165.1	148.7	356.3	294.5	21.0	23.9	26.6	51.5	52.7	-2.2	23.9	26.6	51.5	52.7	-2.2	-89.0	-75.3	-192.0	-149.2	-28.7	3,064.3	3,266.6	-6.2	118.3	137.5	
1598	Government Employees Medical Scheme (GEMS)	673.5	585.4	15.1	658.2	568.9	15.7	85.5	87.6	576.1	512.7	12.4	85.6	87.8	563.6	499.5	12.8	6.1	7.1	40.9	41.8	-2.1	6.2	7.3	40.9	41.8	-2.1	8.0	4.7	53.6	27.6	94.4	1,043.5	589.1	77.1	12.9	8.4	
1523	Grintek Electronics Medical Aid Scheme	794.3	729.4	8.9	794.3	729.4	8.9	105.2	90.6	835.9	660.5	26.6	104.8	89.7	832.3	654.1	27.2	12.5	12.3	99.1	89.6	10.6	12.5	12.3	99.1	89.6	10.6	-17.3	-2.0	-137.1	-14.3	-860.0	10,205.5	10,295.3	-0.9	107.1	117.6	
1111	IBM (SA) Medical Scheme	832.2	781.1	6.5	666.6	625.2	6.6	84.1	83.9	699.5	655.5	6.7	80.4	80.2	535.8	501.1	6.9	12.4	11.9	103.0	92.7	11.0	15.4	14.8	103.0	92.7	11.0	3.3	4.0	27.8	31.4	-11.3	3,670.9	2,891.1	27.0	36.8	30.8	
1591	Impala Medical Plan	239.4	205.0	16.8	239.4	205.0	16.8	93.6	97.5	224.2	199.8	12.2	93.6	97.5	224.2	199.8	12.2	1.4	1.7	3.3	3.5	-5.9	1.4	1.7	3.3	3.5	-5.9	5.0	0.8	12.0	1.7	600.2	679.6	606.9	12.0	23.7	24.7	
1559	Imperial Group Medical Scheme	834.6	786.3	6.1	834.6	786.3	6.1	89.8	88.5	749.3	695.6	7.7	89.5	87.8	746.8	690.6	8.1	11.5	9.9	95.9	77.8	23.2	11.5	9.9	95.9	77.8	23.2	-1.0	2.3	-8.2	17.8	-145.9	10,733.1	10,180.4	5.4	107.2	107.9	
1145	LA-Health Medical Scheme	1,136.7	1,084.5	4.8	977.8	930.3	5.1	87.6	85.0	995.9	921.7	8.1	85.4	81.7	835.5	760.2	9.9	12.4	12.1	141.2	131.3	7.6	14.4	14.1	141.2	131.3	7.6	0.1	3.6	1.1	38.8	-97.2	4,900.4	4,257.8	15.1	35.9	32.7	



Annexure N > Detailed financial ratios: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result					Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio	
		pabpm 2008 R	pabpm 2007 R	% growth	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %
1197	Libcare Medical Scheme	942.5	853.0	10.5	727.4	640.1	13.6	93.3	103.0	879.8	878.6	0.1	96.6	111.1	702.8	710.9	-1.1	10.7	10.7	100.8	91.4	10.2	13.9	14.3	100.8	91.4	10.2	-8.1	-19.0	-76.2	-162.3	53.0	10,056.4	11,076.8	-9.2	88.9	108.2
1599	Lonmin Medical Scheme	370.1	338.8	9.2	370.1	338.8	9.2	78.1	85.4	289.1	289.2	-0.0	78.1	85.4	289.1	289.2	-0.0	21.4	21.7	79.0	73.7	7.3	21.4	21.7	79.0	73.7	7.3	0.5	-7.1	2.0	-24.1	108.2	714.9	278.2	157.0	16.1	6.8
1547	Malcor Medical Scheme	964.3	1	6.5	951.6	1	6.5	103.9	104.1	1,002.2	1	6.3	104.3	104.6	992.6	1	6.3	13.0	12.2	125.7	0	13.4	13.2	124	125.7	0	13.4	-17.3	-16.7	-166.7	(0)	-10.0	3,269.9	3	-5.1	28.3	31.7
1042	Mascom Medical Scheme	1,633.9	1,423.1	14.8	1,313.6	1,102.0	19.2	126.9	126.2	2,074.0	1,796.4	15.5	132.6	135.0	1,742.4	1,487.2	17.2	9.5	6.4	155.0	90.7	70.8	11.8	8.2	155.0	90.7	70.8	-35.7	-33.4	-583.7	-475.9	-22.7	5,281.7	9,497.0	-44.4	26.9	55.6
1495	Massmart Health Plan	1,107.9	1,020.2	8.6	830.8	765.1	8.6	79.4	79.9	879.6	815.0	7.9	83.5	85.1	693.7	651.0	6.6	8.7	8.5	96.9	86.9	11.5	11.7	11.4	96.9	86.9	11.5	3.6	2.7	40.3	27.3	47.5	10,983.9	10,657.4	3.1	82.6	87.1
1039	MBMed Medical Aid Fund	725.3	671.5	8.0	725.3	671.5	8.0	92.5	87.2	670.5	585.3	14.6	92.5	87.2	670.5	585.3	14.6	9.5	11.0	69.0	73.7	-6.3	9.5	11.0	69.0	73.7	-6.3	-2.0	1.9	-14.3	12.6	-213.5	6,165.7	5,718.5	7.8	70.9	71.0
1588	MEDCOR	692.8	631.2	9.8	692.8	631.2	9.8	98.1	94.7	679.6	597.7	13.7	98.1	94.7	679.6	597.7	13.7	9.7	9.2	67.5	58.0	16.4	9.7	9.2	67.5	58.0	16.4	-7.8	-3.9	-54.3	-24.5	-121.7	1,712.6	1,835.5	-6.7	20.6	24.2
1548	Medipos Medical Scheme	888.6	823.7	7.9	685.4	636.2	7.7	94.3	93.2	837.9	767.3	9.2	96.9	94.4	664.0	600.5	10.6	9.6	10.1	85.4	83.5	2.3	12.5	13.1	85.4	83.5	2.3	-7.2	-5.8	-63.9	-47.8	-33.8	11,091.0	28,953.0	-61.7	104.0	292.9
1535	Metrocare	1,046.0	936.5	11.7	1,046.0	936.5	11.7	92.1	99.0	963.8	927.3	3.9	92.1	99.0	963.8	927.3	3.9	8.0	7.2	83.9	67.8	23.7	8.0	7.2	83.9	67.8	23.7	-0.2	-6.3	-1.6	-58.6	97.3	21,978.1	18,694.4	17.6	175.1	166.4
1105	Metropolitan Medical Scheme	728.2	687.4	5.9	728.2	687.4	5.9	92.7	97.5	675.2	670.4	0.7	92.7	97.5	675.2	670.4	0.7	9.6	9.5	70.2	65.3	7.4	9.6	9.5	70.2	65.3	7.4	-2.4	-7.0	-17.1	-48.3	64.5	6,650.1	6,344.0	4.8	76.1	76.9
1569	Minemed Medical Scheme	809.5	749.9	8.0	809.5	749.9	8.0	104.3	100.2	844.7	751.0	12.5	104.3	100.2	844.7	751.0	12.5	9.7	9.4	78.9	70.2	12.3	9.7	9.4	78.9	70.2	12.3	-14.1	-9.5	-114.0	-71.4	-59.7	1,880.0	2,972.7	-36.8	19.4	33.0
1566	Moremed Medical Scheme	332.1	284.8	16.6	324.7	278.4	16.6	98.4	105.0	326.6	299.1	9.2	99.0	105.8	321.4	294.6	9.1	32.8	31.2	108.9	88.9	22.6	33.5	31.9	108.9	88.9	22.6	-31.8	-36.9	-105.6	-105.1	-0.5	3,607.0	4,529.9	-20.4	90.5	132.6
1600	Motohealth Care	535.4	520.7	2.8	535.4	520.7	2.8	96.4	93.5	516.0	486.9	6.0	96.4	93.5	516.0	486.9	6.0	14.6	12.6	78.3	65.6	19.4	14.6	12.6	78.3	65.6	19.4	-11.0	-6.1	-58.9	-31.8	-85.4	2,467.9	3,202.8	-22.9	38.4	51.3
1208	Mutual & Federal Medical Aid Fund	-	873.0	-100.0	-	791.9	-100.0	-	100.2	-	874.7	-100.0	-	96.5	-	764.3	-100.0	-	14.8	-	128.9	-100.0	-	16.3	-	128.9	-100.0	-	-11.6	-	-101.3	100.0	-	-0.0	100.0	-	-0.0
1154	Nampak SA Medical Scheme	952.8	874.9	8.9	872.9	799.3	9.2	90.6	91.4	863.0	800.1	7.9	89.1	90.2	777.9	720.6	8.0	9.0	8.9	85.8	77.7	10.4	9.8	9.7	85.8	77.7	10.4	1.0	0.1	9.2	1.0	821.3	8,510.5	7,555.0	12.6	74.4	72.0
1241	Naspers Medical Fund	907.6	844.3	7.5	727.8	685.7	6.2	100.0	94.2	907.3	795.1	14.1	102.9	96.7	748.9	662.8	13.0	10.2	10.3	92.7	86.8	6.7	12.7	12.7	92.7	86.8	6.7	-12.5	-7.6	-113.8	-63.9	-77.9	6,961.7	7,583.8	-8.2	63.9	74.9
1469	Nedgroup Medical Aid Scheme	771.3	708.9	8.8	722.9	662.8	9.1	96.7	94.9	745.6	672.5	10.9	97.3	95.0	703.3	629.9	11.7	11.4	11.2	87.8	79.1	11.0	12.2	11.9	87.8	79.1	11.0	-8.9	-6.5	-68.3	-46.2	-47.9	4,405.8	4,442.5	-0.8	47.6	52.2
1584	Netcare Medical Scheme	943.3	887.4	6.3	802.0	747.1	7.3	85.7	80.5	808.4	714.3	13.2	85.1	80.4	682.3	600.7	13.6	8.7	8.8	81.7	78.5	4.1	10.2	10.5	81.7	78.5	4.1	4.0	7.7	38.1	68.0	-43.9	6,247.9	5,735.2	8.9	55.2	53.9
1214	Old Mutual Staff Medical Aid Fund	717.9	656.9	9.3	693.4	638.5	8.6	101.2	99.9	726.6	655.9	10.8	100.3	98.4	695.4	628.5	10.6	11.6	11.9	83.3	77.9	7.0	12.0	12.2	83.3	77.9	7.0	-11.9	-10.3	-85.2	-67.8	-25.7	4,134.5	4,603.1	-10.2	48.0	58.4
1441	Parmed Medical Aid Scheme	1,777.5	1,584.9	12.2	1,777.5	1,584.9	12.2	90.2	94.1	1,603.1	1,492.1	7.4	90.2	94.1	1,603.1	1,492.1	7.4	5.0	3.1	88.6	48.7	81.9	5.0	3.1	88.6	48.7	81.9	4.8	2.8	85.9	44.1	94.9	13,688.8	10,765.0	27.2	64.2	56.6
1515	PG Bison Medical Aid Society	1,119.0	1,043.1	7.3	1,119.0	1,043.1	7.3	78.0	77.1	872.6	804.6	8.5	78.0	77.1	872.6	804.6	8.5	10.5	9.8	117.4	102.6	14.4	10.5	9.8	117.4	102.6	14.4	11.5	13.0	129.0	135.9	-5.1	14,728.7	11,551.3	27.5	109.7	92.3
1186	PG Group Medical Scheme	1,224.7	1,156.2	5.9	926.4	872.8	6.1	87.8	91.3	1,075.9	1,055.6	1.9	89.7	92.9	830.7	811.2	2.4	6.8	6.8	83.3	79.1	5.2	9.0	9.1	83.3	79.1	5.2	1.0	-1.5	12.4	-17.5	170.7	16,175.6	16,118.8	0.4	110.1	116.2
1563	Pick & Pay Medical Scheme	843.1	780.3	8.1	632.8	585.7	8.1	84.4	83.5	711.6	651.3	9.3	83.2	82.7	526.4	484.4	8.7	10.8	10.7	90.7	83.4	8.8	14.3	14.2	90.7	83.4	8.8	1.9	2.3	15.8	17.9	-11.7	8,639.6	8,090.3	6.8	85.4	86.4
1583	Platinum Health	451.6	415.9	8.6	451.6	415.9	8.6	100.3	104.2	453.0	433.2	4.6	100.3	104.2	453.0	433.2	4.6	9.3	9.0	42.0	37.3	12.6	9.3	9.0	42.0	37.3	12.6	-9.6	-13.1	-43.5	-54.7	20.5	2,569.8	2,429.7	5.8	47.4	48.7

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Annexure N > Detailed financial ratios: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result					Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		pabpm 2008 R	pabpm 2007 R	% growth	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	
1194	Profmed	791.7	707.0	12.0	791.7	707.0	12.0	90.2	89.2	714.0	630.3	13.3	90.2	89.2	714.0	630.3	13.3	12.8	14.7	101.7	103.7	-2.0	12.8	14.7	101.7	103.7	-2.0	-3.0	-3.8	-24.0	-27.0	11.4	4,892.9	4,796.9	2.0	51.5	56.5	
1516	Quantum Medical Aid Society	632.4	578.2	9.4	513.3	468.9	9.5	98.6	90.5	623.8	523.2	19.2	98.6	87.9	506.2	412.0	22.9	14.9	14.9	94.3	86.0	9.8	18.4	18.3	94.3	86.0	9.8	-13.8	-5.0	-87.2	-29.0	-200.6	9,508.8	9,141.4	4.0	125.3	131.7	
1201	Rand Water Medical Scheme	969.6	898.0	8.0	969.6	898.0	8.0	98.4	84.5	953.7	758.6	25.7	98.4	84.5	953.7	758.6	25.7	6.2	6.9	60.0	62.2	-3.6	6.2	6.9	60.0	62.2	-3.6	-4.5	8.6	-44.0	77.2	-157.0	12,337.3	11,547.1	6.8	106.0	107.2	
1430	Remedi Medical Aid Scheme	975.0	886.4	10.0	849.8	767.3	10.8	89.8	88.5	875.8	784.4	11.7	91.7	90.2	778.9	692.4	12.5	7.1	7.1	69.4	63.2	9.8	8.2	8.2	69.4	63.2	9.8	0.2	1.3	1.5	11.6	-87.1	6,128.3	5,778.0	6.1	52.4	54.3	
1176	Retail Medical Scheme	748.9	753.6	-0.6	660.6	653.4	1.1	75.1	77.8	562.4	586.1	-4.1	72.2	75.1	477.1	490.5	-2.7	13.1	11.9	98.3	89.9	9.4	14.9	13.8	98.3	89.9	9.4	11.4	9.7	85.2	73.1	16.5	8,979.1	7,936.6	13.1	99.9	87.8	
1013	Rhodes University Medical Scheme	809.4	751.8	7.6	809.4	751.8	7.6	90.8	81.9	734.7	615.7	19.3	90.8	81.9	734.7	615.7	19.3	10.6	9.5	85.4	71.5	19.4	10.6	9.5	85.4	71.5	19.4	-1.3	8.6	-10.7	64.6	-116.6	9,733.5	8,713.8	11.7	100.2	96.6	
1209	SA Breweries Medical Aid Society	805.0	749.8	7.4	739.2	690.5	7.1	84.9	82.3	683.7	616.9	10.8	85.6	82.2	632.4	567.8	11.4	10.0	10.1	80.5	75.7	6.3	10.9	11.0	80.5	75.7	6.3	3.3	6.3	26.3	47.0	-43.9	8,708.7	8,048.0	8.2	90.2	89.4	
1424	SABC Medical Aid Scheme	1,157.6	1,058.8	9.3	983.9	900.4	9.3	86.8	84.8	1,005.1	897.9	11.9	90.9	88.8	894.3	799.6	11.8	6.3	7.2	72.5	75.8	-4.4	7.4	8.4	72.5	75.8	-4.4	1.5	2.4	17.2	25.0	-31.3	7,958.5	7,161.4	11.1	57.3	56.4	
1038	SAMWUMed	434.1	367.6	18.1	434.1	367.6	18.1	101.3	95.3	439.8	350.2	25.6	101.3	95.3	439.8	350.2	25.6	9.3	10.8	40.3	39.6	1.6	9.3	10.8	40.3	39.6	1.6	-10.6	-6.1	-46.0	-22.3	-106.5	3,042.1	3,784.6	-19.6	58.4	85.8	
1527	Suppi Medical Aid Scheme	1,069.5	979.6	9.2	899.1	823.7	9.2	93.4	93.7	998.7	917.6	8.8	94.2	94.1	847.2	774.7	9.4	7.1	7.2	76.3	70.8	7.8	8.5	8.6	76.3	70.8	7.8	-2.3	-2.2	-24.3	-21.8	-11.7	5,870.4	5,371.1	9.3	45.7	45.7	
1234	Sasolmed	989.4	860.6	15.0	989.4	860.6	15.0	87.6	93.4	867.1	804.1	7.8	87.6	93.4	867.1	804.1	7.8	6.5	7.5	64.0	64.8	-1.2	6.5	7.5	64.0	64.8	-1.2	5.9	-1.0	58.3	-8.3	801.2	5,668.3	4,593.8	23.4	47.7	44.5	
1531	Sedmed	669.7	629.4	6.4	669.7	629.4	6.4	89.4	85.9	598.4	540.5	10.7	89.4	85.9	598.4	540.5	10.7	2.6	1.5	17.6	9.5	85.6	2.6	1.5	17.6	9.5	85.6	8.0	12.6	53.7	79.5	-32.5	5,259.8	3,704.1	42.0	65.5	49.0	
1243	Siemens Medical Scheme	1,115.6	1,042.0	7.1	837.2	782.0	7.1	92.7	84.6	1,034.6	881.7	17.3	102.0	92.7	853.8	724.8	17.8	8.3	8.2	93.0	85.2	9.2	11.1	10.9	93.0	85.2	9.2	-9.8	-2.7	-109.6	-28.0	-291.2	8,086.0	8,872.4	-8.9	60.4	71.0	
1589	Solvita Medical Scheme	-	-	NC	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	-	-	NC	-	-	NC	-	-	f,t
1580	South African Police Service Medical Scheme (POLMED)	688.0	634.8	8.4	688.0	634.8	8.4	94.8	96.2	652.1	610.8	6.8	94.8	96.2	652.1	610.8	6.8	6.9	6.9	47.4	43.7	8.5	6.9	6.9	47.4	43.7	8.5	-1.7	-3.1	-11.5	-19.7	41.5	2,945.4	2,790.8	5.5	35.7	36.6	
1254	Stocksmed	1,066.6	983.8	8.4	800.0	737.5	8.5	98.2	93.9	1,047.7	924.1	13.4	105.8	101.2	846.4	746.7	13.4	10.2	10.5	108.4	103.4	4.8	13.5	14.0	108.4	103.4	4.8	-14.5	-11.4	-154.8	-112.5	-37.5	13,914.1	15,122.9	-8.0	108.7	128.1	
1544	Tiger Brands Medical Scheme	979.4	882.8	10.9	979.4	882.8	10.9	104.8	102.0	1,026.8	900.7	14.0	104.8	102.0	1,026.8	900.7	14.0	7.6	7.8	74.2	68.8	7.8	7.6	7.8	74.2	68.8	7.8	-12.4	-9.8	-121.6	-86.7	-40.3	6,759.4	6,686.3	1.1	57.5	63.1	
1582	Transmed Medical Fund	674.6	651.5	3.5	625.0	600.3	4.1	101.9	104.8	687.1	682.8	0.6	102.2	105.5	638.9	633.4	0.9	10.6	11.2	71.2	73.0	-2.4	11.4	12.2	71.2	73.0	-2.4	-12.6	-16.3	-85.1	-106.0	19.7	3,409.1	3,902.7	-12.6	42.1	49.9	
1579	Tsogo Sun Group Medical Scheme	791.6	750.3	5.5	602.6	571.3	5.5	84.3	82.1	667.4	615.8	8.4	82.4	79.5	496.4	453.9	9.3	13.4	15.1	106.3	113.4	-6.2	17.6	19.8	106.3	113.4	-6.2	-0.0	0.5	-0.1	4.0	-103.2	7,319.9	6,564.9	11.5	77.1	72.9	
1434	Umed	1,004.3	907.9	10.6	1,004.3	907.9	10.6	100.1	99.2	1,005.4	900.7	11.6	100.1	99.2	1,005.4	900.7	11.6	10.6	13.4	106.4	122.1	-12.8	10.6	13.4	106.4	122.1	-12.8	-10.7	-12.7	-107.5	-114.9	6.4	6,108.1	6,103.7	0.1	50.7	56.0	
1597	Umvuzo Health Medical Scheme	387.8	345.2	12.4	387.8	345.2	12.4	82.5	84.7	320.1	292.4	9.5	82.4	84.3	319.5	291.1	9.8	13.6	14.4	52.7	49.6	6.2	13.6	14.4	52.7	49.6	6.2	4.1	1.3	15.7	4.5	247.0	574.9	393.4	46.2	12.4	9.5	b
1520	University of Kwa-Zulu Natal Medical Scheme	872.2	815.9	6.9	654.7	611.9	7.0	80.8	86.3	704.5	704.0	0.1	82.1	87.1	537.5	532.9	0.9	11.6	11.9	101.1	97.4	3.8	15.4	15.9	101.1	97.4	3.8	1.8	-2.3	16.1	-18.4	187.7	8,474.8	7,058.4	20.1	81.0	72.1	
1282	University of the Witwatersrand Staff Medical Aid Scheme	1,105.8	964.6	14.6	1,105.8	964.6	14.6	93.9	100.8	1,038.6	972.5	6.8	93.9	100.8	1,038.6	972.5	6.8	8.7	9.0	95.9	86.7	10.6	8.7	9.0	95.9	86.7	10.6	-2.6	-9.8	-28.7	-94.5	69.6	8,986.6	7,902.4	13.7	67.7	68.3	
1291	Witbank Coalfields Medical Aid Scheme	810.2	906.7	-10.6	609.3	661.8	-7.9	89.0	85.8	721.3	777.7	-7.3	90.5	86.6	551.1	573.3	-3.9	4.8	5.1	39.1	45.8	-14.6	6.4	6.9	39.1	45.8	-14.6	2.4	4.7	19.1	42.8	-55.4	10,634.7	12,519.7	-15.1	109.4	115.1	



Annexure N > Detailed financial ratios: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result					Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio	
		pabpm 2008 R	pabpm 2007 R	% growth	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of RCI 2008	As % of RCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %
1293	Wooltru Healthcare Fund	685.6	639.0	7.3	685.6	639.0	7.3	97.0	92.3	664.8	589.9	12.7	97.0	92.3	664.8	589.9	12.7	13.9	13.4	95.5	85.5	11.7	13.9	13.4	95.5	85.5	11.7	-10.9	-5.7	-74.7	-36.5	-104.7	7,714.2	7,670.3	0.6	93.8	100.0
1253	Xstrata Medical Aid Scheme	525.2	493.4	6.4	525.2	493.4	6.4	91.6	86.0	481.3	424.4	13.4	91.6	86.0	481.3	424.4	13.4	10.7	11.0	56.3	54.1	4.0	10.7	11.0	56.3	54.1	4.0	-2.3	3.0	-12.3	14.9	-182.7	2,982.4	3,310.6	-9.9	47.3	55.9
Sub-total: registered restricted schemes		735.2	685.3	7.3	693.3	641.8	8.0	91.7	92.5	674.5	633.9	6.4	92.0	92.8	637.8	595.7	7.1	8.9	9.5	65.2	64.8	0.7	9.4	10.1	65.2	64.8	0.7	-1.3	-2.7	-9.7	-18.7	48.1	4,393.1	4,826.0	-9.0	49.8	58.7
Total registered schemes		800.8	733.0	9.2	726.0	662.4	9.6	87.6	87.2	701.2	639.2	9.7	86.9	86.5	630.7	573.3	10.0	13.2	13.8	105.3	101.0	4.3	14.5	15.2	105.3	101.0	4.3	-1.3	-1.6	-10.1	-11.8	15.1	3,514.8	3,339.8	5.2	36.6	38.0

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2004 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2005 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2006 and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2007 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2008 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but only started operations with effect from 1 January 2006.
- h BPSA Medical Aid Society changed its name to BP Medical Aid Society with effect from 1 January 2008.
- i Compicare Medical Scheme changed its name to Compicare Wellness Medical Scheme with effect from 1 January 2008.
- j Medisense Medical Scheme changed its name to Gold Fields Medical Scheme with effect from 1 January 2008.
- k Munimed changed its name to Keyhealth with effect from 1 January 2008.
- l Liberty Medical Scheme changed its name to Liberty Health Medical Scheme with effect from 1 January 2008.
- m DCMed Medical Aid Fund changed its name to MBMed Medical Aid Fund with effect from 1 January 2008.
- n Holcim South Africa Medical Scheme changed its name to Afrisam SA Medical Scheme with effect from 1 June 2008.
- o Global Health amalgamated with Munimed with effect from 1 January 2008.
- p Cimas Wellness Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
- q Lifemed Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
- r Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
- s BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
- t Solvita Medical Scheme was registered with effect from 1 January 2008. The scheme was subsequently liquidated on 16 January 2009.
- u Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
- v Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
- w The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
- x Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- y Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.

Annexure N > Detailed financial ratios: registered schemes: for the years ended 31 December 2007-2008

Prior year figures have been restated.

NC = Not Comparable

PMSA = Personal Medical Savings Account

GCI = Gross Contribution Income

RCI = Risk Contribution Income

pab = per average beneficiary

pabpm = per average beneficiary per month

Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

- The schemes liquidated in 2007 and 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following schemes amalgamated in 2007 and 2008:
 - Global Health amalgamated with Munimed with effect from 1 January 2008.
 - Cimas Wellness Medical Scheme amalgamated with Compcare Medical Scheme with effect from 1 January 2008.
 - Lifemed Medical Scheme amalgamated with Compcare Medical Scheme with effect from 1 January 2008.
 - Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
Registered schemes: open																										
1252	Bestmed Medical Scheme	Blue Print Health Plan	4,427	7,851	29.7	3.6	46,758	496.3	46,649	495.1	38,720	82.8	411.0	38,629	82.8	410.0	9,591	20.5	101.8	9,591	20.6	101.8	(1,572)	-3.4	-16.7	
		Bonus Plus	12,362	36,051	30.3	1.8	327,675	757.4	255,794	591.3	236,168	72.1	545.9	176,644	69.1	408.3	59,983	18.3	138.7	59,983	23.4	138.7	19,168	5.8	44.3	
		Millennium Basic	2,538	4,965	28.3	2.2	24,649	413.7	22,315	374.5	17,714	71.9	297.3	15,733	70.5	264.1	8,302	33.7	139.3	8,302	37.2	139.3	(1,720)	-7.0	-28.9	
		Millennium Comprehensive	5,221	11,288	45.0	21.6	187,157	1,381.7	141,256	1,042.8	180,326	96.3	1,331.2	136,099	96.3	1,004.8	19,220	10.3	141.9	19,220	13.6	141.9	(14,064)	-7.5	-103.8	
		Millennium Standard	7,001	13,783	36.6	13.0	115,824	700.3	99,146	599.4	101,268	87.4	612.3	85,160	85.9	514.9	25,803	22.3	156.0	25,803	26.0	156.0	(11,818)	-10.2	-71.5	
		Topcare	5,046	11,373	41.4	16.8	189,031	1,385.1	158,556	1,161.8	178,138	94.2	1,305.3	156,715	98.8	1,148.3	17,082	9.0	125.2	17,082	10.8	125.2	(15,241)	-8.1	-111.7	
		Other*					-	-	-	-	151	-	-	151	-	-	-	-	-	-	-	-	(151)	-	-	
		Consolidated	36,595	85,311	34.6	8.4	891,094	870.4	723,715	706.9	752,485	84.4	735.0	609,131	84.2	595.0	139,981	15.7	136.7	139,981	19.3	136.7	(25,397)	-2.9	-24.8	48.5
1512	Bonitas Medical Fund	Boncap	20,513	24,731	34.4	2.4	93,428	314.8	93,428	314.8	96,616	103.4	325.6	96,616	103.4	325.6	7,083	7.6	23.9	7,083	7.6	23.9	(10,270)	-11.0	-34.6	
		Boncomprehensive	2,995	6,768	37.4	12.7	100,933	1,242.8	79,794	982.5	122,837	121.7	1,512.5	103,628	129.9	1,276.0	8,537	8.5	105.1	8,537	10.7	105.1	(32,371)	-32.1	-398.6	
		Bonsave	11,452	26,864	27.0	2.3	163,783	508.1	128,495	398.6	136,742	83.5	424.2	105,891	82.4	328.5	30,952	18.9	96.0	30,952	24.1	96.0	(8,348)	-5.1	-25.9	
		Primary	45,908	119,324	25.6	1.4	677,298	473.0	677,298	473.0	588,250	86.9	410.8	588,251	86.9	410.8	131,109	19.4	91.6	131,109	19.4	91.6	(42,061)	-6.2	-29.4	
		Standard	178,042	430,798	30.4	4.4	4,107,913	794.6	4,107,913	794.6	3,690,242	89.8	713.8	3,690,242	89.8	713.8	542,894	13.2	105.0	542,894	13.2	105.0	(125,223)	-3.1	-24.2	
		Other*					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	258,910	608,485	29.5	3.7	5,143,355	704.4	5,086,928	696.7	4,634,686	90.1	634.7	4,584,627	90.1	627.9	720,575	14.0	98.7	720,575	14.2	98.7	(218,274)	-4.2	-29.9	47.3
1034	Cape Medical Plan	Healthpact Gold	497	949	52.8	38.9	20,260	1,779.1	16,263	1,428.1	19,905	98.2	1,747.9	17,786	109.4	1,561.9	1,204	5.9	105.7	1,204	7.4	105.7	(2,727)	-13.5	-239.5	
		Healthpact Premium	2,569	5,489	36.4	12.2	30,246	459.2	30,246	459.2	34,166	113.0	518.7	29,752	98.4	451.7	5,968	19.7	90.6	5,968	19.7	90.6	(5,474)	-18.1	-83.1	
		Healthpact Silver	4,052	9,500	31.8	5.7	64,396	564.9	50,514	443.1	54,662	84.9	479.5	43,539	86.2	381.9	9,538	14.8	83.7	9,538	18.9	83.7	(2,563)	-4.0	-22.5	
		Consolidated	7,118	15,938	34.6	9.9	114,903	600.8	97,023	507.3	108,733	94.6	568.5	91,077	93.9	476.2	16,709	14.5	87.4	16,709	17.2	87.4	(10,764)	-9.4	-56.3	136.8
1552	Community Medical Aid Scheme (COMMED)	Core	688	1,465	32.5	3.3	5,133	292.0	5,133	292.0	3,156	61.5	179.5	3,156	61.5	179.5	2,014	39.2	114.6	2,014	39.2	114.6	(38)	-0.7	-2.1	
		Deluxe	5,159	11,431	39.9	15.3	115,137	839.4	115,137	839.4	122,936	106.8	896.2	122,936	106.8	896.2	22,403	19.5	163.3	22,403	19.5	163.3	(30,202)	-26.2	-220.2	
		Standard	10,209	28,154	30.5	4.2	150,689	446.0	150,689	446.0	116,028	77.0	343.4	116,028	77.0	343.4	37,243	24.7	110.2	37,243	24.7	110.2	(2,582)	-1.7	-7.6	
		Consolidated	16,056	41,050	33.2	7.3	270,959	550.1	270,959	550.1	242,120	89.4	491.5	242,120	89.4	491.5	61,660	22.8	125.2	61,660	22.8	125.2	(32,821)	-12.1	-66.6	35.5



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1491	Compicare Wellness Medical Scheme	Access	-	-	-	-	369	-	369	-	537	145.6	-	537	145.6	-	157	42.5	-	157	42.5	-	(325)	-88.1	-	
		Accolade	1,590	3,473	47.8	22.1	72,862	1,748.3	72,862	1,748.3	73,688	101.1	1,768.1	73,688	101.1	1,768.1	8,882	12.2	213.1	8,882	12.2	213.1	(9,708)	-13.3	-232.9	
		Dynamix	-	-	-	-	5,185	-	3,861	-	4,398	84.8	-	3,138	81.3	-	926	17.9	-	926	24.0	-	(204)	-3.9	-	
		Excess	920	2,057	40.6	10.1	21,991	890.9	21,991	890.9	19,145	87.1	775.6	19,145	87.1	775.6	5,070	23.1	205.4	5,070	23.1	205.4	(2,223)	-10.1	-90.1	
		Excess Direct	1,213	2,702	43.7	17.8	54,348	1,676.2	40,746	1,256.7	45,158	83.1	1,392.7	35,641	87.5	1,099.2	6,991	12.9	215.6	6,991	17.2	215.6	(1,886)	-3.5	-58.2	
		Major Medical Expenses	842	1,642	43.2	15.0	13,318	675.9	13,318	675.9	13,279	99.7	673.9	13,279	99.7	673.9	4,415	33.2	224.1	4,415	33.2	224.1	(4,377)	-32.9	-222.1	
		Managed Low	931	2,112	32.1	9.7	15,885	626.8	15,885	626.8	16,515	104.0	651.7	16,515	104.0	651.7	4,856	30.6	191.6	4,856	30.6	191.6	(5,486)	-34.5	-216.5	
		ManageMed 75%	748	1,310	58.5	48.2	21,592	1,373.5	21,592	1,373.5	24,248	112.3	1,542.5	24,248	112.3	1,542.5	4,040	18.7	257.0	4,040	18.7	257.0	(6,697)	-31.0	-426.0	
		Modmed	2,020	4,527	37.4	11.3	58,518	1,077.2	58,518	1,077.2	52,989	90.6	975.4	52,989	90.6	975.4	11,277	19.3	207.6	11,277	19.3	207.6	(5,748)	-9.8	-105.8	
		Mosmed	4,027	10,034	34.7	7.5	103,581	860.3	103,581	860.3	109,327	105.5	908.0	109,327	105.5	908.0	20,932	20.2	173.8	20,932	20.2	173.8	(26,678)	-25.8	-221.6	
		Mumed	2,349	6,050	27.0	0.8	42,348	583.3	42,348	583.3	36,291	85.7	499.9	36,291	85.7	499.9	12,324	29.1	169.8	12,324	29.1	169.8	(6,267)	-14.8	-86.3	
		Other*					-	-	-	-	230	-	-	(140)	-	-	151	-	-	151	-	-	(11)	-	-	
		Consolidated	14,640	33,907	37.3	11.4	409,998	1,007.7	395,072	971.0	395,805	96.5	972.8	384,659	97.4	945.4	80,021	19.5	196.7	80,021	20.3	196.7	(69,608)	-17.0	-171.1	39.6
1125	Discovery Health Medical Scheme	Classic Comprehensive	182,377	447,614	34.6	7.9	7,554,232	1,406.4	5,673,380	1,056.2	7,050,358	93.3	1,312.6	5,285,145	93.2	983.9	793,341	10.5	147.7	793,341	14.0	147.7	(405,106)	-5.4	-75.4	
		Classic Core	46,694	100,440	34.4	7.6	812,299	674.0	812,360	674.0	487,744	60.0	404.7	486,441	59.9	403.6	182,116	22.4	151.1	182,116	22.4	151.1	143,804	17.7	119.3	
		Classic Priority	75,738	173,929	31.4	4.8	2,003,578	960.0	1,505,464	721.3	1,597,857	79.8	765.6	1,123,131	74.6	538.1	310,286	15.5	148.7	310,286	20.6	148.7	72,047	3.6	34.5	
		Classic Saver	124,611	272,210	29.3	3.6	2,770,755	848.2	2,082,689	637.6	1,967,028	71.0	602.2	1,336,269	64.2	409.1	494,355	17.8	151.3	494,355	23.7	151.3	252,064	9.1	77.2	
		Coastal Core	63,219	140,879	33.4	6.7	817,380	483.5	817,416	483.5	566,291	69.3	335.0	565,461	69.2	334.5	240,731	29.5	142.4	240,731	29.5	142.4	11,225	1.4	6.6	
		Coastal Saver	128,063	302,189	29.6	3.6	2,358,823	650.5	1,774,906	489.5	1,783,359	75.6	491.8	1,239,509	69.8	341.8	517,440	21.9	142.7	517,440	29.2	142.7	17,957	0.8	5.0	
		Essential Comprehensive	41,154	94,612	35.8	10.7	1,371,071	1,207.6	1,166,798	1,027.7	1,079,258	78.7	950.6	857,576	73.5	755.3	173,817	12.7	153.1	173,817	14.9	153.1	135,406	9.9	119.3	
		Essential Core	17,152	38,385	32.7	6.9	255,538	554.8	255,555	554.8	162,912	63.8	353.7	162,607	63.6	353.0	65,410	25.6	142.0	65,410	25.6	142.0	27,538	10.8	59.8	
		Essential Priority	10,694	23,602	30.7	5.9	233,209	823.4	198,573	701.1	160,114	68.7	565.3	123,609	62.2	436.4	42,723	18.3	150.8	42,723	21.5	150.8	32,241	13.8	113.8	
		Essential Saver	61,310	140,798	28.2	3.9	1,121,117	663.5	954,174	564.7	764,694	68.2	452.6	590,905	61.9	349.7	245,162	21.9	145.1	245,162	25.7	145.1	118,108	10.5	69.9	
		Executive	8,767	21,243	36.3	9.5	441,675	1,732.6	332,251	1,303.4	580,522	131.4	2,277.3	474,137	142.7	1,860.0	37,496	8.5	147.1	37,496	11.3	147.1	(179,383)	-40.6	-703.7	
		Foundation Core	1,566	3,457	35.8	10.3	21,000	506.2	21,001	506.2	14,863	70.8	358.3	14,847	70.7	357.9	6,396	30.5	154.2	6,396	30.5	154.2	(242)	-1.2	-5.8	



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1125	Discovery Health Medical Scheme	KeyCare Core	18,982	30,698	30.9	5.3	130,035	353.0	130,057	353.1	73,594	56.6	199.8	73,586	56.6	199.8	29,699	22.8	80.6	29,699	22.8	80.6	26,772	20.6	72.7	
		KeyCare Plus	85,106	163,407	26.5	2.5	906,009	462.0	906,116	462.1	672,098	74.2	342.8	672,026	74.2	342.7	193,427	21.3	98.6	193,427	21.3	98.6	40,664	4.5	20.7	
		Other*					(19)	-	-	-	(1)	5.3	-	(0)	-	-	-	-	-	-	-	-	(14)	74.3	-	
		Consolidated	865,433	1,953,463	31.5	5.6	20,796,701	887.2	16,630,726	709.5	16,960,691	81.6	723.5	13,005,247	78.2	554.8	3,332,399	16.0	142.2	3,332,399	20.0	142.2	293,080	1.4	12.5	25.4
1202	Fedhealth Medical Scheme	Blue Door	816	1,064	24.5	-	2,229	174.6	2,229	174.6	1,458	65.4	114.2	1,458	65.4	114.2	372	16.7	29.1	372	16.7	29.1	400	17.9	31.3	
		Maxima Basis	13,966	31,680	39.1	1.6	258,239	679.3	258,239	679.3	178,692	69.2	470.0	178,692	69.2	470.0	45,087	17.5	118.6	45,087	17.5	118.6	34,459	13.3	90.6	
		Maxima Core	10,935	22,900	41.7	4.7	151,551	551.5	148,734	541.2	125,002	82.5	454.9	120,292	80.9	437.7	31,081	20.5	113.1	31,081	20.9	113.1	(2,639)	-1.7	-9.6	
		Maxima Plus	1,411	2,660	47.2	20.3	58,410	1,829.9	52,595	1,647.7	63,288	108.4	1,982.7	58,105	110.5	1,820.3	6,363	10.9	199.3	6,363	12.1	199.3	(11,872)	-20.3	-371.9	
		Maxima Standard	42,001	98,086	37.6	1.3	971,804	825.6	855,631	726.9	854,224	87.9	725.7	736,875	86.1	626.1	153,385	15.8	130.3	153,385	17.9	130.3	(34,629)	-3.6	-29.4	
		Ultima 200 without OHEB	6,252	13,793	48.9	12.0	136,697	825.9	133,923	809.1	116,331	85.1	702.8	112,756	84.2	681.2	19,184	14.0	115.9	19,184	14.3	115.9	1,983	1.5	12.0	
		Ultima 200 with OHEB	5,091	10,369	48.3	16.9	146,284	1,175.7	131,730	1,058.7	139,055	95.1	1,117.6	121,127	92.0	973.5	17,918	12.2	144.0	17,918	13.6	144.0	(7,315)	-5.0	-58.8	
		Ultima 300	3,523	6,786	56.7	33.9	153,858	1,889.4	141,588	1,738.7	151,931	98.7	1,865.7	135,902	96.0	1,668.9	17,184	11.2	211.0	17,184	12.1	211.0	(11,499)	-7.5	-141.2	
		Ultimax	878	1,500	58.9	35.7	52,320	2,906.7	47,618	2,645.4	54,585	104.3	3,032.5	48,958	102.8	2,719.9	4,266	8.2	237.0	4,266	9.0	237.0	(5,606)	-10.7	-311.4	
		Consolidated	84,873	188,838	40.7	5.1	1,931,393	852.3	1,772,287	782.1	1,684,566	87.2	743.4	1,514,166	85.4	668.2	294,838	15.3	130.1	294,838	16.6	130.1	(36,717)	-1.9	-16.2	28.2
1554	Genesis Medical Scheme	Private	4,135	12,293	30.6	5.5	73,725	499.8	73,725	499.8	57,257	77.7	388.1	57,257	77.7	388.1	10,045	13.6	68.1	10,045	13.6	68.1	6,423	8.7	43.5	
		Private Comprehensive	1,436	4,178	28.9	2.6	42,443	846.6	33,062	659.4	33,983	80.1	677.8	25,439	76.9	507.4	5,714	13.5	114.0	5,714	17.3	114.0	1,910	4.5	38.1	
		Private Plus	2,032	5,829	28.9	2.7	45,294	647.5	38,474	550.0	36,193	79.9	517.4	29,324	76.2	419.2	6,155	13.6	88.0	6,155	16.0	88.0	2,995	6.6	42.8	
		Consolidated	7,603	22,300	29.9	4.2	161,462	603.4	145,261	542.8	127,433	78.9	476.2	112,020	77.1	418.6	21,914	13.6	81.9	21,914	15.1	81.9	11,328	7.0	42.3	90.1
1561	Gen-Health Medical Scheme	Basic Cover Plan	7,480	17,968	33.5	3.5	111,061	515.1	111,061	515.1	95,192	85.7	441.5	95,192	85.7	441.5	28,264	25.4	131.1	28,264	25.4	131.1	(12,394)	-11.2	-57.5	
		Cover Plus Plan	2,921	7,567	38.0	8.1	81,062	892.7	67,985	748.7	90,266	111.4	994.1	80,482	118.4	886.3	10,574	13.0	116.4	10,574	15.6	116.4	(23,071)	-28.5	-254.1	
		Primary Cover Plan	143	178	32.1	1.1	433	202.5	433	202.5	473	109.4	221.6	473	109.4	221.6	213	49.2	99.6	213	49.2	99.6	(253)	-58.6	-118.6	
		Consolidated	10,544	25,713	34.8	4.9	192,556	624.1	179,479	581.7	185,931	96.6	602.6	176,147	98.1	570.9	39,051	20.3	126.6	39,051	21.8	126.6	(35,719)	-18.5	-115.8	50.4
1466	Good Hope Medical Aid Society	Makoti Comprehensive	1,228	2,948	29.2	0.3	18,234	515.4	18,234	515.4	16,770	92.0	474.1	16,770	92.0	474.1	1,307	7.2	37.0	1,307	7.2	37.0	156	0.9	4.4	
		Makoti Primary	1,743	5,077	28.3	0.4	12,696	208.4	12,696	208.4	11,040	87.0	181.2	11,040	87.0	181.2	1,432	11.3	23.5	1,432	11.3	23.5	223	1.8	3.7	



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1466	Good Hope Medical Aid Society	Super 100	359	896	39.5	9.6	6,662	619.6	6,662	619.6	6,532	98.1	607.5	6,532	98.1	607.5	2,441	36.6	227.0	2,441	36.6	227.0	(2,311)	-34.7	-215.0	
		Consolidated	3,330	8,921	29.7	1.3	37,591	351.1	37,591	351.1	34,342	91.4	320.8	34,342	91.4	320.8	5,181	13.8	48.4	5,181	13.8	48.4	(1,932)	-5.1	-18.0	109.8
1537	Hosmed Medical Aid Scheme	Plus	10,434	33,304	29.2	2.2	338,955	848.1	338,955	848.1	297,710	87.8	744.9	297,710	87.8	744.9	59,606	17.6	149.1	59,606	17.6	149.1	(18,361)	-5.4	-45.9	
		Step	1,140	2,294	30.1	3.8	8,335	302.8	8,335	302.8	6,825	81.9	247.9	6,825	81.9	247.9	2,461	29.5	89.4	2,461	29.5	89.4	(950)	-11.4	-34.5	
		Value	17,357	56,061	28.2	1.6	440,854	655.3	440,854	655.3	335,247	76.0	498.3	335,247	76.0	498.3	100,741	22.9	149.7	100,741	22.9	149.7	4,866	1.1	7.2	
		Consolidated	28,931	91,659	28.6	1.9	788,145	716.6	788,145	716.6	639,782	81.2	581.7	639,782	81.2	581.7	162,808	20.7	148.0	162,808	20.7	148.0	(14,445)	-1.8	-13.1	11.1
1556	Humanity Medical Scheme	Humanity Comprehensive Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Humanity Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1577	Ingwe Health Plan	Capitation	11,457	19,482	27.8	1.0	114,342	489.1	114,342	489.1	92,855	81.2	397.2	92,855	81.2	397.2	27,315	23.9	116.8	27,315	23.9	116.8	(5,828)	-5.1	-24.9	
		Pioneer	3,310	3,394	24.2	-	11,241	276.0	11,241	276.0	4,906	43.6	120.5	4,906	43.6	120.5	2,653	23.6	65.1	2,653	23.6	65.1	3,681	32.7	90.4	
		Classic	483	1,240	33.4	7.3	15,999	1,075.2	15,999	1,075.2	16,701	104.4	1,122.4	16,701	104.4	1,122.4	3,736	23.4	251.1	3,736	23.4	251.1	(4,439)	-27.7	-298.3	
		Hospital Plus	1,113	1,439	28.7	2.5	7,824	453.1	7,824	453.1	5,185	66.3	300.2	5,185	66.3	300.2	1,843	23.6	106.7	1,843	23.6	106.7	797	10.2	46.2	
		Medicare	1,494	2,961	33.3	6.2	24,230	681.9	24,230	681.9	24,431	100.8	687.6	24,431	100.8	687.6	5,719	23.6	161.0	5,719	23.6	161.0	(5,920)	-24.4	-166.6	
		Consolidated	17,857	28,516	28.2	1.8	173,636	507.4	173,636	507.4	144,078	83.0	421.1	144,078	83.0	421.1	41,266	23.8	120.6	41,266	23.8	120.6	(11,708)	-6.7	-34.2	9.5
1087	Keyhealth	Bronze	1,487	3,495	34.2	8.6	17,072	407.1	17,072	407.1	14,364	84.1	342.5	14,364	84.1	342.5	4,785	28.0	114.1	4,785	28.0	114.1	(2,077)	-12.2	-49.5	
		Gold	31,715	77,312	37.1	11.0	957,491	1,032.1	917,298	988.7	843,900	88.1	909.6	800,386	87.3	862.7	122,162	12.8	131.7	122,162	13.3	131.7	(5,250)	-0.5	-5.7	
		Keycap	1,273	2,408	42.9	17.9	18,231	630.9	18,231	630.9	16,898	92.7	584.8	16,898	92.7	584.8	2,097	11.5	72.6	2,097	11.5	72.6	(764)	-4.2	-26.4	
		Platinum	7,663	14,936	48.5	26.3	338,541	1,888.8	338,541	1,888.8	317,011	93.6	1,768.7	317,011	93.6	1,768.7	32,126	9.5	179.2	32,126	9.5	179.2	(10,596)	-3.1	-59.1	
		Silver	9,082	22,655	33.9	8.5	212,964	783.4	212,964	783.4	176,051	82.7	647.6	176,051	82.7	647.6	34,661	16.3	127.5	34,661	16.3	127.5	2,252	1.1	8.3	
		Consolidated	51,220	120,806	38.0	12.5	1,544,299	1,065.3	1,504,106	1,037.5	1,368,224	88.6	943.8	1,324,710	88.1	913.8	195,831	12.7	135.1	195,831	13.0	135.1	(16,435)	-1.1	-11.3	17.9
1576	Liberty Health Medical Scheme	Gold Complete	2,852	6,762	35.0	8.7	98,901	1,218.8	84,268	1,038.5	81,648	82.6	1,006.2	66,141	78.5	815.1	11,090	11.2	136.7	11,090	13.2	136.7	7,037	7.1	86.7	
		Gold Focus	9,476	19,964	34.8	7.8	137,678	574.7	137,676	574.7	103,513	75.2	432.1	103,235	75.0	430.9	31,721	23.0	132.4	31,721	23.0	132.4	2,721	2.0	11.4	
		Gold Plus	7,685	16,301	30.4	4.9	139,361	712.4	118,711	606.9	103,751	74.4	530.4	81,668	68.8	417.5	26,569	19.1	135.8	26,569	22.4	135.8	10,473	7.5	53.5	
		Platinum Complete	9,390	22,328	38.5	12.3	372,261	1,389.4	316,889	1,182.7	343,937	92.4	1,283.7	283,071	89.3	1,056.5	37,692	10.1	140.7	37,692	11.9	140.7	(3,874)	-1.0	-14.5	



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1576	Liberty Health Medical Scheme	Platinum Focus	9,970	22,078	38.6	11.3	201,303	759.8	201,287	759.8	165,780	82.4	625.7	165,627	82.3	625.2	35,690	17.7	134.7	35,690	17.7	134.7	(30)	-0.0	-0.1	
		Platinum Plus	1,949	4,117	32.0	5.2	38,250	774.2	34,480	697.9	26,171	68.4	529.7	26,146	75.8	529.2	6,595	17.2	133.5	6,595	19.1	133.5	1,739	4.5	35.2	
		Silver Corporate Network	4,137	6,702	28.4	3.1	28,409	353.2	28,409	353.2	24,181	85.1	300.7	24,181	85.1	300.7	4,252	15.0	52.9	4,252	15.0	52.9	(24)	-0.1	-0.3	
		Silver Focus	2,896	5,099	33.3	9.2	32,044	523.7	32,044	523.7	27,462	85.7	448.8	27,462	85.7	448.8	7,876	24.6	128.7	7,876	24.6	128.7	(3,293)	-10.3	-53.8	
		Other*					(114)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(114)	100.0	-	
		Consolidated	48,355	103,351	35.1	8.8	1,048,093	845.1	953,650	768.9	876,442	83.6	706.7	777,530	81.5	626.9	161,485	15.4	130.2	161,485	16.9	130.2	14,635	1.4	11.8	22.8
1549	Medicover	Alta	4,191	8,867	38.7	16.2	102,131	959.8	102,336	961.8	140,370	137.4	1,319.2	140,366	137.2	1,319.2	11,952	11.7	112.3	11,952	11.7	112.3	(49,982)	-48.9	-469.7	
		Bona	-	-	-	-	14,904	-	14,916	-	16,526	110.9	-	16,526	110.8	-	8,347	56.0	-	8,347	56.0	-	(9,957)	-66.8	-	
		Bona Plus	20,470	53,080	27.0	3.0	268,594	421.7	228,135	358.2	278,116	103.5	436.6	229,926	100.8	361.0	34,630	12.9	54.4	34,630	15.2	54.4	(36,421)	-13.6	-57.2	
		Titan	28,894	74,611	28.1	2.2	673,957	752.7	539,078	602.1	620,093	92.0	692.6	477,782	88.6	533.6	60,355	9.0	67.4	60,355	11.2	67.4	941	0.1	1.1	
		Consolidated	53,555	136,558	28.4	3.5	1,059,586	646.6	884,465	539.7	1,055,105	99.6	643.9	864,600	97.8	527.6	115,284	10.9	70.4	115,284	13.0	70.4	(95,419)	-9.0	-58.2	36.9
1149	Medihelp	Dimension Elite	26,537	52,365	44.4	18.6	730,295	1,162.2	730,295	1,162.2	627,285	85.9	998.3	627,285	85.9	998.3	79,668	10.9	126.8	79,668	10.9	126.8	23,342	3.2	37.1	
		Dimension Prime 1	6,657	15,298	34.8	9.2	86,352	470.4	86,352	470.4	66,223	76.7	360.7	66,223	76.7	360.7	9,420	10.9	51.3	9,420	10.9	51.3	10,709	12.4	58.3	
		Dimension Prime 2	6,336	14,713	31.8	6.8	119,694	677.9	96,552	546.9	94,017	78.5	532.5	72,295	74.9	409.5	10,533	8.8	59.7	10,533	10.9	59.7	13,724	11.5	77.7	
		Dimension Prime 3	13,400	34,009	32.4	6.1	303,945	744.8	303,945	744.8	250,010	82.3	612.6	250,010	82.3	612.6	33,157	10.9	81.2	33,157	10.9	81.2	20,777	6.8	50.9	
		Medihelp Plus	34,565	47,278	67.0	65.4	1,487,296	2,621.5	1,487,296	2,621.5	1,321,198	88.8	2,328.8	1,321,198	88.8	2,328.8	162,249	10.9	286.0	162,249	10.9	286.0	3,848	0.3	6.8	
		Necesse	5,893	10,668	29.5	3.2	39,924	311.9	39,924	311.9	36,065	90.3	281.7	36,065	90.3	281.7	4,355	10.9	34.0	4,355	10.9	34.0	(496)	-1.2	-3.9	
		Unify	3,608	12,172	25.1	1.6	83,410	571.1	83,410	571.1	72,676	87.1	497.6	72,676	87.1	497.6	9,099	10.9	62.3	9,099	10.9	62.3	1,634	2.0	11.2	
		Consolidated	96,996	186,503	44.0	24.5	2,850,915	1,273.8	2,827,773	1,263.5	2,467,475	86.6	1,102.5	2,445,753	86.5	1,092.8	308,482	10.8	137.8	308,482	10.9	137.8	73,538	2.6	32.9	35.8
1506	Medimed Medical Scheme	Alpha	1,465	3,926	27.8	2.9	19,724	418.7	19,724	418.7	15,909	80.7	337.7	15,909	80.7	337.7	2,403	12.2	51.0	2,403	12.2	51.0	1,412	7.2	30.0	
		Managed Care	1,228	3,423	25.7	1.9	20,830	507.1	20,830	507.1	20,468	98.3	498.3	20,468	98.3	498.3	2,088	10.0	50.8	2,088	10.0	50.8	(1,726)	-8.3	-42.0	
		Medisave - Max	329	838	37.1	9.0	11,509	1,144.5	8,992	894.2	11,477	99.7	1,141.4	9,002	100.1	895.2	946	8.2	94.1	946	10.5	94.1	(956)	-8.3	-95.1	
		Medisave - Standard	1,768	4,414	27.6	2.7	37,439	706.8	28,894	545.5	28,138	75.2	531.2	20,294	70.2	383.1	3,797	10.1	71.7	3,797	13.1	71.7	4,803	12.8	90.7	
		Consolidated	4,790	12,601	27.8	2.9	89,501	591.9	78,439	518.7	75,993	84.9	502.6	65,673	83.7	434.3	9,234	10.3	61.1	9,234	11.8	61.1	3,532	3.9	23.4	88.4
1140	Medshield Medical Scheme	Access	-	-	-	-	32,074	-	32,074	-	41,716	130.1	-	41,716	130.1	-	5,171	16.1	-	5,171	16.1	-	(14,812)	-46.2	-	



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1140	Medshield Medical Scheme	HospiElite	1,175	2,201	42.7	16.0	7,926	300.1	7,926	300.1	9,564	120.7	362.1	9,564	120.7	362.1	4,009	50.6	151.8	4,009	50.6	151.8	(5,647)	-71.2	-213.8	
		MediBonus	12,338	26,114	33.6	4.9	323,012	1,030.8	323,014	1,030.8	294,441	91.2	939.6	294,441	91.2	939.6	45,543	14.1	145.3	45,543	14.1	145.3	(16,971)	-5.3	-54.2	
		MediPlus	41,693	108,600	27.6	1.3	787,722	604.5	787,728	604.5	663,364	84.2	509.0	663,364	84.2	509.0	152,924	19.4	117.3	152,924	19.4	117.3	(28,560)	-3.6	-21.9	
		MediValue	17,513	38,129	29.7	3.1	161,438	352.8	161,439	352.8	121,287	75.1	265.1	121,287	75.1	265.1	64,958	40.2	142.0	64,958	40.2	142.0	(24,805)	-15.4	-54.2	
		Consolidated	72,719	175,044	29.2	2.4	1,312,172	624.7	1,312,182	624.7	1,130,371	86.1	538.1	1,130,371	86.1	538.1	272,604	20.8	129.8	272,604	20.8	129.8	(90,794)	-6.9	-43.2	60.9
1167	Momentum Health	Access	2,488	4,753	28.4	4.2	30,853	540.9	30,853	540.9	27,500	89.1	482.2	27,413	88.9	480.6	5,538	17.9	97.1	5,538	17.9	97.1	(2,098)	-6.8	-36.8	
		Base Network	2,403	4,308	28.8	3.7	23,330	451.3	23,330	451.3	14,144	60.6	273.6	14,101	60.4	272.8	4,285	18.4	82.9	4,285	18.4	82.9	4,944	21.2	95.6	
		Base State	1,703	2,030	30.4	0.9	5,373	220.6	5,373	220.6	3,177	59.1	130.4	3,173	59.1	130.3	964	17.9	39.6	964	17.9	39.6	1,236	23.0	50.7	
		Custom MCC Any	1,850	4,183	35.4	10.2	29,749	592.7	27,622	550.3	27,225	91.5	542.4	24,672	89.3	491.5	4,955	16.7	98.7	4,955	17.9	98.7	(2,005)	-6.7	-39.9	
		Custom MCC Associated	10,035	23,993	28.7	2.1	144,190	500.8	133,745	464.5	122,976	85.3	427.1	110,613	82.7	384.2	25,370	17.6	88.1	25,370	19.0	88.1	(2,238)	-1.6	-7.8	
		Custom State Any	2,623	6,122	27.6	2.4	40,799	555.4	37,841	515.1	24,951	61.2	339.6	21,811	57.6	296.9	7,270	17.8	99.0	7,270	19.2	99.0	8,760	21.5	119.2	
		Custom State Associated	8,351	18,464	27.8	2.2	94,298	425.6	87,487	394.9	56,031	59.4	252.9	49,515	56.6	223.5	16,792	17.8	75.8	16,792	19.2	75.8	21,180	22.5	95.6	
		Extender MCC Any	6,009	13,547	41.9	15.8	225,563	1,387.5	169,980	1,045.6	259,589	115.1	1,596.8	203,064	119.5	1,249.1	35,705	15.8	219.6	35,705	21.0	219.6	(68,789)	-30.5	-423.2	
		Extender MCC Associated	1,796	4,004	39.8	13.0	58,400	1,215.5	44,077	917.4	58,811	100.7	1,224.0	44,365	100.7	923.3	8,971	15.4	186.7	8,971	20.4	186.7	(9,259)	-15.9	-192.7	
		Extender State Any	3,775	9,282	29.1	3.2	128,760	1,156.0	96,993	870.8	91,641	71.2	822.7	61,127	63.0	548.8	20,856	16.2	187.2	20,856	21.5	187.2	15,010	11.7	134.8	
		Extender State Associated	1,599	4,119	28.3	2.3	48,027	971.7	36,303	734.5	31,964	66.6	646.7	20,491	56.4	414.6	7,670	16.0	155.2	7,670	21.1	155.2	8,142	17.0	164.7	
		Incentive MCC Any	11,053	24,002	42.0	17.5	227,459	789.7	205,355	713.0	260,486	114.5	904.4	233,690	113.8	811.4	38,160	16.8	132.5	38,160	18.6	132.5	(66,495)	-29.2	-230.9	
		Incentive MCC Associated	2,410	5,646	35.9	9.0	46,397	684.8	41,964	619.4	42,358	91.3	625.2	37,269	88.8	550.1	7,768	16.7	114.7	7,768	18.5	114.7	(3,073)	-6.6	-45.4	
		Incentive State Any	12,240	28,169	29.9	4.2	245,616	726.6	221,549	655.4	163,495	66.6	483.7	135,840	61.3	401.9	41,905	17.1	124.0	41,905	18.9	124.0	43,804	17.8	129.6	
		Incentive State Associated	10,099	22,311	30.0	3.8	170,725	637.7	153,881	574.8	102,486	60.0	382.8	84,315	54.8	314.9	29,352	17.2	109.6	29,352	19.1	109.6	40,214	23.6	150.2	
		Summit	2,346	4,531	51.4	31.1	117,584	2,162.6	117,584	2,162.6	135,920	115.6	2,499.8	134,726	114.6	2,477.9	18,710	15.9	344.1	18,710	15.9	344.1	(35,852)	-30.5	-659.4	
		Consolidated	80,780	179,464	32.9	7.3	1,637,123	760.2	1,433,937	665.8	1,422,754	86.9	660.6	1,206,185	84.1	560.1	274,271	16.8	127.4	274,271	19.1	127.4	(46,519)	-2.8	-21.6	18.7
1166	National Independent Medical Aid Society (NIMAS)	Classic	9,035	21,924	30.5	4.9	144,228	548.2	144,228	548.2	133,545	92.6	507.6	132,710	92.0	504.4	22,282	15.4	84.7	22,282	15.4	84.7	(10,765)	-7.5	-40.9	
		Millenium	6,293	14,367	40.3	15.2	156,408	907.2	117,401	681.0	163,218	104.4	946.7	126,676	107.9	734.8	16,334	10.4	94.7	16,334	13.9	94.7	(25,608)	-16.4	-148.5	



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1166	National Independent Medical Aid Society (NIMAS)	Supreme	651	1,434	45.3	23.2	29,429	1,710.2	29,429	1,710.2	29,578	100.5	1,718.9	29,556	100.4	1,717.6	1,666	5.7	96.8	1,666	5.7	96.8	(1,794)	-6.1	-104.2	
		Primary	1,898	3,068	31.5	8.3	13,602	369.5	13,602	369.5	11,293	83.0	306.8	11,220	82.5	304.7	1,996	14.7	54.2	1,996	14.7	54.2	386	2.8	10.5	
		Consolidated	17,877	40,793	34.6	9.4	343,667	702.1	304,659	622.4	337,634	98.2	689.7	300,162	98.5	613.2	42,278	12.3	86.4	42,278	13.9	86.4	(37,780)	-11.0	-77.2	13.1
1560	Openplan Medical Scheme	Premier Classic	3,544	8,146	43.3	20.4	76,715	784.8	73,016	746.9	73,415	95.7	751.0	69,415	95.1	710.1	11,139	14.5	114.0	11,139	15.3	114.0	(7,538)	-9.8	-77.1	
		Premier Select	2,686	4,955	50.0	27.7	80,421	1,352.5	68,363	1,149.7	80,085	99.6	1,346.9	67,540	98.8	1,135.9	9,495	11.8	159.7	9,495	13.9	159.7	(8,672)	-10.8	-145.8	
		Principal Classic	937	1,506	46.5	29.7	21,236	1,175.1	21,236	1,175.1	17,101	80.5	946.3	17,101	80.5	946.3	3,070	14.5	169.9	3,070	14.5	169.9	1,065	5.0	59.0	
		Principal Elite	1,108	2,115	47.5	24.6	47,476	1,870.6	47,476	1,870.6	44,334	93.4	1,746.8	44,334	93.4	1,746.8	4,884	10.3	192.4	4,884	10.3	192.4	(1,743)	-3.7	-68.7	
		Consolidated	8,275	16,722	46.1	23.9	225,847	1,125.5	210,090	1,047.0	214,934	95.2	1,071.1	198,389	94.4	988.7	28,589	12.7	142.5	28,589	13.6	142.5	(16,888)	-7.5	-84.2	36.4
1215	Oxygen Medical Scheme	80% Plan	4,188	7,773	47.0	24.6	107,210	1,149.4	107,210	1,149.4	85,387	79.6	915.4	85,091	79.4	912.3	12,483	11.6	133.8	12,483	11.6	133.8	9,636	9.0	103.3	
		Core Plus	19,525	49,995	35.1	10.6	364,444	607.5	364,450	607.5	309,484	84.9	515.9	308,542	84.7	514.3	60,004	16.5	100.0	60,004	16.5	100.0	(4,097)	-1.1	-6.8	
		Elite Plus	3,353	6,381	50.2	34.2	140,934	1,840.5	130,445	1,703.6	153,609	109.0	2,006.1	143,100	109.7	1,868.8	12,314	8.7	160.8	12,314	9.4	160.8	(24,970)	-17.7	-326.1	
		Essential	4,038	6,693	37.1	14.6	48,077	598.6	48,075	598.6	36,200	75.3	450.7	35,916	74.7	447.2	11,272	23.4	140.3	11,272	23.4	140.3	887	1.8	11.1	
		Essential Carecross	5,313	8,806	36.6	14.3	63,134	597.4	63,138	597.5	63,761	101.0	603.4	63,646	100.8	602.3	12,827	20.3	121.4	12,827	20.3	121.4	(13,334)	-21.1	-126.2	
		Premium Plus	1,158	2,813	33.9	9.7	36,439	1,079.5	27,428	812.5	35,764	98.1	1,059.5	27,976	102.0	828.8	5,460	15.0	161.7	5,460	19.9	161.7	(6,007)	-16.5	-178.0	
		Progressive	3,091	5,265	41.9	20.8	54,088	856.1	52,496	830.9	61,768	114.2	977.6	60,025	114.3	950.1	9,982	18.5	158.0	9,982	19.0	158.0	(17,511)	-32.4	-277.2	
		Standard	19,332	48,750	32.5	8.2	405,497	693.2	375,741	642.3	317,354	78.3	542.5	287,900	76.6	492.1	61,920	15.3	105.8	61,920	16.5	105.8	25,921	6.4	44.3	
		Standard Plus	11,859	29,754	34.7	10.9	347,288	972.7	321,698	901.0	339,999	97.9	952.3	313,167	97.3	877.1	40,398	11.6	113.1	40,398	12.6	113.1	(31,868)	-9.2	-89.3	
		Other*					(47)	-	-	-	(656)	1,391.7	-	(656)	-	-	66	-139.5	-	66	-	-	556	-1,179.7	-	
		Consolidated	71,857	166,230	35.8	12.2	1,567,064	785.6	1,490,647	747.3	1,402,670	89.5	703.2	1,324,707	88.9	664.1	226,727	14.5	113.7	226,727	15.2	113.7	(60,787)	-3.9	-30.5	16.6
1587	Pathfinder Medical Scheme	Avenue	491	1,040	31.1	6.0	11,083	888.0	11,126	891.5	9,485	85.6	760.0	9,324	83.8	747.1	2,485	22.4	199.1	2,485	22.3	199.1	(683)	-6.2	-54.7	
		Terrace	82	145	36.3	9.0	2,352	1,352.0	2,352	1,352.0	2,639	112.2	1,516.6	2,639	112.2	1,516.6	519	22.1	298.2	519	22.1	298.2	(805)	-34.2	-462.8	
		Trail	874	1,526	31.6	7.8	8,947	488.6	8,947	488.6	11,420	127.6	623.6	11,420	127.6	623.6	2,593	29.0	141.6	2,593	29.0	141.6	(5,065)	-56.6	-276.6	
		Consolidated	1,447	2,711	31.7	7.2	22,382	688.0	22,426	689.3	23,544	105.2	723.7	23,383	104.3	718.8	5,597	25.0	172.0	5,597	25.0	172.0	(6,554)	-29.3	-201.4	-32.8
1546	Pharos Medical Plan	Footprint Comprehensive	819	1,745	29.6	3.8	14,381	686.8	14,381	686.8	9,132	63.5	436.1	9,007	62.6	430.1	3,894	27.1	186.0	3,894	27.1	186.0	1,480	10.3	70.7	



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1586	Renaissance Health Medical Scheme	Whole Life Med	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	Fundamental	7,159	12,409	28.6	0.6	33,517	225.1	33,517	225.1	27,342	81.6	183.6	27,342	81.6	183.6	16,857	50.3	113.2	16,857	50.3	113.2	(10,682)	-31.9	-71.7	
		Hospital	6,559	15,307	29.4	2.0	66,455	361.8	66,455	361.8	42,826	64.4	233.2	42,826	64.4	233.2	27,046	40.7	147.2	27,046	40.7	147.2	(3,417)	-5.1	-18.6	
		Prestige	10,419	23,104	31.1	3.1	269,734	972.9	269,734	972.9	215,305	79.8	776.6	215,305	79.8	776.6	48,071	17.8	173.4	48,071	17.8	173.4	6,357	2.4	22.9	
		Progressive	16,486	39,529	28.4	1.0	269,028	567.2	249,945	526.9	189,676	70.5	399.9	175,048	70.0	369.0	75,909	28.2	160.0	75,909	30.4	160.0	(1,012)	-0.4	-2.1	
		Consolidated	40,623	90,349	29.3	1.6	638,734	589.1	619,651	571.5	475,150	74.4	438.3	460,522	74.3	424.8	167,883	26.3	154.8	167,883	27.1	154.8	(8,753)	-1.4	-8.1	16.1
1446	Selfmed Medical Scheme	Medoxi	5,698	12,947	40.9	15.6	95,487	614.6	95,487	614.6	95,122	99.6	612.3	95,122	99.6	612.3	18,616	19.5	119.8	18,616	19.5	119.8	(18,251)	-19.1	-117.5	
		Medoxi Chronic	531	856	57.9	44.7	17,133	1,667.9	17,133	1,667.9	18,118	105.7	1,763.8	18,118	105.7	1,763.8	1,790	10.4	174.3	1,790	10.4	174.3	(2,775)	-16.2	-270.2	
		Medoxi Comprehensive	1,021	2,242	45.3	22.4	24,392	906.6	24,392	906.6	31,807	130.4	1,182.2	31,807	130.4	1,182.2	3,261	13.4	121.2	3,261	13.4	121.2	(10,676)	-43.8	-396.8	
		Selfmed 80 %	1,064	1,856	55.5	40.5	54,879	2,464.1	54,879	2,464.1	48,119	87.7	2,160.5	48,119	87.7	2,160.5	3,470	6.3	155.8	3,470	6.3	155.8	3,291	6.0	147.7	
		Selsure	4,070	9,006	31.7	7.6	86,878	803.9	86,878	803.9	72,418	83.4	670.1	72,418	83.4	670.1	14,425	16.6	133.5	14,425	16.6	133.5	36	0.0	0.3	
		Consolidated	12,384	26,907	39.8	16.1	278,770	863.4	278,770	863.4	265,583	95.3	822.5	265,583	95.3	822.5	41,562	14.9	128.7	41,562	14.9	128.7	(28,375)	-10.2	-87.9	44.6
1486	Sizwe Medical Fund	Sizwe Affordable	21,733	54,247	29.2	4.0	509,042	782.0	509,042	782.0	432,544	85.0	664.5	432,544	85.0	664.5	75,231	14.8	115.6	75,231	14.8	115.6	1,267	0.2	1.9	
		Sizwe Affordable Network	2,245	6,121	26.4	1.8	38,008	517.5	38,008	517.5	33,642	88.5	458.0	33,642	88.5	458.0	7,563	19.9	103.0	7,563	19.9	103.0	(3,197)	-8.4	-43.5	
		Sizwe Full Benefit	13,685	32,531	37.7	12.7	470,093	1,204.2	470,093	1,204.2	438,954	93.4	1,124.5	438,954	93.4	1,124.5	49,383	10.5	126.5	49,383	10.5	126.5	(18,244)	-3.9	-46.7	
		Sizwe Primary	26,466	71,682	27.1	2.0	436,974	508.0	436,974	508.0	359,837	82.3	418.3	359,837	82.3	418.3	87,001	19.9	101.1	87,001	19.9	101.1	(9,864)	-2.3	-11.5	
		Sizwe Primary Network	1,101	1,773	29.0	2.1	6,610	310.7	6,610	310.7	6,853	103.7	322.1	6,853	103.7	322.1	2,326	35.2	109.3	2,326	35.2	109.3	(2,569)	-38.9	-120.8	
		Consolidated	65,230	166,354	29.9	4.8	1,460,728	731.7	1,460,728	731.7	1,271,830	87.1	637.1	1,271,830	87.1	637.1	221,505	15.2	111.0	221,505	15.2	111.0	(32,607)	-2.2	-16.3	40.8
1141	Spectramed	Alliance	15,058	27,830	30.2	3.8	187,025	560.0	187,025	560.0	155,511	83.1	465.7	155,441	83.1	465.4	34,580	18.5	103.5	34,580	18.5	103.5	(2,995)	-1.6	-9.0	
		Choice	2,525	4,628	35.8	11.4	39,306	707.8	39,306	707.8	36,654	93.3	660.0	36,640	93.2	659.8	6,956	17.7	125.2	6,956	17.7	125.2	(4,289)	-10.9	-77.2	
		Elite	43,420	108,920	31.3	3.9	1,242,116	950.3	1,242,116	950.3	1,062,448	85.5	812.9	1,062,225	85.5	812.7	168,533	13.6	128.9	168,533	13.6	128.9	11,358	0.9	8.7	
		Hospital	3,188	6,620	37.1	10.1	34,189	430.4	34,189	430.4	24,469	71.6	308.0	24,455	71.5	307.8	6,535	19.1	82.3	6,535	19.1	82.3	3,198	9.4	40.3	
		Plus	1,386	2,615	53.1	32.5	53,293	1,698.3	53,293	1,698.3	69,353	130.1	2,210.1	69,346	130.1	2,209.9	6,529	12.3	208.1	6,529	12.3	208.1	(22,582)	-42.4	-719.6	
		Consolidated	65,577	150,613	31.9	4.9	1,555,929	860.9	1,555,929	860.9	1,348,435	86.7	746.1	1,348,107	86.6	745.9	223,132	14.3	123.5	223,132	14.3	123.5	(15,310)	-1.0	-8.5	15.1



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1464	Suremed Health	Challenger	773	1,773	34.7	9.2	23,924	1,124.5	23,924	1,124.5	20,970	87.7	985.6	20,970	87.7	985.6	3,758	15.7	176.6	3,758	15.7	176.6	(804)	-3.4	-37.8	
		Explorer	44	85	27.7	-	347	339.9	347	339.9	343	99.0	336.6	343	99.0	336.6	72	20.9	71.1	72	20.9	71.1	(69)	-19.9	-67.8	
		Navigator	586	1,481	30.9	1.6	12,213	687.2	10,363	583.1	6,571	53.8	369.7	6,146	59.3	345.8	2,363	19.4	133.0	2,363	22.8	133.0	1,853	15.2	104.3	
		Shuttle	22	55	29.8	1.8	214	324.3	214	324.3	85	39.5	128.2	85	39.5	128.2	39	18.0	58.3	39	18.0	58.3	91	42.5	137.7	
		Consolidated	1,425	3,394	32.8	5.5	36,697	901.0	34,847	855.6	27,969	76.2	686.7	27,544	79.0	676.3	6,232	17.0	153.0	6,232	17.9	153.0	1,071	2.9	26.3	75.9
1147	Telemed	Bronze	4,013	6,333	30.6	5.8	27,214	358.1	27,214	358.1	23,968	88.1	315.4	23,968	88.1	315.4	3,889	14.3	51.2	3,889	14.3	51.2	(643)	-2.4	-8.5	
		Gold	8,715	20,718	37.5	12.3	332,295	1,336.6	332,295	1,336.6	250,043	75.2	1,005.7	249,100	75.0	1,001.9	32,019	9.6	128.8	32,019	9.6	128.8	51,176	15.4	205.8	
		Gold Select	2,671	4,516	59.0	51.8	85,462	1,577.0	85,462	1,577.0	103,098	120.6	1,902.5	103,098	120.6	1,902.5	3,635	4.3	67.1	3,635	4.3	67.1	(21,271)	-24.9	-392.5	
		Platinum	8,053	17,493	41.7	14.4	376,372	1,793.0	376,372	1,793.0	348,922	92.7	1,662.2	347,967	92.5	1,657.6	31,106	8.3	148.2	31,106	8.3	148.2	(2,701)	-0.7	-12.9	
		Silver	4,499	10,964	26.0	1.9	97,554	741.5	78,898	599.7	111,262	114.1	845.7	96,111	121.8	730.5	16,972	17.4	129.0	16,972	21.5	129.0	(34,185)	-35.0	-259.8	
		Consolidated	27,951	60,024	37.5	13.3	918,897	1,275.7	900,241	1,249.8	837,293	91.1	1,162.4	820,245	91.1	1,138.8	87,621	9.5	121.6	87,621	9.7	121.6	(7,624)	-0.8	-10.6	9.1
1592	Thebemed	Energy	3,312	11,196	24.5	0.1	78,556	584.7	78,556	584.7	58,836	74.9	437.9	58,836	74.9	437.9	13,668	17.4	101.7	13,668	17.4	101.7	6,052	7.7	45.1	
		Frontier	1,139	3,780	26.7	0.6	25,261	556.9	25,261	556.9	22,791	90.2	502.5	22,791	90.2	502.5	3,719	14.7	82.0	3,719	14.7	82.0	(1,249)	-4.9	-27.5	
		Universal	200	361	32.2	1.9	1,532	353.6	1,532	353.6	2,258	147.4	521.2	2,258	147.4	521.2	336	21.9	77.5	336	21.9	77.5	(1,062)	-69.3	-245.1	
		Consolidated	4,651	15,337	25.2	0.2	105,350	572.4	105,350	572.4	83,885	79.6	455.8	83,885	79.6	455.8	17,723	16.8	96.3	17,723	16.8	96.3	3,741	3.6	20.3	10.1
1422	Topmed Medical Scheme	Topmed 100%	424	633	60.5	49.0	24,101	3,172.8	24,101	3,172.8	22,324	92.6	2,939.0	22,324	92.6	2,939.9	1,676	7.0	220.6	1,676	7.0	220.6	101	0.4	13.3	
		Topmed 80%	794	1,411	57.4	44.4	31,822	1,879.4	31,822	1,879.4	28,024	88.1	1,655.1	28,023	88.1	1,655.0	3,055	9.6	180.4	3,055	9.6	180.4	743	2.3	43.9	
		Topmed Network	2,810	5,265	28.0	2.6	23,120	365.9	23,120	365.9	19,376	83.8	306.7	19,376	83.8	306.7	7,352	31.8	116.4	7,352	31.8	116.4	(3,609)	-15.6	-57.1	
		Topmed Hospital Plan	1,141	2,306	35.8	10.2	12,517	452.3	12,517	452.3	11,135	89.0	402.4	11,135	89.0	402.4	3,665	29.3	132.5	3,665	29.3	132.5	(2,284)	-18.2	-82.5	
		Topmed Incentive Comprehensive	2,819	6,594	40.6	13.9	86,015	1,087.0	73,490	928.7	90,623	105.4	1,145.3	76,164	103.6	962.5	11,196	13.0	141.5	11,196	15.2	141.5	(13,870)	-16.1	-175.3	
		Topmed Incentive Savings	3,591	8,963	31.6	5.1	64,038	595.4	54,759	509.1	51,476	80.4	478.6	41,492	75.8	385.8	13,283	20.7	123.5	13,283	24.3	123.5	(16)	-0.0	-0.1	
		Topmed Limited 100%	1,130	2,263	45.5	24.6	30,556	1,125.2	30,556	1,125.2	30,841	100.9	1,135.7	30,841	100.9	1,135.7	4,364	14.3	160.7	4,364	14.3	160.7	(4,649)	-15.2	-171.2	
		Consolidated	12,709	27,435	36.6	11.8	272,168	826.7	250,364	760.5	253,800	93.3	770.9	229,355	91.6	696.7	44,592	16.4	135.4	44,592	17.8	135.4	(23,584)	-8.7	-71.6	41.3
Sub-total: registered open schemes			2,136,960	4,888,906	32.6	6.7	49,003,457	835.3	43,510,003	741.6	41,855,285	85.4	713.4	36,588,079	84.1	623.7	7,520,243	15.3	128.2	7,520,243	17.3	128.2	(598,319)	-1.2	-10.2	29.8



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio	
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %	
Registered schemes: restricted																											
1005	AECI Medical Aid Society	Basic Carecross	1,545	4,195	26.3	0.3	21,526	427.6	21,526	427.6	15,478	71.9	307.5	15,478	71.9	307.5	2,432	11.3	48.3	2,432	11.3	48.3	3,616	16.8	71.8		
		Comprehensive	5,921	11,792	45.5	27.8	189,164	1,336.8	189,164	1,336.8	191,175	101.1	1,351.0	191,175	101.1	1,351.0	18,116	9.6	128.0	18,116	9.6	128.0	(20,127)	-10.6	-142.2		
		Consolidated	7,466	15,987	40.5	20.6	210,690	1,098.2	210,690	1,098.2	206,654	98.1	1,077.2	206,654	98.1	1,077.2	20,547	9.8	107.1	20,547	9.8	107.1	(16,511)	-7.8	-86.1	70.8	
1487	Afrisam SA Medical Scheme	Afrisam Budget	114	234	32.2	7.3	2,045	728.2	2,045	728.2	2,754	134.7	980.7	2,754	134.7	980.7	218	10.7	77.7	218	10.7	77.7	(927)	-45.3	-330.2		
		Afrisam Deluxe	122	271	47.3	18.1	5,395	1,659.0	4,306	1,324.2	6,789	125.8	2,087.6	5,731	133.1	1,762.2	464	8.6	142.7	464	10.8	142.7	(1,889)	-35.0	-580.7		
		Afrisam Standard	1,084	2,399	40.1	19.6	35,067	1,218.1	28,074	975.2	33,274	94.9	1,155.8	26,922	95.9	935.2	2,968	8.5	103.1	2,968	10.6	103.1	(1,816)	-5.2	-63.1		
		Consolidated	1,320	2,904	40.1	18.5	42,507	1,219.8	34,425	987.9	42,817	100.7	1,228.7	35,407	102.9	1,016.0	3,650	8.6	104.7	3,650	10.6	104.7	(4,632)	-10.9	-132.9	48.6	
1567	Afrox Medical Aid Society	Base Plan	3,271	7,735	29.6	4.4	62,976	678.5	62,976	678.5	57,034	90.6	614.5	57,034	90.6	614.5	6,605	10.5	71.2	6,605	10.5	71.2	(664)	-1.1	-7.2		
		Diamond Plan	186	268	70.5	81.3	7,240	2,251.2	7,240	2,251.2	9,528	131.6	2,962.8	9,528	131.6	2,962.8	402	5.6	125.1	402	5.6	125.1	(2,691)	-37.2	-836.7		
		Consolidated	3,457	8,003	31.0	7.0	70,215	731.1	70,215	731.1	66,563	94.8	693.1	66,563	94.8	693.1	7,008	10.0	73.0	7,008	10.0	73.0	(3,355)	-4.8	-34.9	128.7	
1456	Alliance Midmed Medical Scheme	Alliance Midmed Policy 120	2,016	5,094	26.7	2.7	53,103	868.7	47,807	782.1	45,294	85.3	741.0	41,118	86.0	672.6	5,577	10.5	91.2	5,577	11.7	91.2	1,112	2.1	18.2		
		Consolidated	2,016	5,094	26.7	2.7	53,103	868.7	47,807	782.1	45,294	85.3	741.0	41,118	86.0	672.6	5,577	10.5	91.2	5,577	11.7	91.2	1,112	2.1	18.2	86.5	
1534	Altron Medical Aid Scheme	Basic	1,509	3,088	32.7	10.7	34,615	934.1	27,391	739.2	25,198	72.8	680.0	19,193	70.1	518.0	5,054	14.6	136.4	5,054	18.4	136.4	3,144	9.1	84.9		
		Enhanced	3,350	7,849	35.6	10.3	105,219	1,117.1	84,433	896.4	100,644	95.7	1,068.5	80,610	95.5	855.8	10,810	10.3	114.8	10,810	12.8	114.8	(6,987)	-6.6	-74.2		
		Consolidated	4,859	10,937	34.8	10.4	139,835	1,065.5	111,824	852.0	125,841	90.0	958.8	99,803	89.3	760.4	15,863	11.3	120.9	15,863	14.2	120.9	(3,842)	-2.7	-29.3	35.6	
1012	Anglo Medical Scheme	Managed Care Plan	7,068	15,608	44.4	25.1	271,514	1,449.7	211,767	1,130.7	279,422	102.9	1,491.9	225,065	106.3	1,201.7	18,394	6.8	98.2	18,394	8.7	98.2	(31,693)	-11.7	-169.2		
		Standard Care Plan	5,401	13,808	28.7	5.7	105,476	636.6	105,476	636.6	96,820	91.8	584.3	96,820	91.8	584.3	10,310	9.8	62.2	10,310	9.8	62.2	(1,654)	-1.6	-10.0		
		Value Care Plan	200	551	24.5	2.0	1,568	237.2	1,568	237.2	1,357	86.6	205.3	1,357	86.6	205.3	202	12.9	30.5	202	12.9	30.5	9	0.6	1.3		
		Consolidated	12,669	29,967	36.8	15.7	378,558	1,052.7	318,810	886.6	377,599	99.7	1,050.0	323,242	101.4	898.9	28,906	7.6	80.4	28,906	9.1	80.4	(33,338)	-8.8	-92.7	449.4	
1571	Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	4,239	8,775	39.3	18.7	107,743	1,023.2	80,905	768.3	103,200	95.8	980.1	78,302	96.8	743.6	12,141	11.3	115.3	12,141	15.0	115.3	(9,538)	-8.9	-90.6		
		Consolidated	4,239	8,775	39.3	18.7	107,743	1,023.2	80,905	768.3	103,200	95.8	980.1	78,302	96.8	743.6	12,141	11.3	115.3	12,141	15.0	115.3	(9,538)	-8.9	-90.6	97.4	
1279	Bankmed	Bankmed Basic	13,332	20,685	23.8	0.6	119,064	479.7	119,064	479.7	76,723	64.4	309.1	76,723	64.4	309.1	27,317	22.9	110.1	27,317	22.9	110.1	15,025	12.6	60.5		
		Bankmed Comprehensive	53,359	110,298	31.0	7.2	1,314,589	993.2	1,052,703	795.3	1,193,392	90.8	901.6	952,419	90.5	719.6	116,602	8.9	88.1	116,602	11.1	88.1	(16,318)	-1.2	-12.3		



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1279	Bankmed	Bankmed Core	11,941	19,047	23.2	1.0	152,757	668.3	129,940	568.5	101,056	66.2	442.1	88,700	68.3	388.1	26,071	17.1	114.1	26,071	20.1	114.1	15,170	9.9	66.4	
		Bankmed Plus	7,251	16,480	39.7	15.2	309,309	1,564.1	232,175	1,174.0	336,738	108.9	1,702.8	275,089	118.5	1,391.0	16,069	5.2	81.3	16,069	6.9	81.3	(58,983)	-19.1	-298.3	
		Bankmed Traditional	16,744	35,035	28.3	3.5	369,707	879.4	369,707	879.4	324,841	87.9	772.7	324,841	87.9	772.7	37,197	10.1	88.5	37,197	10.1	88.5	7,669	2.1	18.2	
		Consolidated	102,627	201,545	29.8	6.0	2,265,426	936.7	1,903,589	787.1	2,032,750	89.7	840.5	1,717,772	90.2	710.3	223,254	9.9	92.3	223,254	11.7	92.3	(37,438)	-1.7	-15.5	52.7
1507	Barloworld Medical Scheme	Barloworld Medical Scheme	5,977	12,758	37.5	17.9	186,049	1,215.2	186,049	1,215.2	171,169	92.0	1,118.1	171,169	92.0	1,118.1	14,145	7.6	92.4	14,145	7.6	92.4	735	0.4	4.8	
		Consolidated	5,977	12,758	37.5	17.9	186,049	1,215.2	186,049	1,215.2	171,169	92.0	1,118.1	171,169	92.0	1,118.1	14,145	7.6	92.4	14,145	7.6	92.4	735	0.4	4.8	58.5
1557	BHP Billiton SA Medical Scheme	BHP Billiton SA Medical Scheme	-	-	-	-	38,957	-	38,957	-	56,083	144.0	-	56,083	144.0	-	6,115	15.7	-	6,115	15.7	-	(23,242)	-59.7	-	
		Other*	-	-	-	-	-	-	-	-	(16,983)	-	-	(16,983)	-	-	-	-	-	-	-	-	16,983	-	-	
		Consolidated	-	-	-	-	38,957	-	38,957	-	39,100	100.4	-	39,100	100.4	-	6,115	15.7	-	6,115	15.7	-	(6,259)	-16.1	-	-
1115	Biz Health Medical Scheme	Premiermed	-	-	-	-	2,613	-	2,613	-	3,166	121.1	-	3,166	121.1	-	137	5.3	-	137	5.3	-	(690)	-26.4	-	
		Savemed	-	-	-	-	2,136	-	1,684	-	1,938	90.7	-	1,560	92.7	-	628	29.4	-	628	37.3	-	(505)	-23.6	-	
		Valuemed	-	-	-	-	8,142	-	8,142	-	6,840	84.0	-	6,840	84.0	-	1,733	21.3	-	1,733	21.3	-	(430)	-5.3	-	
		Consolidated	-	-	-	-	12,891	-	12,439	-	11,943	92.6	-	11,565	93.0	-	2,498	19.4	-	2,498	20.1	-	(1,625)	-12.6	-	-
1526	BMW Employees Medical Aid Society	BMW Option 119	2,292	6,325	28.3	1.3	63,751	839.9	60,563	797.9	72,702	114.0	957.9	72,006	118.9	948.7	5,765	9.0	76.0	5,765	9.5	76.0	(17,208)	-27.0	-226.7	
		Consolidated	2,292	6,325	28.3	1.3	63,751	839.9	60,563	797.9	72,702	114.0	957.9	72,006	118.9	948.7	5,765	9.0	76.0	5,765	9.5	76.0	(17,208)	-27.0	-226.7	73.7
1237	BP Medical Aid Society	BPSA Medical Society	2,431	5,588	39.5	19.6	56,866	848.0	56,866	848.0	64,060	112.7	955.3	64,060	112.7	955.3	4,640	8.2	69.2	4,640	8.2	69.2	(11,834)	-20.8	-176.5	
		Consolidated	2,431	5,588	39.5	19.6	56,866	848.0	56,866	848.0	64,060	112.7	955.3	64,060	112.7	955.3	4,640	8.2	69.2	4,640	8.2	69.2	(11,834)	-20.8	-176.5	95.0
1590	Building & Construction Industry Medical Aid Fund	Basic Option	5,017	12,399	31.8	3.6	47,902	322.0	47,902	322.0	38,871	81.1	261.3	38,871	81.1	261.3	6,887	14.4	46.3	6,887	14.4	46.3	2,144	4.5	14.4	
		Consolidated	5,017	12,399	31.8	3.6	47,902	322.0	47,902	322.0	38,871	81.1	261.3	38,871	81.1	261.3	6,887	14.4	46.3	6,887	14.4	46.3	2,144	4.5	14.4	69.8
1593	Built Environment Professional Associations Medical Scheme (BEPS)	Pro-Basic	142	258	26.0	1.6	1,254	405.1	1,254	405.1	652	52.0	210.6	652	52.0	210.6	335	26.7	108.1	335	26.7	108.1	267	21.3	86.4	
		Pro-Core	1,111	2,445	28.9	3.3	15,943	543.4	13,825	471.2	12,726	79.8	433.8	10,941	79.1	372.9	3,387	21.2	115.5	3,387	24.5	115.5	(503)	-3.2	-17.2	
		Pro-Elite	831	2,115	37.4	8.0	32,590	1,284.1	24,867	979.8	29,087	89.3	1,146.1	21,325	85.8	840.2	3,058	9.4	120.5	3,058	12.3	120.5	483	1.5	19.0	
		Consolidated	2,084	4,818	32.5	5.3	49,788	861.1	39,946	690.9	42,466	85.3	734.5	32,918	82.4	569.4	6,780	13.6	117.3	6,780	17.0	117.3	247	0.5	4.3	3.3



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1158	Cawmed Medical Scheme	Cawmed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAf)	CA - Alliance	1,192	2,578	39.9	15.9	62,015	2,004.6	54,854	1,773.1	63,567	102.5	2,054.8	57,133	104.2	1,846.8	4,733	7.6	153.0	4,733	8.6	153.0	(7,012)	-11.3	-226.7	
		CA - Double Plus	8,102	16,897	29.2	4.4	253,464	1,250.0	223,546	1,102.5	212,855	84.0	1,049.8	188,640	84.4	930.3	27,222	10.7	134.3	27,222	12.2	134.3	7,684	3.0	37.9	
		CA - First Choice	6,440	7,992	28.7	5.2	66,801	696.5	66,801	696.5	49,520	74.1	516.4	49,520	74.1	516.4	13,753	20.6	143.4	13,753	20.6	143.4	3,528	5.3	36.8	
		CA - Vital	5,104	8,828	30.2	5.1	80,963	764.3	80,963	764.3	53,335	65.9	503.5	53,335	65.9	503.5	14,429	17.8	136.2	14,429	17.8	136.2	13,199	16.3	124.6	
		Network Choice	1,783	2,657	24.4	0.5	20,902	655.6	20,902	655.6	17,017	81.4	533.7	17,017	81.4	533.7	4,338	20.8	136.1	4,338	20.8	136.1	(452)	-2.2	-14.2	
		Consolidated	22,621	38,952	29.7	5.3	484,145	1,035.8	447,065	956.4	396,294	81.9	847.8	365,645	81.8	782.3	64,474	13.3	137.9	64,474	14.4	137.9	16,946	3.5	36.3	43.6
1521	Clicks Group Medical Scheme	Clicks Group Medical Scheme	1,179	2,445	29.6	2.5	19,966	680.5	19,966	680.5	14,547	72.9	495.8	14,532	72.8	495.3	2,794	14.0	95.2	2,794	14.0	95.2	2,640	13.2	90.0	
		Consolidated	1,179	2,445	29.6	2.5	19,966	680.5	19,966	680.5	14,547	72.9	495.8	14,532	72.8	495.3	2,794	14.0	95.2	2,794	14.0	95.2	2,640	13.2	90.0	39.5
1068	De Beers Benefit Society	De Beers Benefit Society	8,081	18,954	37.2	11.6	209,545	921.3	209,545	921.3	212,279	101.3	933.3	212,279	101.3	933.3	15,755	7.5	69.3	15,755	7.5	69.3	(18,489)	-8.8	-81.3	
		Consolidated	8,081	18,954	37.2	11.6	209,545	921.3	209,545	921.3	212,279	101.3	933.3	212,279	101.3	933.3	15,755	7.5	69.3	15,755	7.5	69.3	(18,489)	-8.8	-81.3	141.1
1484	Edcon Medical Aid Scheme	Essential Comprehensive	927	1,797	42.8	20.3	30,308	1,405.5	24,143	1,119.6	31,011	102.3	1,438.1	25,290	104.8	1,172.8	2,621	8.6	121.6	2,621	10.9	121.6	(3,768)	-12.4	-174.7	
		Essential Limited	1,389	2,813	28.8	4.4	20,498	607.2	16,277	482.2	18,671	91.1	553.1	14,477	88.9	428.9	3,914	19.1	115.9	3,914	24.0	115.9	(2,113)	-10.3	-62.6	
		Essential Saver	1,401	2,774	26.7	3.0	19,652	590.4	15,576	467.9	16,778	85.4	504.0	13,005	83.5	390.7	3,678	18.7	110.5	3,678	23.6	110.5	(1,108)	-5.6	-33.3	
		Consolidated	3,717	7,384	31.4	7.8	70,458	795.2	55,996	632.0	66,460	94.3	750.1	52,772	94.2	595.6	10,213	14.5	115.3	10,213	18.2	115.3	(6,989)	-9.9	-78.9	37.8
1572	Engen Medical Benefit Fund	Engen Medical Benefit Fund	3,432	8,098	35.9	12.8	101,543	1,044.9	86,312	888.2	90,627	89.2	932.6	77,172	89.4	794.1	7,100	7.0	73.1	7,100	8.2	73.1	2,040	2.0	21.0	
		Consolidated	3,432	8,098	35.9	12.8	101,543	1,044.9	86,312	888.2	90,627	89.2	932.6	77,172	89.4	794.1	7,100	7.0	73.1	7,100	8.2	73.1	2,040	2.0	21.0	58.7
1585	Eyethumed Medical Scheme	Option 508	3,814	7,902	31.2	0.5	35,026	369.4	35,026	369.4	31,686	90.5	334.2	31,686	90.5	334.2	7,210	20.6	76.0	7,210	20.6	76.0	(3,870)	-11.1	-40.8	
		Consolidated	3,814	7,902	31.2	0.5	35,026	369.4	35,026	369.4	31,686	90.5	334.2	31,686	90.5	334.2	7,210	20.6	76.0	7,210	20.6	76.0	(3,870)	-11.1	-40.8	78.5
1271	Fishing Industry Medical Scheme (Fishmed)	Primary	772	1,909	25.0	0.3	2,756	120.3	2,756	120.3	1,698	61.6	74.1	1,698	61.6	74.1	1,057	38.3	46.1	1,057	38.3	46.1	1	0.0	0.1	
		Standard	157	410	25.4	0.2	1,206	245.2	1,206	245.2	1,057	87.6	214.9	1,057	87.6	214.9	151	12.6	30.8	151	12.6	30.8	(2)	-0.2	-0.5	

Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1271	Fishing Industry Medical Scheme (Fishmed)	Consolidated	929	2,319	25.0	0.3	3,962	142.4	3,962	142.4	2,755	69.5	99.0	2,755	69.5	99.0	1,208	30.5	43.4	1,208	30.5	43.4	(1)	-0.0	-0.0	156.7
1086	Food Workers Medical Benefit Fund	Food Workers Medical Benefit Fund	14,920	20,639	30.8	0.4	14,053	56.7	14,053	56.7	8,277	58.9	33.4	8,277	58.9	33.4	2,885	20.5	11.6	2,885	20.5	11.6	2,891	20.6	11.7	
		Consolidated	14,920	20,639	30.8	0.4	14,053	56.7	14,053	56.7	8,277	58.9	33.4	8,277	58.9	33.4	2,885	20.5	11.6	2,885	20.5	11.6	2,891	20.6	11.7	364.7
1578	Foschini Group Medical Aid Scheme	Plan A	1,269	2,508	26.4	1.6	16,678	554.2	16,678	554.2	12,637	75.8	419.9	12,637	75.8	419.9	2,291	13.7	76.1	2,291	13.7	76.1	1,750	10.5	58.1	
		Plan B	1,082	2,319	35.7	10.5	26,233	942.7	26,233	942.7	29,126	111.0	1,046.6	29,126	111.0	1,046.6	2,004	7.6	72.0	2,004	7.6	72.0	(4,897)	-18.7	-176.0	
		Consolidated	2,351	4,827	30.8	5.9	42,911	740.8	42,911	740.8	41,763	97.3	721.0	41,763	97.3	721.0	4,295	10.0	74.2	4,295	10.0	74.2	(3,148)	-7.3	-54.3	85.0
1568	Gold Fields Medical Scheme	Pride Plan	868	1,601	27.6	0.1	4,702	244.7	4,702	244.7	6,085	129.4	316.7	6,085	129.4	316.7	463	9.9	24.1	463	9.9	24.1	(1,846)	-39.3	-96.1	
		Heritage Plan	7,114	16,247	29.8	1.7	129,568	664.6	129,568	664.6	116,615	90.0	598.1	116,615	90.0	598.1	18,547	14.3	95.1	18,547	14.3	95.1	(5,593)	-4.3	-28.7	
		Consolidated	7,982	17,848	29.6	1.5	134,270	626.9	134,270	626.9	122,699	91.4	572.9	122,699	91.4	572.9	19,010	14.2	88.8	19,010	14.2	88.8	(7,439)	-5.5	-34.7	88.2
1270	Golden Arrow Employees Medical Benefit Fund	Advance	358	957	35.7	5.8	3,358	292.4	3,358	292.4	5,735	170.8	499.4	5,735	170.8	499.4	570	17.0	49.6	570	17.0	49.6	(2,947)	-87.8	-256.6	
		Primary	174	248	68.1	78.6	387	130.1	387	130.1	802	207.2	269.6	802	207.2	269.6	199	51.5	67.0	199	51.5	67.0	(614)	-158.6	-206.5	
		Standard	2,133	5,399	29.6	3.7	12,624	194.9	12,624	194.9	20,487	162.3	316.2	20,487	162.3	316.2	3,137	24.9	48.4	3,137	24.9	48.4	(11,000)	-87.1	-169.8	
		Consolidated	2,665	6,604	31.9	6.8	16,370	206.6	16,370	206.6	27,024	165.1	341.0	27,024	165.1	341.0	3,907	23.9	49.3	3,907	23.9	49.3	(14,561)	-89.0	-183.7	118.3
1598	Government Employees Medical Scheme (GEMS)	Beryl	10,727	28,332	27.0	2.2	126,364	371.7	126,364	371.7	97,125	76.9	285.7	97,125	76.9	285.7	9,329	7.4	27.4	9,329	7.4	27.4	19,910	15.8	58.6	
		Emerald	218,594	602,707	25.4	1.6	4,108,195	568.0	4,108,195	568.0	3,511,942	85.5	485.6	3,511,942	85.5	485.6	249,611	6.1	34.5	249,611	6.1	34.5	346,642	8.4	47.9	
		Onyx	27,118	65,488	34.4	8.1	719,744	915.9	719,744	915.9	806,804	112.1	1,026.7	806,804	112.1	1,026.7	35,752	5.0	45.5	35,752	5.0	45.5	(122,812)	-17.1	-156.3	
		Ruby	28,731	76,038	25.1	1.1	509,882	558.8	382,398	419.1	312,211	61.2	342.2	208,831	54.6	228.9	33,251	6.5	36.4	33,251	8.7	36.4	140,316	27.5	153.8	
		Sapphire	15,366	52,173	26.2	0.9	135,080	215.8	135,080	215.8	61,353	45.4	98.0	61,353	45.4	98.0	12,173	9.0	19.4	12,173	9.0	19.4	61,554	45.6	98.3	
		Consolidated	300,536	824,738	26.2	2.1	5,599,265	565.8	5,471,781	552.9	4,789,436	85.5	483.9	4,686,056	85.6	473.5	340,115	6.1	34.4	340,115	6.2	34.4	445,610	8.0	45.0	12.9
1523	Grintek Electronics Medical Aid Scheme	Option 1	1,115	2,749	31.6	2.9	27,269	826.6	27,269	826.6	28,696	105.2	869.9	28,574	104.8	866.2	3,401	12.5	103.1	3,401	12.5	103.1	(4,706)	-17.3	-142.6	
		Consolidated	1,115	2,749	31.6	2.9	27,269	826.6	27,269	826.6	28,696	105.2	869.9	28,574	104.8	866.2	3,401	12.5	103.1	3,401	12.5	103.1	(4,706)	-17.3	-142.6	107.1
1111	IBM (SA) Medical Scheme	Essential Comprehensive	2,233	5,082	34.5	7.9	49,891	818.1	39,963	655.3	41,935	84.1	687.6	32,122	80.4	526.7	6,174	12.4	101.2	6,174	15.4	101.2	1,667	3.3	27.3	
		Consolidated	2,233	5,082	34.5	7.9	49,891	818.1	39,963	655.3	41,935	84.1	687.6	32,122	80.4	526.7	6,174	12.4	101.2	6,174	15.4	101.2	1,667	3.3	27.3	36.8

Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1591	Impala Medical Plan	Impala Medical Plan	7,108	15,522	30.7	2.2	43,760	234.9	43,760	234.9	40,973	93.6	220.0	40,973	93.6	220.0	600	1.4	3.2	600	1.4	3.2	2,187	5.0	11.7	
		Consolidated	7,108	15,522	30.7	2.2	43,760	234.9	43,760	234.9	40,973	93.6	220.0	40,973	93.6	220.0	600	1.4	3.2	600	1.4	3.2	2,187	5.0	11.7	23.7
1559	Imperial Group Medical Scheme	Imperial Group Medical Scheme	5,874	14,063	28.8	2.3	149,903	888.3	149,903	888.3	134,586	89.8	797.5	134,144	89.5	794.9	17,228	11.5	102.1	17,228	11.5	102.1	(1,469)	-1.0	-8.7	
		Consolidated	5,874	14,063	28.8	2.3	149,903	888.3	149,903	888.3	134,586	89.8	797.5	134,144	89.5	794.9	17,228	11.5	102.1	17,228	11.5	102.1	(1,469)	-1.0	-8.7	107.2
1145	LA-Health Medical Scheme	LA Active	6,140	15,608	28.4	5.0	148,714	794.0	127,472	680.6	109,788	73.8	586.2	88,349	69.3	471.7	22,008	14.8	117.5	22,008	17.3	117.5	17,115	11.5	91.4	
		LA Comprehensive	3,938	6,503	56.1	43.2	149,435	1,915.0	124,979	1,601.6	155,134	103.8	1,988.0	132,897	106.3	1,703.0	14,051	9.4	180.1	14,051	11.2	180.1	(21,969)	-14.7	-281.5	
		LA Core	6,841	11,934	55.5	40.4	235,142	1,642.0	207,749	1,450.7	217,595	92.5	1,519.4	186,686	89.9	1,303.6	25,151	10.7	175.6	25,151	12.1	175.6	(4,089)	-1.7	-28.6	
		LA Focus	2,613	5,983	30.4	5.5	48,372	673.7	36,284	505.4	32,902	68.0	458.3	21,513	59.3	299.6	9,191	19.0	128.0	9,191	25.3	128.0	5,580	11.5	77.7	
		LA Keyplus	2,207	4,994	27.2	1.6	27,710	462.4	27,710	462.4	18,451	66.6	307.9	18,451	66.6	307.9	5,321	19.2	88.8	5,321	19.2	88.8	3,939	14.2	65.7	
		Consolidated	21,739	45,022	39.7	19.6	609,373	1,127.9	524,193	970.3	533,868	87.6	988.2	447,896	85.4	829.0	75,722	12.4	140.2	75,722	14.4	140.2	575	0.1	1.1	35.9
1197	Libcare Medical Scheme	Libcare	5,476	12,477	30.0	5.4	138,755	926.7	107,091	715.3	129,522	93.3	865.1	103,471	96.6	691.1	14,839	10.7	99.1	14,839	13.9	99.1	(11,220)	-8.1	-74.9	
		Consolidated	5,476	12,477	30.0	5.4	138,755	926.7	107,091	715.3	129,522	93.3	865.1	103,471	96.6	691.1	14,839	10.7	99.1	14,839	13.9	99.1	(11,220)	-8.1	-74.9	88.9
1599	Lonmin Medical Scheme	Lonmin Medical Scheme Benefit Plan	12,772	13,428	36.2	0.0	59,136	367.0	59,136	367.0	46,195	78.1	286.7	46,195	78.1	286.7	12,626	21.4	78.4	12,626	21.4	78.4	315	0.5	2.0	
		Consolidated	12,772	13,428	36.2	0.0	59,136	367.0	59,136	367.0	46,195	78.1	286.7	46,195	78.1	286.7	12,626	21.4	78.4	12,626	21.4	78.4	315	0.5	2.0	16.1
1547	Malcor Medical Scheme	Plan A	1,641	4,003	40.5	15.3	55,546	1,156.3	55,546	1,156.3	71,996	129.6	1,498.8	71,996	129.6	1,498.8	4,989	9.0	103.9	4,989	9.0	103.9	(21,440)	-38.6	-446.3	
		Plan B	2,227	5,146	30.1	4.2	51,182	828.8	51,182	828.8	42,122	82.3	682.1	42,122	82.3	682.1	8,148	15.9	131.9	8,148	15.9	131.9	911	1.8	14.8	
		Plan C	398	624	33.0	4.8	5,949	794.4	4,467	596.5	2,996	50.4	400.1	1,872	41.9	249.9	1,546	26.0	206.5	1,546	34.6	206.5	1,049	17.6	140.1	
		Consolidated	4,266	9,773	34.5	8.8	112,676	960.8	111,194	948.1	117,115	103.9	998.6	115,990	104.3	989.0	14,683	13.0	125.2	14,683	13.2	125.2	(19,479)	-17.3	-166.1	28.3
1042	Mascom Medical Scheme	Mascom	716	1,121	63.7	61.9	22,711	1,688.3	18,259	1,357.3	28,829	126.9	2,143.1	24,219	132.6	1,800.4	2,154	9.5	160.1	2,154	11.8	160.1	(8,114)	-35.7	-603.2	
		Consolidated	716	1,121	63.7	61.9	22,711	1,688.3	18,259	1,357.3	28,829	126.9	2,143.1	24,219	132.6	1,800.4	2,154	9.5	160.1	2,154	11.8	160.1	(8,114)	-35.7	-603.2	26.9
1495	Massmart Health Plan	Massmart Health Plan	2,018	4,392	30.2	1.9	54,045	1,025.4	40,528	769.0	42,908	79.4	814.1	33,838	83.5	642.0	4,725	8.7	89.7	4,725	11.7	89.7	1,965	3.6	37.3	
		Consolidated	2,018	4,392	30.2	1.9	54,045	1,025.4	40,528	769.0	42,908	79.4	814.1	33,838	83.5	642.0	4,725	8.7	89.7	4,725	11.7	89.7	1,965	3.6	37.3	82.6
1039	MBMed Medical Aid Fund	MBMed	3,700	9,725	28.5	3.6	85,099	729.2	85,099	729.2	78,674	92.5	674.2	78,674	92.5	674.2	8,099	9.5	69.4	8,099	9.5	69.4	(1,674)	-2.0	-14.3	
		Consolidated	3,700	9,725	28.5	3.6	85,099	729.2	85,099	729.2	78,674	92.5	674.2	78,674	92.5	674.2	8,099	9.5	69.4	8,099	9.5	69.4	(1,674)	-2.0	-14.3	70.9

Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1588	MEDCOR	Core	9,299	26,946	23.6	-	210,950	652.4	210,950	652.4	154,821	73.4	478.8	154,821	73.4	478.8	21,903	10.4	67.7	21,903	10.4	67.7	34,227	16.2	105.8	
		Core Plus	17,269	46,147	31.2	5.6	422,584	763.1	422,584	763.1	466,648	110.4	842.7	466,648	110.4	842.7	39,836	9.4	71.9	39,836	9.4	71.9	(83,899)	-19.9	-151.5	
		Consolidated	26,568	73,093	28.4	3.5	633,534	722.3	633,534	722.3	621,468	98.1	708.5	621,468	98.1	708.5	61,739	9.7	70.4	61,739	9.7	70.4	(49,673)	-7.8	-56.6	20.6
1548	Medipos Medical Scheme	Option A	2,912	4,732	56.2	48.0	103,039	1,814.6	82,429	1,451.6	105,905	102.8	1,865.1	88,709	107.6	1,562.2	6,359	6.2	112.0	6,359	7.7	112.0	(12,639)	-12.3	-222.6	
		Option B	6,696	16,056	30.2	5.3	127,628	662.4	95,720	496.8	114,202	89.5	592.7	86,387	90.2	448.4	15,110	11.8	78.4	15,110	15.8	78.4	(5,778)	-4.5	-30.0	
		Option C	1,135	2,559	27.1	0.8	9,878	321.7	7,408	241.3	6,734	68.2	219.3	4,646	62.7	151.3	1,655	16.8	53.9	1,655	22.3	53.9	1,107	11.2	36.1	
		Consolidated	10,743	23,347	35.1	13.4	240,544	858.6	185,557	662.3	226,841	94.3	809.7	179,742	96.9	641.6	23,124	9.6	82.5	23,124	12.5	82.5	(17,310)	-7.2	-61.8	104.0
1535	Metrocare	Metrocare Plan 211	1,636	3,995	35.4	7.0	51,711	1,078.7	51,711	1,078.7	47,645	92.1	993.8	47,645	92.1	993.8	4,146	8.0	86.5	4,146	8.0	86.5	(80)	-0.2	-1.7	
		Consolidated	1,636	3,995	35.4	7.0	51,711	1,078.7	51,711	1,078.7	47,645	92.1	993.8	47,645	92.1	993.8	4,146	8.0	86.5	4,146	8.0	86.5	(80)	-0.2	-1.7	175.1
1105	Metropolitan Medical Scheme	Classic	1,347	2,896	22.0	0.4	10,842	312.0	10,842	312.0	2,334	21.5	67.2	2,334	21.5	67.2	1,871	17.3	53.8	1,871	17.3	53.8	6,637	61.2	191.0	
		Premier	4,200	10,580	29.0	5.0	102,150	804.6	102,150	804.6	102,427	100.3	806.8	102,427	100.3	806.8	9,019	8.8	71.0	9,019	8.8	71.0	(9,296)	-9.1	-73.2	
		Consolidated	5,547	13,476	27.5	4.0	112,992	698.7	112,992	698.7	104,761	92.7	647.8	104,761	92.7	647.8	10,890	9.6	67.3	10,890	9.6	67.3	(2,658)	-2.4	-16.4	76.1
1569	Minemed Medical Scheme	Affordable Option	442	954	29.4	1.1	3,193	278.9	3,193	278.9	3,768	118.0	329.1	3,768	118.0	329.1	421	13.2	36.8	421	13.2	36.8	(996)	-31.2	-87.0	
		Optimum	187	371	40.7	15.9	5,569	1,250.9	5,569	1,250.9	9,002	161.6	2,022.0	9,002	161.6	2,022.0	484	8.7	108.7	484	8.7	108.7	(3,917)	-70.3	-879.8	
		Core	136	183	53.6	36.6	1,296	590.3	1,296	590.3	2,394	184.7	1,090.1	2,394	184.7	1,090.1	174	13.4	79.3	174	13.4	79.3	(1,272)	-98.1	-579.1	
		Essential	5,716	13,003	37.0	8.9	131,076	840.0	131,076	840.0	132,096	100.8	846.6	132,096	100.8	846.6	12,673	9.7	81.2	12,673	9.7	81.2	(13,693)	-10.4	-87.8	
		Consolidated	6,481	14,511	36.8	8.9	141,134	810.5	141,134	810.5	147,260	104.3	845.7	147,260	104.3	845.7	13,752	9.7	79.0	13,752	9.7	79.0	(19,878)	-14.1	-114.2	19.4
1566	Moremed Medical Scheme	Hospital	134	231	38.8	14.3	1,564	564.3	1,331	480.2	1,934	123.6	697.5	1,772	133.1	639.3	333	21.3	120.1	333	25.0	120.1	(774)	-49.5	-279.1	
		Major Medical	182	316	24.5	0.3	787	207.4	787	207.4	372	47.3	98.1	371	47.2	97.8	440	55.9	115.9	440	55.9	115.9	(24)	-3.1	-6.4	
		Major Medical Plan with CareCross	1,123	2,042	24.3	1.1	8,149	332.6	8,149	332.6	8,022	98.4	327.4	8,018	98.4	327.2	2,672	32.8	109.0	2,672	32.8	109.0	(2,541)	-31.2	-103.7	
		Consolidated	1,439	2,589	25.6	2.2	10,500	338.0	10,267	330.5	10,328	98.4	332.4	10,161	99.0	327.1	3,444	32.8	110.9	3,444	33.5	110.9	(3,338)	-31.8	-107.5	90.5
1600	Motohealth Care	Basic A	3,850	7,453	34.5	15.2	51,666	577.7	51,666	577.7	55,412	107.3	619.6	55,412	107.3	619.6	8,924	17.3	99.8	8,924	17.3	99.8	(12,670)	-24.5	-141.7	

Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1600	Motohealth Care	Basic B	5,797	10,949	26.4	5.5	50,560	384.8	50,560	384.8	46,946	92.9	357.3	46,946	92.9	357.3	11,600	22.9	88.3	11,600	22.9	88.3	(7,987)	-15.8	-60.8	
		Casual	570	1,228	23.9	0.4	1,203	81.6	1,203	81.6	587	48.8	39.8	587	48.8	39.8	474	39.4	32.1	474	39.4	32.1	142	11.8	9.6	
		Classic	16,750	41,782	31.3	7.1	440,575	878.7	440,575	878.7	425,406	96.6	848.5	425,406	96.6	848.5	53,031	12.0	105.8	53,031	12.0	105.8	(37,863)	-8.6	-75.5	
		Dynamic	11,929	27,484	25.0	0.3	33,249	100.8	33,249	100.8	26,789	80.6	81.2	26,789	80.6	81.2	16,277	49.0	49.4	16,277	49.0	49.4	(9,817)	-29.5	-29.8	
		Optimum	3,762	8,941	35.2	8.1	156,207	1,455.9	156,207	1,455.9	147,975	94.7	1,379.2	147,975	94.7	1,379.2	15,675	10.0	146.1	15,675	10.0	146.1	(7,443)	-4.8	-69.4	
		Prudent	11,904	30,266	24.0	0.4	87,632	241.3	87,632	241.3	88,235	100.7	242.9	88,235	100.7	242.9	14,141	16.1	38.9	14,141	16.1	38.9	(14,744)	-16.8	-40.6	
		Consolidated	54,562	128,103	28.2	4.4	821,090	534.1	821,090	534.1	791,349	96.4	514.8	791,349	96.4	514.8	120,123	14.6	78.1	120,123	14.6	78.1	(90,382)	-11.0	-58.8	38.4
1154	Nampak SA Medical Scheme	Extended Option	2,661	6,111	41.0	15.2	94,494	1,288.6	82,476	1,124.7	92,545	97.9	1,262.0	79,740	96.7	1,087.4	6,660	7.1	90.8	6,660	8.1	90.8	(3,923)	-4.2	-53.5	
		Standard Option	2,498	6,324	28.8	3.2	48,947	645.0	48,947	645.0	37,381	76.4	492.6	37,381	76.4	492.6	6,252	12.8	82.4	6,252	12.8	82.4	5,314	10.9	70.0	
		Consolidated	5,159	12,435	34.8	9.1	143,441	961.3	131,423	880.7	129,926	90.6	870.7	117,121	89.1	784.9	12,911	9.0	86.5	12,911	9.8	86.5	1,391	1.0	9.3	74.4
1241	Naspers Medical Fund	M-Med Option	2,131	4,486	25.4	0.9	48,626	903.3	36,476	677.6	41,666	85.7	774.0	29,726	81.5	552.2	5,145	10.6	95.6	5,145	14.1	95.6	1,605	3.3	29.8	
		N Option Basic	545	873	25.9	0.8	4,635	442.4	4,635	442.4	3,439	74.2	328.2	3,439	74.2	328.2	1,163	25.1	111.0	1,163	25.1	111.0	33	0.7	3.2	
		N Option Plus	4,033	7,886	34.1	8.0	92,716	979.8	75,946	802.5	100,814	108.7	1,065.3	87,287	114.9	922.4	8,594	9.3	90.8	8,594	11.3	90.8	(19,935)	-21.5	-210.7	
		Consolidated	6,709	13,245	30.6	5.1	145,977	918.4	117,057	736.5	145,918	100.0	918.1	120,452	102.9	757.8	14,901	10.2	93.8	14,901	12.7	93.8	(18,297)	-12.5	-115.1	63.9
1469	Nedgroup Medical Aid Scheme	Hospital	3,990	7,022	29.1	4.6	37,367	443.4	37,367	443.4	32,154	86.1	381.6	32,127	86.0	381.3	8,455	22.6	100.3	8,455	22.6	100.3	(3,216)	-8.6	-38.2	
		Network	1,567	3,785	34.8	11.1	38,104	838.9	38,104	838.9	44,183	116.0	972.8	44,176	115.9	972.6	1,532	4.0	33.7	1,532	4.0	33.7	(7,603)	-20.0	-167.4	
		Platinum	2,439	5,964	37.7	12.4	81,645	1,140.8	81,645	1,140.8	88,829	108.8	1,241.2	88,841	108.8	1,241.4	5,289	6.5	73.9	5,289	6.5	73.9	(12,485)	-15.3	-174.5	
		Savings	9,820	16,722	26.6	3.0	128,446	640.1	99,604	496.4	105,920	82.5	527.8	80,790	81.1	402.6	19,218	15.0	95.8	19,218	19.3	95.8	(404)	-0.3	-2.0	
		Traditional	7,431	15,980	36.6	13.5	172,138	897.7	172,228	898.1	171,560	99.7	894.7	171,548	99.6	894.6	16,360	9.5	85.3	16,360	9.5	85.3	(15,680)	-9.1	-81.8	
		Other*					11	-	-	-	(196)	-1,784.5	-	(138)	-	-	1,278	11,651.0	-	1,278	-	-	(1,130)	-10,303.2	-	
		Consolidated	25,247	49,473	32.1	8.4	457,711	771.0	428,958	722.5	442,451	96.7	745.3	417,345	97.3	703.0	52,131	11.4	87.8	52,131	12.2	87.8	(40,518)	-8.9	-68.2	47.6
1584	Netcare Medical Scheme	Netcare Savings Option	14,722	33,984	27.4	1.9	376,669	923.6	320,248	785.3	322,778	85.7	791.5	272,428	85.1	668.0	32,604	8.7	79.9	32,604	10.2	79.9	15,217	4.0	37.3	
		Consolidated	14,722	33,984	27.4	1.9	376,669	923.6	320,248	785.3	322,778	85.7	791.5	272,428	85.1	668.0	32,604	8.7	79.9	32,604	10.2	79.9	15,217	4.0	37.3	55.2
1214	Old Mutual Staff Medical Aid Fund	Hospital Plan	1,696	3,392	31.2	7.5	18,355	450.9	18,259	448.6	15,263	83.2	375.0	14,554	79.7	357.6	3,449	18.8	84.7	3,449	18.9	84.7	256	1.4	6.3	
		Network Plan	841	1,635	30.7	7.0	11,056	563.5	10,941	557.6	8,658	78.3	441.3	8,519	77.9	434.2	1,676	15.2	85.4	1,676	15.3	85.4	745	6.7	38.0	

Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1214	Old Mutual Staff Medical Aid Fund	Savings Plan	2,910	6,330	28.0	3.8	39,947	525.9	33,132	436.2	31,604	79.1	416.1	24,583	74.2	323.6	5,305	13.3	69.8	5,305	16.0	69.8	3,244	8.1	42.7	
		Traditional Plan	8,494	18,487	31.1	7.1	177,806	801.5	175,909	792.9	189,036	106.3	852.1	185,728	105.6	837.2	18,923	10.6	85.3	18,923	10.8	85.3	(28,742)	-16.2	-129.6	
		Traditional Plus Plan	730	1,382	44.8	23.1	21,284	1,283.4	21,069	1,270.4	27,098	127.3	1,634.0	26,607	126.3	1,604.4	1,675	7.9	101.0	1,675	7.9	101.0	(7,213)	-33.9	-434.9	
		Other*					11	-	-	-	57	522.6	-	57	-	-	115	1,065.8	-	115	-	-	(161)	-1,488.4	-	
		Consolidated	14,671	31,226	31.1	7.1	268,458	716.4	259,322	692.1	271,716	101.2	725.1	260,049	100.3	694.0	31,143	11.6	83.1	31,143	12.0	83.1	(31,870)	-11.9	-85.1	48.0
1441	Parmed Medical Aid Scheme	Plan - 007	2,075	5,168	44.0	24.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Other*					112,538	-	-	-	101,491	90.2	-	101,491	-	-	5,610	5.0	-	5,610	-	-	5,437	4.8	-	
		Consolidated	2,075	5,168	44.0	24.8	112,538	1,814.7	112,538	1,814.7	101,491	90.2	1,636.5	101,491	90.2	1,636.5	5,610	5.0	90.5	5,610	5.0	90.5	5,437	4.8	87.7	64.2
1515	PG Bison Medical Aid Society	PG Bison	703	1,521	38.4	14.3	22,884	1,253.8	22,884	1,253.8	17,844	78.0	977.7	17,844	78.0	977.7	2,402	10.5	131.6	2,402	10.5	131.6	2,638	11.5	144.5	
		Consolidated	703	1,521	38.4	14.3	22,884	1,253.8	22,884	1,253.8	17,844	78.0	977.7	17,844	78.0	977.7	2,402	10.5	131.6	2,402	10.5	131.6	2,638	11.5	144.5	109.7
1186	PG Group Medical Scheme	PG Group Medical Scheme	1,286	2,754	34.0	12.6	39,572	1,197.4	29,933	905.7	34,763	87.8	1,051.9	26,841	89.7	812.2	2,691	6.8	81.4	2,691	9.0	81.4	401	1.0	12.1	
		Consolidated	1,286	2,754	34.0	12.6	39,572	1,197.4	29,933	905.7	34,763	87.8	1,051.9	26,841	89.7	812.2	2,691	6.8	81.4	2,691	9.0	81.4	401	1.0	12.1	110.1
1563	Pick & Pay Medical Scheme	Pick & Pay Medical Scheme	7,416	15,625	29.0	3.1	152,062	811.0	114,137	608.7	128,345	84.4	684.5	94,934	83.2	506.3	16,360	10.8	87.3	16,360	14.3	87.3	2,843	1.9	15.2	
		Consolidated	7,416	15,625	29.0	3.1	152,062	811.0	114,137	608.7	128,345	84.4	684.5	94,934	83.2	506.3	16,360	10.8	87.3	16,360	14.3	87.3	2,843	1.9	15.2	85.4
1583	Platinum Health	Basic Option	8,318	8,721	39.2	0.0	39,682	379.2	39,682	379.2	18,958	47.8	181.2	18,958	47.8	181.2	4,379	11.0	41.8	4,379	11.0	41.8	16,345	41.2	156.2	
		Enhanced Option	23,071	45,193	29.9	2.8	241,703	445.7	241,703	445.7	263,322	108.9	485.6	263,322	108.9	485.6	21,818	9.0	40.2	21,818	9.0	40.2	(43,438)	-18.0	-80.1	
		Enhanced Plus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	31,389	53,914	31.4	2.4	281,385	434.9	281,385	434.9	282,280	100.3	436.3	282,280	100.3	436.3	26,197	9.3	40.5	26,197	9.3	40.5	(27,092)	-9.6	-41.9	47.4
1194	Profmed	Pro Active	10,092	28,207	32.3	4.5	157,567	465.5	157,567	465.5	103,377	65.6	305.4	103,377	65.6	305.4	32,029	20.3	94.6	32,029	20.3	94.6	22,161	14.1	65.5	
		Pro Active Plus	2,065	4,627	31.7	4.3	28,482	513.0	28,482	513.0	20,121	70.6	362.4	20,121	70.6	362.4	6,036	21.2	108.7	6,036	21.2	108.7	2,325	8.2	41.9	
		Pro Pinnacle	2,774	6,135	47.8	24.0	141,342	1,919.9	141,342	1,919.9	142,076	100.5	1,929.9	142,076	100.5	1,929.9	8,840	6.3	120.1	8,840	6.3	120.1	(9,574)	-6.8	-130.1	
		Pro Secure	7,081	18,351	39.0	12.2	201,575	915.4	201,575	915.4	201,137	99.8	913.4	201,137	99.8	913.4	22,332	11.1	101.4	22,332	11.1	101.4	(21,894)	-10.9	-99.4	
		Pro Secure Plus	1,927	4,236	41.3	15.6	56,506	1,111.6	56,506	1,111.6	61,299	108.5	1,205.9	61,299	108.5	1,205.9	5,952	10.5	117.1	5,952	10.5	117.1	(10,745)	-19.0	-211.4	
		Consolidated	23,939	61,556	36.4	9.5	585,472	792.6	585,472	792.6	528,010	90.2	714.8	528,010	90.2	714.8	75,189	12.8	101.8	75,189	12.8	101.8	(17,727)	-3.0	-24.0	51.5
1516	Quantum Medical Aid Society	Essential Comprehensive	938	1,885	41.0	17.1	27,405	1,211.5	21,926	969.3	32,485	118.5	1,436.1	27,424	125.1	1,212.4	2,297	8.4	101.5	2,297	10.5	101.5	(7,795)	-28.4	-344.6	



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1516	Quantum Medical Aid Society	Essential Saver	5,576	11,805	29.5	5.3	79,529	561.4	63,648	449.3	74,370	93.5	525.0	58,327	91.6	411.7	13,280	16.7	93.7	13,280	20.9	93.7	(7,959)	-10.0	-56.2	
		Keycare Plus	596	1,146	24.9	1.3	6,522	474.3	6,522	474.3	5,061	77.6	368.0	5,061	77.6	368.0	1,349	20.7	98.1	1,349	20.7	98.1	112	1.7	8.2	
		Consolidated	7,110	14,836	30.6	6.5	113,456	637.3	92,096	517.3	111,916	98.6	628.6	90,812	98.6	510.1	16,926	14.9	95.1	16,926	18.4	95.1	(15,641)	-13.8	-87.9	125.3
1201	Rand Water Medical Scheme	Option A	2,405	6,547	30.9	7.4	77,736	989.5	77,736	989.5	76,796	98.8	977.5	76,796	98.8	977.5	4,844	6.2	61.7	4,844	6.2	61.7	(3,904)	-5.0	-49.7	
		Option B	415	420	45.6	-	3,108	616.7	3,108	616.7	2,718	87.5	539.3	2,718	87.5	539.3	158	5.1	31.3	158	5.1	31.3	232	7.5	46.1	
		Consolidated	2,820	6,967	31.8	7.0	80,844	967.0	80,844	967.0	79,514	98.4	951.1	79,514	98.4	951.1	5,002	6.2	59.8	5,002	6.2	59.8	(3,672)	-4.5	-43.9	106.0
1430	Remedi Medical Aid Scheme	Classic	4,817	9,653	27.8	4.0	104,765	904.4	104,765	904.4	72,305	69.0	624.2	72,305	69.0	624.2	8,949	8.5	77.3	8,949	8.5	77.3	23,511	22.4	203.0	
		Comprehensive	7,490	18,493	32.2	5.8	250,882	1,130.5	201,059	906.0	250,585	99.9	1,129.2	212,013	105.4	955.4	15,220	6.1	68.6	15,220	7.6	68.6	(26,175)	-10.4	-117.9	
		Standard	2,261	5,509	25.6	1.1	32,244	487.8	32,244	487.8	25,527	79.2	386.1	25,527	79.2	386.1	3,458	10.7	52.3	3,458	10.7	52.3	3,260	10.1	49.3	
		Consolidated	14,568	33,655	29.9	4.5	387,892	960.5	338,068	837.1	348,416	89.8	862.7	309,844	91.7	767.2	27,628	7.1	68.4	27,628	8.2	68.4	596	0.2	1.5	52.4
1176	Retail Medical Scheme	Essential Comprehensive Option	395	788	50.0	28.2	20,766	2,196.0	16,670	1,762.9	18,460	88.9	1,952.2	14,619	87.7	1,546.0	937	4.5	99.1	937	5.6	99.1	1,114	5.4	117.8	
		Essential Option	4,159	8,041	26.3	0.8	38,796	402.1	38,796	402.1	17,012	43.9	176.3	17,012	43.9	176.3	8,613	22.2	89.3	8,613	22.2	89.3	13,171	33.9	136.5	
		Essential Plus Option	1,409	2,755	42.4	21.2	38,373	1,160.7	30,920	935.3	38,065	99.2	1,151.4	30,755	99.5	930.3	3,306	8.6	100.0	3,306	10.7	100.0	(3,142)	-8.2	-95.0	
		Consolidated	5,963	11,584	31.8	7.5	97,935	704.5	86,386	621.4	73,537	75.1	529.0	62,387	72.2	448.8	12,856	13.1	92.5	12,856	14.9	92.5	11,144	11.4	80.2	99.9
1013	Rhodes University Medical Scheme	RUMED	971	2,068	39.5	14.4	19,598	789.7	19,598	789.7	17,790	90.8	716.9	17,790	90.8	716.9	2,068	10.6	83.3	2,068	10.6	83.3	(260)	-1.3	-10.5	
		Consolidated	971	2,068	39.5	14.4	19,598	789.7	19,598	789.7	17,790	90.8	716.9	17,790	90.8	716.9	2,068	10.6	83.3	2,068	10.6	83.3	(260)	-1.3	-10.5	100.2
1209	SA Breweries Medical Aid Society	Castellion Option	2,917	6,861	25.6	0.8	36,387	442.0	36,387	442.0	27,208	74.8	330.5	27,208	74.8	330.5	5,751	15.8	69.9	5,751	15.8	69.9	3,427	9.4	41.6	
		SAB Option	6,178	14,093	30.0	5.6	161,330	954.0	145,155	858.3	140,714	87.2	832.1	128,100	88.3	757.5	14,010	8.7	82.8	14,010	9.7	82.8	3,044	1.9	18.0	
		Consolidated	9,095	20,954	28.6	4.0	197,717	786.3	181,541	722.0	167,922	84.9	667.8	155,309	85.6	617.7	19,761	10.0	78.6	19,761	10.9	78.6	6,471	3.3	25.7	90.2
1424	SABC Medical Aid Scheme	SABC Plan 009	4,601	9,954	33.2	9.9	134,173	1,123.3	114,041	954.7	116,498	86.8	975.3	103,647	90.9	867.7	8,403	6.3	70.3	8,403	7.4	70.3	1,991	1.5	16.7	
		Consolidated	4,601	9,954	33.2	9.9	134,173	1,123.3	114,041	954.7	116,498	86.8	975.3	103,647	90.9	867.7	8,403	6.3	70.3	8,403	7.4	70.3	1,991	1.5	16.7	57.3
1038	SAMWUMed	Option A	16,962	41,607	31.7	5.4	187,423	375.4	187,423	375.4	187,908	100.3	376.4	187,908	100.3	376.4	19,679	10.5	39.4	19,679	10.5	39.4	(20,163)	-10.8	-40.4	
		Option B	11,538	29,157	27.7	1.9	169,021	483.1	169,021	483.1	173,210	102.5	495.1	173,210	102.5	495.1	13,386	7.9	38.3	13,386	7.9	38.3	(17,575)	-10.4	-50.2	
		Consolidated	28,500	70,764	30.0	4.0	356,444	419.8	356,444	419.8	361,118	101.3	425.3	361,118	101.3	425.3	33,065	9.3	38.9	33,065	9.3	38.9	(37,739)	-10.6	-44.4	58.4



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1527	Sappi Medical Aid Scheme	Sappi Medical Aid Scheme	4,141	9,702	35.5	11.8	124,522	1,069.6	104,681	899.1	116,270	93.4	998.7	98,636	94.2	847.2	8,880	7.1	76.3	8,880	8.5	76.3	(2,835)	-2.3	-24.4	
		Consolidated	4,141	9,702	35.5	11.8	124,522	1,069.6	104,681	899.1	116,270	93.4	998.7	98,636	94.2	847.2	8,880	7.1	76.3	8,880	8.5	76.3	(2,835)	-2.3	-24.4	45.7
1234	Sasolmed	Sasolmed	27,519	73,396	29.4	3.8	778,377	883.8	778,377	883.8	682,179	87.6	774.5	682,179	87.6	774.5	50,352	6.5	57.2	50,352	6.5	57.2	45,846	5.9	52.1	
		Consolidated	27,519	73,396	29.4	3.8	778,377	883.8	778,377	883.8	682,179	87.6	774.5	682,179	87.6	774.5	50,352	6.5	57.2	50,352	6.5	57.2	45,846	5.9	52.1	47.7
1531	Sedmed	Sedmed	861	2,037	44.1	25.4	16,410	671.3	16,410	671.3	14,663	89.4	599.9	14,663	89.4	599.9	431	2.6	17.6	431	2.6	17.6	1,316	8.0	53.8	
		Consolidated	861	2,037	44.1	25.4	16,410	671.3	16,410	671.3	14,663	89.4	599.9	14,663	89.4	599.9	431	2.6	17.6	431	2.6	17.6	1,316	8.0	53.8	65.5
1243	Siemens Medical Scheme	Siemens Medical Scheme	3,005	6,783	32.2	7.0	90,785	1,115.3	68,130	837.0	84,193	92.7	1,034.4	69,480	102.0	853.6	7,570	8.3	93.0	7,570	11.1	93.0	(8,920)	-9.8	-109.6	
		Consolidated	3,005	6,783	32.2	7.0	90,785	1,115.3	68,130	837.0	84,193	92.7	1,034.4	69,480	102.0	853.6	7,570	8.3	93.0	7,570	11.1	93.0	(8,920)	-9.8	-109.6	60.4
1589	Solvita Medical Scheme	Option A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1580	South African Police Service Medical Scheme (POLMED)	Higher Plan	90,460	287,646	27.6	3.4	2,916,624	845.0	2,916,624	845.0	2,773,545	95.1	803.5	2,773,545	95.1	803.5	155,450	5.3	45.0	155,450	5.3	45.0	(12,370)	-0.4	-3.6	
		Lower Plan	69,780	172,752	23.1	1.1	849,214	409.7	849,214	409.7	795,794	93.7	383.9	795,794	93.7	383.9	104,248	12.3	50.3	104,248	12.3	50.3	(50,827)	-6.0	-24.5	
		Consolidated	160,240	460,398	25.9	2.5	3,765,839	681.6	3,765,839	681.6	3,569,338	94.8	646.1	3,569,338	94.8	646.1	259,698	6.9	47.0	259,698	6.9	47.0	(63,197)	-1.7	-11.4	35.7
1254	Stocksmed	Stocksmed	921	1,996	32.8	5.6	25,400	1,060.5	19,050	795.3	24,949	98.2	1,041.6	20,156	105.8	841.5	2,581	10.2	107.7	2,581	13.5	107.7	(3,686)	-14.5	-153.9	
		Consolidated	921	1,996	32.8	5.6	25,400	1,060.5	19,050	795.3	24,949	98.2	1,041.6	20,156	105.8	841.5	2,581	10.2	107.7	2,581	13.5	107.7	(3,686)	-14.5	-153.9	108.7
1544	Tiger Brands Medical Scheme	Option 1	5,011	11,539	39.2	17.0	137,212	990.9	137,212	990.9	143,857	104.8	1,038.9	143,857	104.8	1,038.9	10,393	7.6	75.1	10,393	7.6	75.1	(17,038)	-12.4	-123.1	
		Consolidated	5,011	11,539	39.2	17.0	137,212	990.9	137,212	990.9	143,857	104.8	1,038.9	143,857	104.8	1,038.9	10,393	7.6	75.1	10,393	7.6	75.1	(17,038)	-12.4	-123.1	57.5
1582	Transmed Medical Fund	Guardian	19,776	25,898	74.0	84.4	258,456	831.6	258,456	831.6	341,395	132.1	1,098.5	341,395	132.1	1,098.5	28,596	11.1	92.0	28,596	11.1	92.0	(111,535)	-43.2	-358.9	
		Private Cover Plus Savings	16,434	33,966	43.9	12.7	529,875	1,300.0	439,413	1,078.1	535,902	101.1	1,314.8	448,020	102.0	1,099.2	52,234	9.9	128.2	52,234	11.9	128.2	(60,841)	-11.5	-149.3	
		State Plus Network	5,964	14,709	32.6	2.8	45,076	255.4	45,076	255.4	41,779	92.7	236.7	41,779	92.7	236.7	5,019	11.1	28.4	5,019	11.1	28.4	(1,722)	-3.8	-9.8	
		State Plus Own Choice	23,113	54,561	34.9	8.4	215,688	329.4	215,688	329.4	186,474	86.5	284.8	186,474	86.5	284.8	23,958	11.1	36.6	23,958	11.1	36.6	5,256	2.4	8.0	
		Ubuntu	10,558	20,968	36.8	11.6	182,508	725.3	182,508	725.3	148,875	81.6	591.7	148,875	81.6	591.7	20,202	11.1	80.3	20,202	11.1	80.3	13,431	7.4	53.4	
		Consolidated	75,845	150,102	43.7	22.4	1,231,603	683.8	1,141,141	633.5	1,254,425	101.9	696.4	1,166,543	102.2	647.6	130,009	10.6	72.2	130,009	11.4	72.2	(155,411)	-12.6	-86.3	42.1



Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2008 %
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1,400	3,195	28.5	4.0	35,065	914.6	26,878	701.1	33,015	94.2	861.1	25,697	95.6	670.2	3,884	11.1	101.3	3,884	14.5	101.3	(2,702)	-7.7	-70.5	
		Classic Saver	1,392	2,766	23.0	0.3	21,227	639.5	15,975	481.3	14,448	68.1	435.3	9,603	60.1	289.3	3,679	17.3	110.8	3,679	23.0	110.8	2,693	12.7	81.1	
		Consolidated	2,792	5,961	25.9	2.3	56,292	787.0	42,854	599.1	47,462	84.3	663.5	35,300	82.4	493.5	7,563	13.4	105.7	7,563	17.6	105.7	(9)	-0.0	-0.1	77.1
1434	Umed	Classic - previous Option 2	6,525	15,261	42.5	14.1	212,165	1,158.5	212,165	1,158.5	215,512	101.6	1,176.8	215,512	101.6	1,176.8	20,134	9.5	109.9	20,134	9.5	109.9	(23,482)	-11.1	-128.2	
		Value - previous Option 1	1,635	4,038	30.9	4.7	24,566	507.0	24,566	507.0	21,473	87.4	443.2	21,473	87.4	443.2	4,951	20.2	102.2	4,951	20.2	102.2	(1,859)	-7.6	-38.4	
		Consolidated	8,160	19,299	40.1	12.2	236,731	1,022.2	236,731	1,022.2	236,986	100.1	1,023.3	236,986	100.1	1,023.3	25,086	10.6	108.3	25,086	10.6	108.3	(25,340)	-10.7	-109.4	50.7
1597	Umvuzo Health Medical Scheme	Standard	6,916	17,339	27.7	0.5	83,535	401.5	83,535	401.5	65,743	78.7	316.0	65,490	78.4	314.8	11,620	13.9	55.8	11,620	13.9	55.8	6,425	7.7	30.9	
		Supreme	474	1,187	26.3	0.7	6,466	454.0	6,466	454.0	6,025	93.2	423.0	6,025	93.2	423.0	835	12.9	58.7	835	12.9	58.7	(394)	-6.1	-27.7	
		Ultra Affordable	13,297	17,341	34.2	0.1	73,732	354.3	73,732	354.3	63,378	86.0	304.6	63,360	85.9	304.5	9,774	13.3	47.0	9,774	13.3	47.0	598	0.8	2.9	
		Consolidated	20,687	35,867	30.8	0.3	163,733	380.4	163,733	380.4	135,146	82.5	314.0	134,875	82.4	313.4	22,230	13.6	51.6	22,230	13.6	51.6	6,629	4.1	15.4	12.4
1520	University of Kwa-Zulu Natal Medical Scheme	Savings Plus Plan	3,497	7,532	37.2	12.7	77,076	852.8	57,851	640.1	62,254	80.8	688.8	47,495	82.1	525.5	8,931	11.6	98.8	8,931	15.4	98.8	1,425	1.8	15.8	
		Consolidated	3,497	7,532	37.2	12.7	77,076	852.8	57,851	640.1	62,254	80.8	688.8	47,495	82.1	525.5	8,931	11.6	98.8	8,931	15.4	98.8	1,425	1.8	15.8	81.0
1282	University of the Witwatersrand Staff Medical Aid Scheme	University of Witwatersrand Staff Medical Aid	2,909	6,200	37.8	13.1	82,852	1,113.6	82,852	1,113.6	77,817	93.9	1,045.9	77,817	93.9	1,045.9	7,185	8.7	96.6	7,185	8.7	96.6	(2,150)	-2.6	-28.9	
		Consolidated	2,909	6,200	37.8	13.1	82,852	1,113.6	82,852	1,113.6	77,817	93.9	1,045.9	77,817	93.9	1,045.9	7,185	8.7	96.6	7,185	8.7	96.6	(2,150)	-2.6	-28.9	67.7
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive Option	7,214	18,460	30.2	5.4	207,337	936.0	151,374	683.3	184,888	89.2	834.6	137,489	90.8	620.7	9,488	4.6	42.8	9,488	6.3	42.8	4,397	2.1	19.8	
		Yebomed	2,794	6,776	27.4	0.2	18,309	225.2	18,309	225.2	15,996	87.4	196.7	15,996	87.4	196.7	1,401	7.7	17.2	1,401	7.7	17.2	912	5.0	11.2	
		Consolidated	10,008	25,236	29.4	4.0	225,647	745.1	169,683	560.3	200,884	89.0	663.4	153,485	90.5	506.8	10,889	4.8	36.0	10,889	6.4	36.0	5,309	2.4	17.5	109.4
1293	Wooltru Healthcare Fund	Core Option	727	1,343	26.8	2.8	7,156	444.0	7,156	444.0	6,267	87.6	388.9	6,267	87.6	388.9	1,589	22.2	98.6	1,589	22.2	98.6	(700)	-9.8	-43.5	
		Extended Option	1,041	2,257	37.0	12.9	31,511	1,163.5	31,511	1,163.5	31,569	100.2	1,165.6	31,569	100.2	1,165.6	2,496	7.9	92.2	2,496	7.9	92.2	(2,553)	-8.1	-94.3	
		Plus Option	6,993	14,437	27.5	2.9	110,825	639.7	110,825	639.7	107,124	96.7	618.3	107,124	96.7	618.3	16,735	15.1	96.6	16,735	15.1	96.6	(13,034)	-11.8	-75.2	
		Consolidated	8,761	18,037	28.6	4.1	149,492	690.7	149,492	690.7	144,960	97.0	669.7	144,960	97.0	669.7	20,820	13.9	96.2	20,820	13.9	96.2	(16,288)	-10.9	-75.3	93.8
1253	Xstrata Medical Aid Scheme	107	7,647	21,874	23.1	0.4	129,876	494.8	129,876	494.8	119,006	91.6	453.4	119,006	91.6	453.4	13,916	10.7	53.0	13,916	10.7	53.0	(3,046)	-2.3	-11.6	
		Consolidated	7,647	21,874	23.1	0.4	129,876	494.8	129,876	494.8	119,006	91.6	453.4	119,006	91.6	453.4	13,916	10.7	53.0	13,916	10.7	53.0	(3,046)	-2.3	-11.6	47.3
Sub-total: registered restricted schemes			1,251,622	2,985,920	29.8	5.5	25,085,994	700.1	23,657,214	660.2	23,014,449	91.7	642.3	21,763,682	92.0	607.4	2,224,598	8.9	62.1	2,224,598	9.4	62.1	(331,066)	-1.3	-9.2	49.8
Total registered schemes			3,388,582	7,874,826	31.5	6.2	74,089,451	784.0	67,167,217	710.8	64,869,734	87.6	686.5	58,351,762	86.9	617.5	9,744,840	13.2	103.1	9,744,840	14.5	103.1	(929,385)	-1.3	-9.8	36.6

Annexure O > Detailed financial information per option: registered schemes: for the year ended 31 December 2008

Notes

PMSA = Personal Medical Savings Account

GCI = Gross Contribution Income

RCI = Risk Contribution Income

pbpm = per beneficiary per month

pb = per beneficiary

Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

* Discontinued options: these options did not have any members at year-end, therefore the pbpm figures, the average age, and pensioner ratios could not be calculated.

- The scheme liquidated in 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following scheme amalgamated in 2008:
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.

Annexure P > Fees paid to administrators: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services				Administration fees paid to administrators (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (Risk + PMSA)								
			Administrator R'000	Other third parties R'000	Administrator pabpm R	Administrator pampm R	2008 R'000	2007 R'000	% growth	2008 As % of GAE	2007 As % of GAE	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 pampm R	2007 pampm R	% growth	2008 R'000	As % of GAE	pabpm R	pampm R	2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	
Registered schemes: open																															
1252	Bestmed Medical Scheme	Sanlam Healthcare Management (Pty) Ltd	18,480	921	17.9	43.0	72,266	23,836	203.2	71.1	27.5	158.5	70.2	22.7	208.4	168.2	58.8	186.0	90,746	89.3	88.1	211.2	101,582	86,602	17.3	11.4	10.9	98.6	82.7	19.3	
1512	Bonitas Medical Fund	Medscheme Holdings (Pty) Ltd	-	152,700	-	-	322,890	292,889	10.2	71.7	75.9	-5.6	45.2	43.0	5.1	107.5	107.5	0.1	322,890	71.7	45.2	107.5	450,636	386,028	16.7	8.8	8.5	63.1	56.7	11.2	
1034	Cape Medical Plan	Self-administered	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	16,620	18,181	-8.6	14.5	19.0	86.6	101.6	-14.8	
1048	Cimas Wellness Medical Scheme	Status Medical Aid Administrators (Pty) Ltd	-	-	-	-	-	4,197	-100.0	-	80.7	-100.0	-	107.8	-100.0	-	226.0	-100.0	-	-	-	-	-	-	5,203	-100.0	-	12.4	-	133.7	-100.0
1552	Community Medical Aid Scheme (COMMED)	Allcare Administrators (Pty) Ltd	-	6,566	-	-	30,822	28,247	9.1	60.9	49.1	24.1	86.6	94.9	-8.7	223.5	250.1	-10.6	30,822	60.9	86.6	223.5	50,599	57,569	-12.1	18.7	29.0	142.2	193.3	-26.5	
1491	Compcare Wellness Medical Scheme	Status Medical Aid Administrators (Pty) Ltd	827	13,598	2.0	4.7	49,717	32,023	55.3	90.0	91.2	-1.2	120.1	102.4	17.3	280.0	244.7	14.4	50,544	91.5	122.1	284.7	55,217	35,131	57.2	13.5	13.2	133.4	112.4	18.7	
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	505,087	-	21.8	49.5	2,185,943	1,964,784	11.3	96.0	95.5	0.5	94.5	86.8	8.9	214.1	199.7	7.2	2,691,030	118.2	116.3	263.6	2,275,988	2,056,842	10.7	10.9	11.1	98.4	90.9	8.3	
1202	Fedhealth Medical Scheme	Medscheme Holdings (Pty) Ltd	37,723	1,923	17.0	38.5	169,083	164,342	2.9	82.3	78.3	5.2	76.1	77.0	-1.1	172.5	178.0	-3.1	206,806	100.7	93.1	211.0	205,370	209,910	-2.2	10.6	12.8	92.4	98.3	-6.0	
1554	Genesis Medical Scheme	Self-administered	-	819	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	17,578	17,099	2.8	10.9	9.9	63.2	52.8	19.6	
1561	Gen-Health Medical Scheme	Sechaba Medical Solutions (Pty) Ltd	-	5,540	-	-	11,223	5,496	104.2	42.0	19.3	118.1	36.3	17.4	108.5	88.4	40.9	116.4	11,223	42.0	36.3	88.4	26,710	28,532	-6.4	13.9	12.9	86.3	90.3	-4.4	
1162	Global Health	HDS Medical (Pty) Ltd	-	-	-	-	-	37,404	-100.0	-	76.1	-100.0	-	59.4	-100.0	-	138.2	-100.0	-	-	-	-	-	-	49,123	-100.0	-	8.7	-	78.1	-100.0
1466	Good Hope Medical Aid Society	Status Medical Aid Administrators (Pty) Ltd	-	374	-	-	2,862	2,837	0.9	76.5	78.1	-2.1	25.0	21.5	16.4	70.0	60.7	15.3	2,862	76.5	25.0	70.0	3,741	3,632	3.0	10.0	9.7	32.7	27.5	18.9	
1537	Hosmed Medical Aid Scheme	Allcare Administrators (Pty) Ltd	6,676	11,766	5.6	18.3	63,063	81,045	-22.2	65.0	87.2	-25.5	52.6	54.5	-3.3	172.5	188.5	-8.5	69,739	71.9	58.2	190.8	97,025	92,943	4.4	12.3	11.9	81.0	62.4	29.7	
1556	Humanity Medical Scheme	Allcare Administrators (Pty) Ltd	-	-	-	-	-	30,584	-100.0	-	81.4	-100.0	-	88.6	-100.0	-	249.4	-100.0	-	-	-	-	-	-	37,573	-100.0	-	15.8	-	108.9	-100.0
1577	Ingwe Health Plan	Momentum Medical Scheme Administrators (Pty) Ltd	10,766	-	30.0	47.8	15,870	11,662	36.1	70.2	65.1	7.7	44.2	32.8	34.7	70.4	56.0	25.8	26,637	117.8	74.2	118.2	22,618	17,908	26.3	13.0	10.7	63.0	50.4	25.0	
1087	Keyhealth	HDS Medical (Pty) Ltd t/a Multimed Healthcare Administrators	14,575	12,982	9.7	23.0	94,911	64,453	47.3	74.3	79.7	-6.7	62.9	56.9	10.7	149.5	141.7	5.5	109,486	85.7	72.6	172.4	127,762	80,920	57.9	8.3	7.6	84.7	71.4	18.7	
1576	Liberty Health Medical Scheme	V Medical Aid Administrators (Pty) Ltd	24,195	-	20.0	43.0	74,876	70,589	6.1	67.9	70.0	-3.0	61.8	60.0	3.0	133.0	130.0	2.3	99,071	89.8	81.8	175.9	110,265	100,798	9.4	10.5	11.1	91.0	85.7	6.3	
1536	Lifemed Medical Scheme	Status Medical Aid Administrators (Pty) Ltd	-	-	-	-	-	9,944	-100.0	-	89.4	-100.0	-	112.1	-100.0	-	286.6	-100.0	-	-	-	-	-	-	11,122	-100.0	-	12.1	-	125.4	-100.0
1549	Medicover	Self-administered	-	18,445	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	71,667	72,078	-0.6	6.8	7.3	42.3	41.3	2.6	
1149	Medihelp	Self-administered	-	42,313	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	240,624	218,055	10.4	8.4	7.9	110.7	98.9	12.0	
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	787	-	5.2	13.8	6,474	6,487	-0.2	88.1	90.3	-2.5	42.8	42.8	-0.0	113.2	113.9	-0.7	7,262	98.8	48.0	126.9	7,351	7,182	2.3	8.2	8.6	48.6	47.4	2.5	



Annexure P > Fees paid to administrators: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services				Administration fees paid to administrators (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (Risk + PMSA)								
			Administrator R'000	Other third parties R'000	Administrator pabpm R	Administrator pampm R	2008 R'000	2007 R'000	% growth	2008 As % of GAE	2007 As % of GAE	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 pampm R	2007 pampm R	% growth	2008 R'000	As % of GAE	pabpm R	pampm R	2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	
1140	Medshield Medical Scheme	Old Mutual Healthcare (Pty) Ltd	-	38,449	-	-	118,404	138,684	-14.6	69.2	81.6	-15.3	58.4	63.4	-7.9	143.8	158.6	-9.3	118,404	69.2	58.4	143.8	171,152	169,853	0.8	13.0	14.1	84.4	77.7	8.7	
1021	Meridian Health	Momentum Medical Scheme Administrators (Pty) Ltd	-	-	-	-	-	2,599	-100.0	-	61.8	-100.0	-	52.7	-100.0	-	120.5	-100.0	-	-	-	-	-	-	4,203	-100.0	-	9.8	-	85.3	-100.0
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	42,295	2,738	20.4	45.5	162,783	118,444	37.4	96.2	95.6	0.6	78.4	62.6	25.3	175.1	140.3	24.8	205,078	121.2	98.8	220.5	169,210	123,853	36.6	10.3	9.4	81.5	65.5	24.5	
1166	National Independent Medical Aid Society (NIMAS)	Metropolitan Health Corporate (Pty) Ltd	-	7,343	-	-	22,906	21,465	6.7	80.7	83.3	-3.1	48.6	47.0	3.4	111.0	107.4	3.3	22,906	80.7	48.6	111.0	28,392	25,781	10.1	8.3	7.8	60.2	56.4	6.7	
1560	Openplan Medical Scheme	Metropolitan Health (Pty) Ltd	-	3,269	-	-	13,512	25,429	-46.9	61.6	83.2	-25.9	61.9	71.5	-13.5	126.3	148.4	-14.9	13,512	61.6	61.9	126.3	21,918	30,575	-28.3	9.7	9.9	100.4	86.0	16.7	
1215	Oxygen Medical Scheme	Old Mutual Healthcare (Pty) Ltd	18,543	13,891	8.9	20.7	124,372	154,456	-19.5	86.9	87.4	-0.6	59.6	64.4	-7.3	138.8	151.9	-8.6	142,915	99.9	68.5	159.5	143,083	176,624	-19.0	9.1	11.1	68.6	73.6	-6.8	
1587	Pathfinder Medical Scheme	Full Circle Health (Pty) Ltd	-	-	-	-	1,950	357	446.7	45.4	7.4	511.4	52.6	9.7	443.6	99.8	14.7	579.3	1,950	45.4	52.6	99.8	4,298	4,807	-10.6	19.2	21.2	116.0	130.5	-11.1	
1546	Pharos Medical Plan	Private Health Administrators (a division of Sweidan Trust (Pty) Ltd)	3,654	333	17.0	39.5	17,781	18,837	-5.6	65.8	74.1	-11.2	82.5	79.6	3.7	192.1	190.8	0.7	21,435	79.3	99.5	231.6	27,028	25,427	6.3	13.7	12.9	125.5	107.5	16.7	
1454	Pro Sano Medical Scheme	Sigma Health Fund Managers (Pty) Ltd	5,770	9,987	6.6	15.5	39,041	39,998	-2.4	56.3	51.9	8.5	44.4	40.9	8.6	104.8	101.0	3.7	44,811	64.6	51.0	120.3	69,316	77,072	-10.1	9.6	10.7	78.8	78.7	0.1	
1196	Protea Medical Aid Society	Status Medical Aid Administrators (Pty) Ltd	193	1,124	3.4	4.3	3,796	3,427	10.8	71.0	70.1	1.4	66.1	66.8	-1.0	84.8	89.4	-5.2	3,989	74.7	69.5	89.1	5,344	4,891	9.3	13.4	13.5	93.1	95.3	-2.4	
1170	Purehealth Medical Scheme	Eternity Private Health Fund Administrators (Pty) Ltd	-	2,911	-	-	10,893	20,950	-48.0	72.9	85.7	-15.0	92.0	101.3	-9.1	199.8	243.0	-17.8	10,893	72.9	92.0	199.8	14,949	24,445	-38.8	9.2	12.0	126.3	118.2	6.9	
1586	Renaissance Health Medical Scheme	Prosperity Health Managers (Pty) Ltd	-	-	-	-	-	22,690	-100.0	-	85.8	-100.0	-	67.8	-100.0	-	153.7	-100.0	-	-	-	-	-	-	26,452	-100.0	-	13.7	-	79.0	-100.0
1575	Resolution Health Medical Scheme	Resolution Health (Pty) Ltd	27,993	6,995	25.1	56.6	83,518	81,021	3.1	75.2	76.3	-1.3	74.8	70.1	6.8	168.9	167.9	0.6	111,510	100.4	99.9	225.5	111,018	106,249	4.5	17.4	17.9	99.5	91.9	8.2	
1446	Selfmed Medical Scheme	V Medical Aid Administrators (Pty) Ltd	-	4,978	-	-	13,031	12,739	2.3	38.5	38.8	-0.9	39.6	36.1	9.7	86.9	81.3	7.0	13,031	38.5	39.6	86.9	33,886	32,831	3.2	12.2	12.4	103.0	93.1	10.7	
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	-	38,799	-	-	108,107	99,436	8.7	69.1	71.7	-3.6	54.7	54.0	1.4	140.2	139.2	0.7	108,107	69.1	54.7	140.2	156,363	138,666	12.8	10.7	11.2	79.1	75.2	5.2	
1141	Spectramed	Rowan Angel (Pty) Ltd	367	20,638	0.2	0.4	98,229	142,991	-31.3	61.4	74.8	-17.9	50.4	63.9	-21.2	118.3	158.3	-25.3	98,596	61.6	50.6	118.8	159,948	191,222	-16.4	10.3	12.4	82.0	85.5	-4.0	
1464	Suremed Health	Providence Healthcare Risk Managers (Pty) Ltd	264	419	6.3	15.0	2,104	2,649	-20.6	50.9	55.1	-7.6	50.0	53.1	-5.9	119.3	128.6	-7.2	2,368	57.3	56.3	134.3	4,134	4,812	-14.1	11.3	12.0	98.2	96.5	1.8	
1147	Telemed	Self-administered	-	15,582	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	65,130	60,970	6.8	7.1	7.5	89.2	84.6	5.5	
1592	Thebermed	Thebe ya Bophelo Healthcare Administrators (Pty) Ltd	3,812	1,247	14.7	47.9	8,202	6,585	24.5	80.2	80.8	-0.7	31.6	31.4	0.8	103.1	103.8	-0.7	12,014	117.4	46.4	151.0	10,229	8,152	25.5	9.7	11.2	39.5	38.9	1.5	
1422	Topmed Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	5,537	2,268	17.5	38.1	19,342	16,732	15.6	63.6	58.5	8.7	61.3	56.2	9.0	133.3	125.6	6.1	24,879	81.8	78.8	171.4	30,398	28,589	6.3	11.2	11.5	96.3	96.1	0.2	
Sub-total: registered open schemes			727,544	438,917	18.1	41.5	3,947,971	3,760,309	5.0	84.1	84.1	-0.0	74.0	69.1	7.2	171.8	164.6	4.4	4,675,515	99.6	87.7	203.4	5,107,146	4,857,904	5.1	9.9	10.8	87.5	81.5	7.3	

Annexure P > Fees paid to administrators: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services				Administration fees paid to administrators (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (Risk + PMSA)								
			Administrator R'000	Other third parties R'000	Administrator pabpm R	Administrator pampm R	2008 R'000	2007 R'000	% growth	2008 As % of GAE	2007 As % of GAE	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 pampm R	2007 pampm R	% growth	2008 R'000	As % of GAE	pabpm R	pampm R	2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	
Registered schemes: restricted																															
1005	AECI Medical Aid Society	Medscheme Holdings (Pty) Ltd	-	5,816	-	-	12,650	12,632	0.1	88.8	89.6	-0.8	65.3	58.6	11.5	141.3	132.0	7.0	12,650	88.8	65.3	141.3	14,242	14,105	1.0	6.8	6.9	73.5	65.4	12.5	
1487	Afrisam SA Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	-	454	-	-	2,273	2,041	11.4	71.7	77.7	-7.8	61.8	55.1	12.1	138.7	126.9	9.2	2,273	71.7	61.8	138.7	3,172	2,627	20.7	7.5	6.5	86.3	71.0	21.5	
1567	Afrox Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd	-	1,037	-	-	4,935	4,325	14.1	81.3	84.1	-3.3	53.2	47.7	11.4	125.9	116.4	8.2	4,935	81.3	53.2	125.9	6,067	5,145	17.9	8.6	8.0	65.4	56.8	15.1	
1456	Alliance Midmed Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	1,031	229	17.1	43.1	3,556	3,237	9.9	82.6	83.2	-0.7	58.9	56.1	5.0	148.6	146.4	1.4	4,587	106.5	75.9	191.6	4,305	3,889	10.7	8.1	8.2	71.3	67.4	5.8	
1534	Altron Medical Aid Scheme	Allcare Administrators (Pty) Ltd	-	1,589	-	-	13,434	14,658	-8.4	94.7	94.0	0.7	95.1	87.0	9.3	212.2	195.5	8.6	13,434	94.7	95.1	212.2	14,185	15,593	-9.0	10.1	10.1	100.4	92.5	8.5	
1012	Anglo Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	5,871	152	16.4	38.9	17,071	15,778	8.2	74.7	75.2	-0.6	47.7	43.7	9.0	113.2	106.1	6.7	22,942	100.4	64.1	152.1	22,852	20,985	8.9	6.0	5.9	63.8	58.1	9.7	
1571	Anglovaal Group Medical Scheme	Discovery Health (Pty) Ltd	2,476	-	23.7	49.2	7,813	6,922	12.9	80.9	79.3	2.0	74.9	66.1	13.3	155.2	140.2	10.7	10,290	106.5	98.7	204.4	9,661	8,732	10.6	9.0	8.7	92.6	83.4	11.1	
1279	Bankmed	Metropolitan Health Corporate (Pty) Ltd	-	49,921	-	-	139,993	120,418	16.3	80.2	83.0	-3.4	57.9	52.0	11.3	113.2	103.5	9.3	139,993	80.2	57.9	113.2	174,621	145,123	20.3	7.7	7.2	72.2	62.7	15.2	
1507	Barloworld Medical	Medscheme Holdings (Pty) Ltd	4,318	-	28.9	61.8	8,420	8,404	0.2	86.2	87.8	-1.9	56.3	51.9	8.5	120.5	112.7	6.9	12,738	130.4	85.2	182.3	9,772	9,570	2.1	5.3	5.2	65.3	59.1	10.6	
1557	BHP Billiton SA Medical Scheme	Old Mutual Healthcare (Pty) Ltd	524	-	10.7	23.2	3,064	6,469	-52.6	54.9	93.9	-41.6	62.7	63.9	-1.9	136.0	142.1	-4.3	3,588	64.2	73.4	159.2	5,585	6,887	-18.9	14.3	9.1	114.3	68.0	68.0	
1115	Biz Health Medical Scheme	Status Medical Aid Administrators (Pty) Ltd	-	262	-	-	1,803	2,706	-33.4	79.3	76.2	4.1	334.5	157.7	112.1	544.8	257.4	111.7	1,803	79.3	334.5	544.8	2,275	3,553	-36.0	17.6	11.7	421.9	207.0	103.8	
1526	BMW Employees Medical Aid Society	Medscheme Holdings (Pty) Ltd	1,755	-	22.4	62.2	3,377	3,283	2.9	87.4	81.6	7.1	43.1	40.5	6.6	119.8	113.0	6.0	5,132	132.8	65.5	182.0	3,864	4,024	-4.0	6.1	6.7	49.3	49.6	-0.5	
1237	BP Medical Aid Society	Metropolitan Health (Pty) Ltd	-	924	-	-	2,484	2,323	7.0	67.2	70.7	-4.9	36.3	33.0	10.0	83.7	77.2	8.4	2,484	67.2	36.3	83.7	3,696	3,286	12.5	6.5	6.3	54.0	46.6	15.7	
1590	Building & Construction Industry Medical Aid Fund	Status Medical Aid Administrators (Pty) Ltd	-	566	-	-	5,388	4,789	12.5	85.2	87.6	-2.7	37.5	33.7	11.5	91.9	83.5	10.0	5,388	85.2	37.5	91.9	6,321	5,463	15.7	13.2	13.2	44.0	38.4	14.7	
1593	Built Environment Professional Associations Medical Scheme (BEPS)	Momentum Medical Scheme Administrators (Pty) Ltd	886	115	15.6	36.3	3,593	3,569	0.7	89.5	90.3	-0.9	63.4	70.4	-10.0	147.1	166.3	-11.6	4,479	111.6	79.0	183.3	4,013	3,952	1.6	8.1	9.7	70.8	77.9	-9.2	
1158	Cawmed Medical Scheme	Allcare Administrators (Pty) Ltd	-	-	-	-	756	-100.0	-	41.5	-100.0	-	139.9	-100.0	-	184.4	-100.0	-	-	-	-	-	-	1,822	-100.0	-	32.8	-	337.2	-100.0	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Eternity Private Health Fund Administrators (Pty) Ltd	10,189	1,083	22.2	38.1	45,099	41,514	8.6	85.2	85.5	-0.4	98.3	95.6	2.8	168.8	165.3	2.1	55,288	104.4	120.5	207.0	52,957	48,561	9.1	10.9	11.7	115.4	111.8	3.2	
1521	Clicks Group Medical Scheme	Old Mutual Healthcare (Pty) Ltd	371	-	10.1	21.1	1,809	2,189	-17.4	71.6	79.9	-10.4	49.3	45.2	9.1	102.7	96.0	7.0	2,180	86.3	59.5	123.8	2,526	2,738	-7.8	12.6	12.2	68.9	56.6	21.8	
1570	CSIR Medical Scheme	Discovery Health (Pty) Ltd	-	-	-	-	-	3,324	-100.0	-	69.9	-100.0	-	94.9	-100.0	-	191.7	-100.0	-	-	-	-	-	-	4,753	-100.0	-	15.8	-	90.4	-100.0
1068	De Beers Benefit Society	Self-administered	861	-	3.7	8.7	-	-	NC	-	-	NC	-	-	NC	-	-	NC	861	5.8	3.7	8.7	14,743	15,581	-5.4	7.0	7.5	62.8	60.5	3.8	
1484	Edcon Medical Aid Scheme	Discovery Health (Pty) Ltd	1,906	-	21.4	42.6	5,746	7,016	-18.1	71.8	77.3	-7.2	64.6	79.8	-19.1	128.3	160.6	-20.1	7,652	95.6	86.0	170.9	8,006	9,074	-11.8	11.4	13.6	90.0	103.2	-12.9	



Annexure P > Fees paid to administrators: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services				Administration fees paid to administrators (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (Risk + PMSA)							
			Administrator R'000	Other third parties R'000	Administrator pabpm R	Administrator pampm R	2008 R'000	2007 R'000	% growth	2008 As % of GAE	2007 As % of GAE	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 pampm R	2007 pampm R	% growth	2008 R'000	As % of GAE	pabpm R	pampm R	2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth
1513	Ellerines Holdings Medical Aid Society	Medscheme Holdings (Pty) Ltd	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC	-	-	-	-	NC
1572	Engen Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	-	2,191	-	-	3,855	3,389	13.7	78.5	81.3	-3.5	40.1	36.7	9.3	95.5	89.4	6.9	3,855	78.5	40.1	95.5	4,913	4,167	17.9	4.8	4.8	51.1	45.1	13.3
1585	Eythumed Medical	Medscheme Holdings (Pty) Ltd	660	-	6.8	14.1	4,422	4,497	-1.7	68.5	79.4	-13.7	45.5	42.5	7.0	94.8	88.2	7.5	5,082	78.8	52.3	108.9	6,452	5,665	13.9	18.4	17.0	66.4	53.5	24.0
1271	Fishing Industry Medical Scheme (Fishmed)	Metropolitan Health Corporate (Pty) Ltd	-	241	-	-	531	571	-7.1	54.3	66.1	-17.9	18.2	17.2	6.1	45.6	43.1	5.8	531	54.3	18.2	45.6	978	864	13.1	24.7	21.9	33.5	26.0	29.1
1086	FoodWorkers Medical Benefit Fund	Self-administered	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	2,885	2,857	1.0	20.5	21.9	12.1	13.9	-13.0
1578	Foschini Group Medical Aid Scheme	Metropolitan Health (Pty) Ltd	-	1,364	-	-	2,477	2,301	7.7	84.2	86.8	-3.1	43.8	41.5	5.5	90.1	85.3	5.6	2,477	84.2	43.8	90.1	2,943	2,650	11.1	6.9	6.7	52.1	47.8	8.8
1568	Gold Fields Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	1,093	-	5.2	11.8	12,341	11,095	11.2	70.0	72.1	-2.8	59.0	54.5	8.1	133.1	125.0	6.5	13,434	76.2	64.2	144.9	17,619	15,390	14.5	13.1	12.4	84.2	75.7	11.3
1270	Golden Arrow Employees Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	-	1,091	-	-	2,500	2,134	17.2	88.8	87.2	1.9	33.0	29.8	10.8	81.8	76.8	6.6	2,500	88.8	33.0	81.8	2,815	2,448	15.0	17.2	17.2	37.1	34.1	8.7
1598	Government Employees Medical Scheme (GEMS)	Metropolitan Health Corporate (Pty) Ltd	-	93,043	-	-	179,055	93,152	92.2	76.2	74.9	1.8	21.5	21.3	1.0	58.9	58.1	1.3	179,055	76.2	21.5	58.9	234,875	124,448	88.7	4.2	4.9	28.3	28.5	-0.8
1523	Grintek Electronics Medical Aid Scheme	Status Medical Aid Administrators (Pty) Ltd	-	383	-	-	2,183	2,046	6.7	73.2	72.9	0.5	63.6	58.2	9.3	158.9	147.8	7.5	2,183	73.2	63.6	158.9	2,981	2,806	6.2	10.9	10.9	86.8	79.8	8.8
1111	IBM (SA) Medical Scheme	Discovery Health (Pty) Ltd	1,110	-	18.5	42.7	3,241	4,039	-19.8	64.5	72.4	-11.0	54.1	67.1	-19.4	124.9	157.0	-20.5	4,351	86.5	72.6	167.6	5,028	5,578	-9.9	10.1	11.9	83.9	92.6	-9.5
1591	Impala Medical Plan	Self-administered	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	600	562	6.7	1.4	1.7	3.3	3.5	-5.9
1559	Imperial Group Medical Scheme	Old Mutual Healthcare (Pty) Ltd	2,498	-	13.9	33.7	10,542	9,988	5.5	78.0	87.9	-11.3	58.7	54.5	7.6	142.2	132.9	7.0	13,040	96.5	72.6	175.9	13,509	11,358	18.9	9.0	7.9	75.2	62.0	21.3
1145	LA-Health Medical Scheme	Discovery Health (Pty) Ltd	11,050	1,964	20.6	42.6	42,053	48,960	-14.1	80.4	84.2	-4.5	78.4	93.7	-16.3	162.1	193.1	-16.1	53,103	101.5	99.1	204.6	52,328	58,176	-10.1	8.6	10.3	97.6	111.3	-12.3
1197	Libcare Medical Scheme	V Medical Aid Administrators (Pty) Ltd	3,913	-	26.6	60.6	9,121	7,601	20.0	88.3	85.9	2.8	62.0	57.2	8.3	141.3	133.2	6.1	13,034	126.3	88.5	201.9	10,324	8,849	16.7	7.4	7.8	70.1	66.6	5.3
1599	Lonmin Medical Scheme	Discovery Health (Pty) Ltd	5,977	-	37.4	38.8	5,977	17,577	-66.0	90.5	96.9	-6.6	37.4	71.3	-47.5	38.8	72.0	-46.2	11,955	181.0	74.8	77.5	6,606	18,135	-63.6	11.2	21.7	41.3	73.6	-43.8
1547	Malcor Medical Scheme	Allcare Administrators (Pty) Ltd	1,467	1,008	12.6	29.0	10,311	9,035	14.1	94.2	95.3	-1.1	88.2	81.7	8.1	203.5	191.5	6.2	11,778	107.6	100.8	232.4	10,943	9,479	15.4	9.7	9.5	93.6	85.7	9.3
1042	Mascom Medical Scheme	Self-administered	-	-	-	-	218	265	-17.6	10.1	19.5	-48.2	15.7	17.7	-11.6	24.8	28.4	-12.7	218	10.1	15.7	24.8	2,154	1,353	59.2	9.5	6.4	155.0	90.7	70.8
1495	Massmart Health Plan	Medscheme Holdings (Pty) Ltd	1,290	-	26.5	57.4	2,893	2,419	19.6	85.4	86.1	-0.8	59.3	53.7	10.4	128.7	119.2	8.0	4,184	123.5	85.8	186.2	3,387	2,810	20.5	6.3	6.1	69.4	62.4	11.2
1039	MBMed Medical Aid Fund	Medscheme Holdings (Pty) Ltd	3,001	-	25.6	67.2	4,456	4,170	6.8	87.8	85.8	2.3	38.0	35.5	6.9	99.7	93.2	7.0	7,457	146.9	63.6	166.9	5,075	4,860	4.4	6.0	6.2	43.3	41.4	4.4
1588	MEDCOR	Full Circle Health (Pty) Ltd	12,241	-	13.4	36.9	36,724	38,092	-3.6	76.5	79.2	-3.5	40.2	36.8	9.1	110.8	101.9	8.8	48,966	102.0	53.5	147.8	48,017	48,084	-0.1	7.6	7.4	52.5	46.5	13.0
1548	Medipos Medical Scheme	Old Mutual Healthcare (Pty) Ltd	-	5,477	-	-	15,831	14,349	10.3	86.8	88.0	-1.3	58.5	54.2	7.9	128.5	120.9	6.3	15,831	86.8	58.5	128.5	18,233	16,307	11.8	7.6	7.5	67.4	61.6	9.3
1535	Metrocare	Medscheme Holdings (Pty) Ltd	1,126	-	22.8	56.1	2,216	2,194	1.0	73.7	84.4	-12.8	44.8	41.0	9.5	110.5	103.3	7.0	3,342	111.1	67.6	166.7	3,009	2,599	15.8	5.8	5.2	60.9	48.5	25.5
1105	Metropolitan Medical Scheme	Metropolitan Health (Pty) Ltd	-	2,200	-	-	8,010	7,067	13.3	92.2	91.4	0.8	51.6	48.3	6.9	126.7	121.3	4.5	8,010	92.2	51.6	126.7	8,690	7,731	12.4	7.7	7.7	56.0	52.8	6.1



Annexure P > Fees paid to administrators: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services				Administration fees paid to administrators (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (Risk + PMSA)								
			Administrator R'000	Other third parties R'000	Administrator pabpm R	Administrator pampm R	2008 R'000	2007 R'000	% growth	2008 As % of GAE	2007 As % of GAE	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 pampm R	2007 pampm R	% growth	2008 R'000	As % of GAE	pabpm R	pampm R	2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	
1569	Minemed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	999	-	5.7	13.0	9,126	8,651	5.5	72.0	80.0	-10.0	52.3	47.5	10.2	118.5	109.7	8.1	10,125	79.8	58.1	131.5	12,682	10,818	17.2	9.0	7.9	72.7	59.4	22.5	
1566	Moremed Medical Scheme	Old Mutual Healthcare (Pty) Ltd	369	-	11.7	21.7	2,188	1,885	16.1	71.3	71.3	-0.1	69.2	62.4	10.9	128.4	120.6	6.5	2,558	83.3	80.9	150.1	3,071	2,643	16.2	29.2	30.7	97.1	87.5	11.0	
1600	Motohealth Care	Full Circle Health (Pty) Ltd	14,887	-	9.7	22.7	52,360	62,258	-15.9	65.5	72.5	-9.7	34.1	40.4	-15.4	79.9	95.1	-16.0	67,247	84.1	43.8	102.6	79,973	85,865	-6.9	9.7	10.7	52.1	55.7	-6.3	
1208	Mutual & Federal Medical Aid Fund	Old Mutual Healthcare (Pty) Ltd	-	-	-	-	-	2,509	-100.0	-	84.1	-100.0	-	73.1	-100.0	-	136.9	-100.0	-	-	-	-	-	-	2,985	-100.0	-	10.0	-	43.5	-100.0
1154	Nampak SA Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	2,358	-	15.7	38.2	8,926	8,529	4.7	85.0	84.7	0.3	59.3	54.4	9.1	144.7	138.1	4.8	11,285	107.4	75.0	183.0	10,507	10,065	4.4	7.3	7.3	69.8	64.2	8.8	
1241	Naspers Medical Fund	Self-administered	-	4,022	-	-	3,596	4,531	-20.6	33.0	40.8	-19.0	22.4	28.4	-21.1	44.0	56.7	-22.3	3,596	33.0	22.4	44.0	10,895	11,118	-2.0	7.5	8.2	67.7	69.6	-2.6	
1469	Nedgroup Medical Aid Scheme	Old Mutual Healthcare (Pty) Ltd	8,142	1,347	13.7	27.1	36,024	30,352	18.7	86.3	85.7	0.7	60.7	55.8	8.8	119.8	113.8	5.3	44,166	105.8	74.4	146.8	41,747	35,420	17.9	9.1	9.2	70.4	65.1	8.0	
1584	Netcare Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	4,298	8,537	10.8	24.8	19,203	20,592	-6.7	95.8	96.5	-0.8	48.1	56.7	-15.2	110.9	129.5	-14.3	23,501	117.3	58.9	135.7	20,042	21,330	-6.0	5.3	6.6	50.2	58.8	-14.6	
1214	Old Mutual Staff Medical Aid Fund	Old Mutual Healthcare (Pty) Ltd	6,387	-	17.1	36.8	20,533	19,923	3.1	84.2	85.2	-1.2	54.9	51.8	6.0	118.4	113.6	4.2	26,920	110.3	72.0	155.2	24,399	23,385	4.3	9.1	9.3	65.2	60.8	7.3	
1441	Parmed Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	428	-	6.8	17.2	3,807	3,471	9.7	77.0	79.8	-3.4	60.1	53.1	13.3	152.7	138.5	10.2	4,235	85.7	66.9	169.8	4,943	4,352	13.6	4.4	4.2	78.1	66.5	17.3	
1515	PG Bison Medical Aid Society	Allcare Administrators (Pty) Ltd	-	407	-	-	1,664	1,512	10.1	83.9	87.5	-4.1	81.4	72.8	11.8	181.3	168.7	7.4	1,664	83.9	81.4	181.3	1,983	1,728	14.8	8.7	8.0	97.0	83.2	16.6	
1186	PG Group Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	547	21	16.9	36.2	1,916	1,635	17.2	87.6	86.4	1.4	59.3	56.7	4.5	126.9	119.7	6.0	2,464	112.7	76.2	163.1	2,186	1,892	15.6	5.5	5.7	67.7	65.7	3.1	
1563	Pick & Pay Medical Scheme	Metropolitan Health (Pty) Ltd	-	4,589	-	-	9,202	7,903	16.4	78.2	78.7	-0.5	51.0	47.5	7.5	107.6	100.4	7.1	9,202	78.2	51.0	107.6	11,761	10,047	17.1	7.7	7.7	65.2	60.3	8.1	
1583	Platinum Health	Self-administered	810	-	1.3	2.2	-	-	NC	-	-	NC	-	-	NC	-	-	NC	810	3.2	1.3	2.2	25,368	18,921	34.1	9.0	8.2	40.7	34.2	19.1	
1194	Proflmed	PPS Medical Scheme Administrator (Pty) Ltd	6,526	5,482	8.8	22.8	38,113	37,199	2.5	63.2	56.9	11.2	51.5	50.0	3.1	133.1	130.3	2.2	44,639	74.0	60.4	155.9	60,289	65,408	-7.8	10.3	12.4	81.5	87.9	-7.2	
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	3,664	-	20.4	42.8	10,779	13,663	-21.1	83.2	87.3	-4.7	60.1	74.6	-19.4	125.8	157.7	-20.2	14,443	111.5	80.5	168.6	12,958	15,656	-17.2	11.4	14.8	72.2	85.4	-15.5	
1201	Rand Water Medical Scheme	Self-administered	-	873	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	4,129	4,559	-9.4	5.1	6.1	49.5	55.2	-10.3	
1430	Remedi Medical Aid Scheme	Metropolitan Health Corporate (Pty) Ltd	-	5,002	-	-	20,308	18,106	12.2	89.7	89.7	-0.0	51.1	47.1	8.5	118.1	110.3	7.1	20,308	89.7	51.1	118.1	22,640	20,178	12.2	5.8	5.9	56.9	52.4	8.5	
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	2,796	-	21.4	42.1	8,790	9,507	-7.5	87.8	89.4	-1.8	67.2	80.3	-16.3	132.4	164.7	-19.6	11,586	115.7	88.6	174.5	10,011	10,636	-5.9	10.2	11.9	76.6	89.9	-14.8	
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	-	-	-	-	1,650	1,511	9.2	85.1	86.8	-1.8	68.1	62.1	9.8	144.4	132.7	8.8	1,650	85.1	68.1	144.4	1,937	1,742	11.2	9.9	9.5	80.0	71.5	11.8	
1209	SA Breweries Medical Aid Society	Momentum Medical Scheme Administrators (Pty) Ltd	4,356	545	17.7	41.1	13,074	11,698	11.8	88.1	86.5	1.9	53.2	49.2	8.3	123.3	116.1	6.2	17,430	117.5	71.0	164.4	14,834	13,523	9.7	7.5	7.6	60.4	56.8	6.2	
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	2,778	-	24.0	52.3	5,614	4,793	17.1	86.7	87.9	-1.4	48.4	42.5	14.0	105.6	94.2	12.1	8,392	129.6	72.4	157.9	6,476	5,452	18.8	4.8	4.6	55.9	48.3	15.6	



Annexure P > Fees paid to administrators: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services				Administration fees paid to administrators (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (Risk + PMSA)							
			Administrator R'000	Other third parties R'000	Administrator pabpm R	Administrator pampm R	2008 R'000	2007 R'000	% growth	2008 As % of GAE	2007 As % of GAE	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 pampm R	2007 pampm R	% growth	2008 R'000	As % of GAE	pabpm R	pampm R	2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth
1038	SAMWUMed	Self-administered	-	4,898	-	-	3,784	3,127	21.0	16.2	15.1	7.3	4.6	4.5	2.0	11.6	11.8	-1.7	3,784	16.2	4.6	11.6	23,400	20,748	12.8	6.6	8.2	28.5	30.0	-4.9
1527	Sappi Medical Aid Scheme	Metropolitan Health Corporate (Pty) Ltd	-	2,061	-	-	5,801	5,275	10.0	85.2	84.2	1.2	49.8	45.7	8.9	117.1	108.9	7.6	5,801	85.2	49.8	117.1	6,805	6,263	8.7	5.5	5.5	58.5	54.3	7.6
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	17,932	-	22.8	60.8	31,087	29,297	6.1	90.4	90.0	0.5	39.5	39.1	1.0	105.5	106.9	-1.4	49,019	142.5	62.3	166.3	34,400	32,570	5.6	4.4	5.1	43.7	43.5	0.5
1531	Sedmed	Self-administered	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	431	236	82.2	2.6	1.5	17.6	9.5	85.6
1243	Siemens Medical Scheme	Medscheme Holdings (Pty) Ltd	2,230	-	27.4	62.1	4,776	4,113	16.1	90.7	91.5	-0.9	58.7	52.6	11.5	133.1	120.0	10.9	7,005	133.1	86.1	195.2	5,263	4,493	17.1	5.8	5.5	64.7	57.5	12.5
1589	Solvia Medical Scheme	Prosperity Health Managers (Pty) Ltd	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC	-	-	-	-	NC
1580	South African Police Service Medical Scheme (POLMED)	Metropolitan Health Corporate (Pty) Ltd	-	78,766	-	-	142,671	131,555	8.4	79.0	81.3	-2.9	26.1	25.0	4.3	74.6	72.1	3.5	142,671	79.0	26.1	74.6	180,676	161,791	11.7	4.8	4.8	33.0	30.7	7.4
1254	Stodsmmed	Medscheme Holdings (Pty) Ltd	703	-	29.5	63.9	1,664	1,360	22.3	87.9	84.3	4.3	69.9	61.8	13.0	151.2	135.8	11.3	2,367	125.0	99.4	215.0	1,893	1,614	17.2	7.5	7.5	79.5	73.3	8.4
1544	Tiger Brands Medical Scheme	Status Medical Aid Administrators (Pty) Ltd	61	2,971	0.4	1.0	6,778	6,767	0.2	92.7	92.8	-0.2	48.4	44.3	9.1	111.6	103.1	8.3	6,839	93.5	48.8	112.6	7,313	7,289	0.3	5.3	5.4	52.2	47.8	9.3
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	29,554	-	16.2	32.4	77,541	84,770	-8.5	77.5	80.8	-4.1	42.5	44.7	-5.0	85.0	91.7	-7.4	107,095	107.0	58.7	117.3	100,050	104,940	-4.7	8.1	8.5	54.8	55.4	-1.0
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	1,070	-	15.0	32.1	3,951	4,500	-12.2	61.5	62.9	-2.2	55.6	64.4	-13.8	118.4	136.9	-13.5	5,021	78.1	70.6	150.5	6,425	7,156	-10.2	11.4	13.7	90.3	102.5	-11.8
1434	Umed	Discovery Health (Pty) Ltd	4,819	2,824	20.4	48.8	13,255	12,738	4.1	80.3	58.0	38.5	56.2	51.5	9.2	134.2	125.4	7.0	18,075	109.4	76.7	182.9	16,516	21,975	-24.8	7.0	9.8	70.1	88.9	-21.1
1597	Umvuzo Health Medical Scheme	Self-administered	-	5,456	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	16,661	12,492	33.4	10.2	11.3	39.5	39.1	0.9
1520	University of Kwa-Zulu Natal Medical Scheme	Discovery Health (Pty) Ltd	1,400	-	15.8	34.0	6,028	7,173	-16.0	81.0	83.8	-3.2	68.2	81.4	-16.2	146.4	174.4	-16.1	7,428	99.9	84.1	180.4	7,438	8,564	-13.2	9.6	11.9	84.2	97.1	-13.3
1282	University of the Witwatersrand Staff Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	1,896	-	25.3	54.5	4,789	4,045	18.4	88.6	87.4	1.3	63.9	53.6	19.3	137.7	117.5	17.2	6,685	123.7	89.2	192.3	5,405	4,626	16.8	6.5	6.4	72.1	61.3	17.7
1291	Witbank Coalfields Medical Aid Scheme	Self-administered	-	1,537	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	9,326	8,159	14.3	4.1	4.4	33.5	39.7	-15.6
1293	Wooltru Healthcare Fund	Metropolitan Health Corporate (Pty) Ltd	-	4,615	-	-	13,612	12,482	9.1	84.1	84.2	-0.1	62.4	57.1	9.3	129.7	120.9	7.3	13,612	84.1	62.4	129.7	16,194	14,832	9.2	10.8	10.6	74.3	67.8	9.5
1253	Xstrata Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	4,898	-	19.8	56.3	8,487	6,728	26.1	94.1	91.7	2.6	34.3	31.9	7.5	97.5	91.4	6.7	13,385	148.4	54.1	153.9	9,022	7,336	23.0	6.9	7.1	36.5	34.8	4.8
Sub-total: registered restricted schemes			199,525	305,065	15.0	32.8	1,232,562	1,135,450	8.6	77.9	79.3	-1.8	38.5	40.7	-5.5	92.9	97.2	-4.5	1,432,088	88.2	43.5	104.2	1,657,273	1,495,446	10.8	6.6	7.3	48.6	50.3	-3.5
Total registered schemes			927,069	743,982	17.3	39.2	5,180,534	4,895,759	5.8	82.5	82.9	-0.5	60.7	59.5	2.1	142.9	141.8	0.8	6,107,603	96.7	70.8	166.3	6,764,419	6,353,350	6.5	9.1	9.7	73.1	71.1	2.8

Annexure P > Fees paid to administrators: registered schemes: for the years ended 31 December 2007-2008

Notes

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

GCI = Gross Contribution Income

GAE = Gross Administration Expenditure

pabpm = per average beneficiary per month

pampm = per average member per month

- The schemes liquidated in 2007 and 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following schemes amalgamated in 2007 and 2008:
 - Global Health amalgamated with Munimed with effect from 1 January 2008.
 - Cimas Wellness Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
 - Lifemed Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
 - Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.



Annexure Q > Selected non-healthcare expenditure: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Administration Expenditure (GAE) (Risk +PMSA)							External audit fees			Trustee remuneration and other considerations						Principal Officer fees			Broker fees, marketing and advertising expenditure											
		2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	No. of trustees	Average fee per trustee R'000	2007 R'000	No. of trustees	Average fee per trustee R'000	% growth in average fee	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	New members* 2008	% new member* growth	Total as % of GCI 2008	pabpm 2008 R	pabpm 2007 R	% growth	
Registered schemes: open																																
1252	Bestmed Medical Scheme	101,582	86,602	17.3	11.4	10.9	98.6	82.7	19.3	713	573	24.5	2,086	17	123	1,188	16	74	65.2	1,483	624	137.7	27,483	31,163	-11.8	6,824	19.2	3.1	26.7	29.7	-10.3	
1512	Bonitas Medical Fund	450,636	386,028	16.7	8.8	8.5	63.1	56.7	11.2	2,344	1,464	60.1	3,679	10	368	2,992	12	249	47.6	1,559	1,524	2.3	187,169	140,175	33.5	56,831	24.3	3.6	26.2	20.6	27.2	
1034	Cape Medical Plan	16,620	18,181	-8.6	14.5	19.0	86.6	101.6	-14.8	399	352	13.3	87	11	8	62	10	6	28.2	542	458	18.3	840	2,137	-60.7	1,455	20.7	0.7	4.4	11.9	-63.3	
1048	Cimas Wellness Medical Scheme	-	5,203	-100.0	-	12.4	-	133.7	-100.0	-	108	-100.0	-	-	-	157	6	26	-100.0	-	239	-100.0	-	272	-100.0	-	-	-	-	7.0	-100.0	
1552	Community Medical Aid Scheme (COMMED)	50,599	57,569	-12.1	18.7	29.0	142.2	193.3	-26.5	274	248	10.7	1,348	10	135	1,388	8	173	-22.3	914	797	14.6	6,868	18,660	-63.2	10,198	112.2	2.5	19.3	62.7	-69.2	
1491	Compicare Wellness Medical Scheme	55,217	35,131	57.2	13.5	13.2	133.4	112.4	18.7	581	324	79.4	822	19	43	362	11	33	31.6	616	399	54.4	9,041	6,567	37.7	8,036	74.6	2.2	21.8	21.0	4.0	
1125	Discovery Health Medical Scheme	2,275,988	2,056,842	10.7	10.9	11.1	98.4	90.9	8.3	2,860	2,465	16.0	1,213	7	173	1,870	9	208	-16.6	2,332	2,600	-10.3	503,385	438,077	14.9	133,224	15.9	2.4	21.8	19.4	12.4	
1202	Fedhealth Medical Scheme	205,370	209,910	-2.2	10.6	12.8	92.4	98.3	-6.0	541	517	4.6	3,002	12	250	2,584	12	215	16.2	1,264	1,181	7.1	71,878	63,551	13.1	20,632	26.5	3.7	32.3	29.8	8.7	
1554	Genesis Medical Scheme	17,578	17,099	2.8	10.9	9.9	63.2	52.8	19.6	352	154	128.3	319	4	80	544	7	78	2.5	867	727	19.3	3,274	3,813	-14.1	732	8.7	2.0	11.8	11.8	-0.1	
1561	Gen-Health Medical Scheme	26,710	28,532	-6.4	13.9	12.9	86.3	90.3	-4.4	139	458	-69.7	-	3	-	-	3	-	NC	-	-	NC	6,834	6,129	11.5	1,661	15.9	3.5	22.1	19.4	13.9	
1162	Global Health	-	49,123	-100.0	-	8.7	-	78.1	-100.0	-	330	-100.0	-	-	-	699	16	44	-100.0	-	1,143	-100.0	-	5,213	-100.0	-	-	-	-	8.3	-100.0	
1466	Good Hope Medical Aid Society	3,741	3,632	3.0	10.0	9.7	32.7	27.5	18.9	154	192	-19.8	223	6	37	114	6	19	96.2	205	178	15.4	1,053	875	20.4	1,982	55.1	2.8	9.2	6.6	38.9	
1537	Hosmed Medical Aid Scheme	97,025	92,943	4.4	12.3	11.9	81.0	62.4	29.7	507	433	17.1	1,422	12	119	1,103	7	158	-24.8	929	736	26.2	57,682	19,687	193.0	4,539	13.6	7.3	48.1	13.2	263.9	
1556	Humanity Medical Scheme	-	37,573	-100.0	-	15.8	-	108.9	-100.0	-	270	-100.0	-	5	-	1,350	6	225	-100.0	-	408	-100.0	-	5,355	-100.0	-	-	-	-	-	15.5	-100.0
1577	Ingwe Health Plan	22,618	17,908	26.3	13.0	10.7	63.0	50.4	25.0	565	-	NC	88	8	11	100	7	14	-23.3	1,293	1,088	18.8	9,100	8,568	6.2	8,986	57.1	5.2	25.3	24.1	5.1	
1087	Keyhealth	127,762	80,920	57.9	8.3	7.6	84.7	71.4	18.7	1,189	603	97.2	2,303	25	92	1,167	18	65	42.0	1,338	1,239	8.0	41,167	36,662	12.3	1,259	3.4	2.7	27.3	32.4	-15.6	
1576	Liberty Health Medical Scheme	110,265	100,798	9.4	10.5	11.1	91.0	85.7	6.3	401	221	81.4	2,298	7	328	1,777	8	222	47.8	1,722	1,261	36.6	50,356	42,266	19.1	11,778	25.3	4.8	41.6	35.9	15.7	
1536	Lifemed Medical Scheme	-	11,122	-100.0	-	12.1	-	125.4	-100.0	-	195	-100.0	-	-	-	151	6	25	-100.0	-	150	-100.0	-	1,780	-100.0	-	-	-	-	20.1	-100.0	
1549	Medicover	71,667	72,078	-0.6	6.8	7.3	42.3	41.3	2.6	1,473	861	71.1	1,916	7	274	1,469	9	163	67.7	1,000	1,034	-3.3	26,126	38,842	-32.7	5,536	9.9	2.5	15.4	22.2	-30.6	
1149	Medihelp	240,624	218,055	10.4	8.4	7.9	110.7	98.9	12.0	1,373	1,218	12.7	1,043	9	116	967	9	107	7.9	3,083	2,366	30.3	43,275	36,597	18.2	15,116	16.1	1.5	19.9	16.6	20.0	
1506	Medimed Medical Scheme	7,351	7,182	2.3	8.2	8.6	48.6	47.4	2.5	-	-	NC	-	10	-	-	7	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1140	Medshield Medical Scheme	171,152	169,853	0.8	13.0	14.1	84.4	77.7	8.7	1,404	261	438.9	2,352	13	181	2,380	11	216	-16.3	1,338	1,118	19.7	100,902	79,531	26.9	14,812	20.6	7.7	49.8	36.4	36.9	
1021	Meridian Health	-	4,203	-100.0	-	9.8	-	85.3	-100.0	-	190	-100.0	-	-	-	408	9	45	-100.0	-	254	-100.0	-	697	-100.0	-	-	-	-	14.1	-100.0	
1167	Momentum Health	169,210	123,853	36.6	10.3	9.4	81.5	65.5	24.5	546	555	-1.6	1,046	13	80	1,160	14	83	-2.9	1,000	819	22.1	57,265	49,441	15.8	19,224	26.1	3.5	27.6	26.1	5.6	



Annexure Q > Selected non-healthcare expenditure: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Administration Expenditure (GAE) (Risk +PMSA)								External audit fees			Trustee remuneration and other considerations							Principal Officer fees			Broker fees, marketing and advertising expenditure									
		2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	No. of trustees	Average fee per trustee R'000	2007 R'000	No. of trustees	Average fee per trustee R'000	% growth in average fee	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	New members* 2008	% new member* growth	Total as % of GCI 2008	pabpm 2008 R	pabpm 2007 R	% growth	
1166	National Independent Medical Aid Society (NIMAS)	28,392	25,781	10.1	8.3	7.8	60.2	56.4	6.7	362	348	4.1	276	7	39	260	8	32	21.4	385	372	3.5	8,582	5,298	62.0	4,949	29.7	2.5	18.2	11.6	56.9	
1560	Openplan Medical Scheme	21,918	30,575	-28.3	9.7	9.9	100.4	86.0	16.7	567	470	20.6	799	10	80	786	9	87	-8.5	1,104	618	78.7	3,511	5,877	-40.3	173	1.4	1.6	16.1	16.5	-2.7	
1215	Oxygen Medical Scheme	143,083	176,624	-19.0	9.1	11.1	68.6	73.6	-6.8	732	856	-14.4	1,781	8	223	1,151	9	128	74.0	907	586	54.8	52,670	60,433	-12.8	8,498	10.3	3.4	25.3	25.2	0.3	
1587	Pathfinder Medical Scheme	4,298	4,807	-10.6	19.2	21.2	116.0	130.5	-11.1	105	89	18.0	0	6	0	4	9	0	-85.6	223	425	-47.5	457	833	-45.1	307	17.8	2.0	12.3	22.6	-45.4	
1546	Pharos Medical Plan	27,028	25,427	6.3	13.7	12.9	125.5	107.5	16.7	489	447	9.5	200	8	25	279	7	40	-37.1	1,242	254	389.8	8,354	7,760	7.6	1,415	17.3	4.2	38.8	32.8	18.2	
1454	Pro Sano Medical Scheme	69,316	77,072	-10.1	9.6	10.7	78.8	78.7	0.1	755	813	-7.2	-	-	-	1,321	16	83	-100.0	-	153	-100.0	15,642	17,309	-9.6	3,771	12.0	2.2	17.8	17.7	0.6	
1196	Protea Medical Aid Society	5,344	4,891	9.3	13.4	13.5	93.1	95.3	-2.4	279	218	28.3	81	5	16	84	5	17	-3.4	506	428	18.1	456	511	-10.8	2,315	81.0	1.1	7.9	10.0	-20.3	
1170	Purehealth Medical Scheme	14,949	24,445	-38.8	9.2	12.0	126.3	118.2	6.9	143	174	-17.8	367	5	73	312	6	52	41.5	792	609	30.0	1,489	4,333	-65.6	348	4.8	0.9	12.6	20.9	-40.0	
1586	Renaissance Health Medical Scheme	-	26,452	-100.0	-	13.7	-	79.0	-100.0	-	225	-100.0	-	-	-	800	6	133	-100.0	-	139	-100.0	-	5,647	-100.0	-	-	-	-	16.9	-100.0	
1575	Resolution Health Medical Scheme	111,018	106,249	4.5	17.4	17.9	99.5	91.9	8.2	180	351	-48.6	1,529	8	191	1,150	9	128	49.6	891	1,018	-12.4	30,838	29,343	5.1	12,534	30.4	4.8	27.6	25.4	8.8	
1446	Selfmed Medical Scheme	33,886	32,831	3.2	12.2	12.4	103.0	93.1	10.7	432	407	6.2	2,660	5	532	2,570	5	514	3.5	289	431	-32.9	6,858	6,164	11.3	1,218	9.5	2.5	20.8	17.5	19.3	
1486	Sizwe Medical Fund	156,363	138,666	12.8	10.7	11.2	79.1	75.2	5.2	1,291	150	760.7	836	12	70	893	20	45	56.0	1,702	2,035	-16.4	30,865	26,858	14.9	12,984	21.3	2.1	15.6	14.6	7.2	
1141	Spectramed	159,948	191,222	-16.4	10.3	12.4	82.0	85.5	-4.0	487	380	28.1	802	7	115	336	7	48	138.6	700	2,652	-73.6	43,079	50,826	-15.2	15,468	21.3	2.8	22.1	22.7	-2.7	
1464	Suremed Health	4,134	4,812	-14.1	11.3	12.0	98.2	96.5	1.8	-	-	NC	569	3	190	591	3	197	-3.7	306	307	-0.3	1,066	1,574	-32.2	142	9.0	2.9	25.3	31.6	-19.7	
1147	Telemed	65,130	60,970	6.8	7.1	7.5	89.2	84.6	5.5	681	927	-26.5	644	11	59	572	14	41	43.3	1,258	184	582.0	11,691	12,759	-8.4	3,685	13.2	1.3	16.0	17.7	-9.5	
1592	Thebemed	10,229	8,152	25.5	9.7	11.2	39.5	38.9	1.5	125	117	7.0	172	6	29	166	7	24	20.7	167	157	6.0	3,033	2,396	26.6	3,049	57.6	2.9	11.7	11.4	2.4	
1422	Topmed Medical Scheme	30,398	28,589	6.3	11.2	11.5	96.3	96.1	0.2	385	351	9.6	515	7	74	544	7	78	-5.3	392	379	3.5	7,176	8,369	-14.3	3,413	30.3	2.6	22.7	28.1	-19.2	
Sub-total: registered open schemes		5,107,146	4,857,904	5.1	9.9	10.8	87.5	81.5	7.3	22,829	18,314	24.7	36,479	316	122	35,810	374	98	24.4	32,349	31,089	4.1	1,429,464	1,282,349	11.5	397,094	19.3	2.9	24.5	21.6	13.8	
Registered schemes: restricted																																
1005	AECI Medical Aid Society	14,242	14,105	1.0	6.8	6.9	73.5	65.4	12.5	299	225	32.9	-	22	-	7	10	1	-100.0	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1487	Afrisam SA Medical Scheme	3,172	2,627	20.7	7.5	6.5	86.3	71.0	21.5	161	191	-15.4	-	8	-	-	9	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1567	Afrox Medical Aid Society	6,067	5,145	17.9	8.6	8.0	65.4	56.8	15.1	167	181	-7.6	-	8	-	-	8	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1456	Alliance Midmed Medical Scheme	4,305	3,889	10.7	8.1	8.2	71.3	67.4	5.8	74	69	7.8	19	11	2	25	10	3	-31.5	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1534	Altron Medical Aid Scheme	14,185	15,593	-9.0	10.1	10.1	100.4	92.5	8.5	143	127	12.6	47	9	5	22	8	3	88.4	275	232	18.6	-	-	NC	-	-	-	-	-	-	NC



Annexure Q > Selected non-healthcare expenditure: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Administration Expenditure (GAE) (Risk +PMSA)								External audit fees			Trustee remuneration and other considerations							Principal Officer fees			Broker fees, marketing and advertising expenditure									
		2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	No. of trustees	Average fee per trustee R'000	2007 R'000	No. of trustees	Average fee per trustee R'000	% growth in average fee	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	New members* 2008	% new member* growth	Total as % of GCI 2008	pabpm 2008 R	pabpm 2007 R	% growth	
1012	Anglo Medical Scheme	22,852	20,985	8.9	6.0	5.9	63.8	58.1	9.7	285	259	10.0	781	26	30	691	29	24	26.1	1,283	1,158	10.8	-	-	NC	-	-	-	-	-	-	NC
1571	Anglovaal Group Medical Scheme	9,661	8,732	10.6	9.0	8.7	92.6	83.4	11.1	120	131	-7.9	-	12	-	-	15	-	NC	-	460	-100.0	-	-	NC	-	-	-	-	-	-	NC
1279	Bankmed	174,621	145,123	20.3	7.7	7.2	72.2	62.7	15.2	588	605	-2.8	1,040	15	69	618	13	48	45.9	1,200	1,265	-5.1	1,866	1,683	10.9	15,642	15.6	0.1	0.8	0	6.2	
1507	Barloworld Medical Scheme	9,772	9,570	2.1	5.3	5.2	65.3	59.1	10.6	457	364	25.7	-	11	-	-	7	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1557	BHP Billiton SA Medical Scheme	5,585	6,887	-18.9	14.3	9.1	114.3	68.0	68.0	72	141	-49.3	-	9	-	-	9	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1115	Biz Health Medical Scheme	2,275	3,553	-36.0	17.6	11.7	421.9	207.0	103.8	30	64	-53.3	-	6	-	-	6	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1526	BMW Employees Medical Aid Society	3,864	4,024	-4.0	6.1	6.7	49.3	49.6	-0.5	159	152	4.6	4	13	0	-	8	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1237	BP Medical Aid Society	3,696	3,286	12.5	6.5	6.3	54.0	46.6	15.7	334	284	17.6	154	9	17	102	9	11	50.8	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1590	Building & Construction Industry Medical Aid Fund	6,321	5,463	15.7	13.2	13.2	44.0	38.4	14.7	63	48	29.4	18	13	1	15	11	1	-3.8	171	-	NC	-	-	NC	-	-	-	-	-	-	NC
1593	Built Environment Professional Associations Medical Scheme (BEP5)	4,013	3,952	1.6	8.1	9.7	70.8	77.9	-9.2	66	56	17.1	5	9	1	0	11	0	1,634.5	175	165	6.0	1,251	1,074	16.5	534	28.4	2.5	22.1	0	4.2	
1158	Cawmed Medical Scheme	-	1,822	-100.0	-	32.8	-	337.2	-100.0	-	140	-100.0	-	4	-	52	4	13	-100.0	-	12	-100.0	-	-	NC	-	-	-	-	-	-	NC
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	52,957	48,561	9.1	10.9	11.7	115.4	111.8	3.2	469	487	-3.7	1,164	12	97	927	11	84	15.1	541	412	31.3	507	648	-21.8	5,745	27.3	0.1	1.1	0	-25.9	
1521	Clicks Group Medical Scheme	2,526	2,738	-7.8	12.6	12.2	68.9	56.6	21.8	254	117	116.8	-	9	-	-	6	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1570	CSIR Medical Scheme	-	4,753	-100.0	-	15.8	-	90.4	-100.0	-	98	-100.0	-	-	-	18	6	3	-100.0	-	286	-100.0	-	-	NC	-	-	-	-	-	-	NC
1068	De Beers Benefit Society	14,743	15,581	-5.4	7.0	7.5	62.8	60.5	3.8	178	166	7.1	113	9	13	167	11	15	-17.4	585	812	-27.9	-	-	NC	-	-	-	-	-	-	NC
1484	Edcon Medical Aid Scheme	8,006	9,074	-11.8	11.4	13.6	90.0	103.2	-12.9	254	273	-6.8	14	9	2	26	10	3	-41.6	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1513	Ellerines Holdings Medical Aid Society	-	-	NC	-	-	-	-	NC	-	-	NC	-	-	-	-	5	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1572	Engen Medical Benefit Fund	4,913	4,167	17.9	4.8	4.8	51.1	45.1	13.3	304	261	16.5	-	11	-	-	10	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1585	Eyethumed Medical Scheme	6,452	5,665	13.9	18.4	17.0	66.4	53.5	24.0	150	150	-0.2	57	9	6	10	9	1	492.5	214	222	-3.3	929	-	NC	317	7.7	2.7	9.6	-	NC	
1271	Fishing Industry Medical Scheme (Fishmed)	978	864	13.1	24.7	21.9	33.5	26.0	29.1	187	72	160.4	-	20	-	-	7	-	NC	66	61	8.2	-	-	NC	-	-	-	-	-	-	NC
1086	Food Workers Medical Benefit Fund	2,885	2,857	1.0	20.5	21.9	12.1	13.9	-13.0	212	168	25.7	56	6	9	43	6	7	29.7	650	600	8.3	-	2	-100.0	-	-	-	-	0	-100.0	
1578	Foschini Group Medical Aid Scheme	2,943	2,650	11.1	6.9	6.7	52.1	47.8	8.8	160	151	5.9	-	9	-	-	8	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1568	Gold Fields Medical Scheme	17,619	15,390	14.5	13.1	12.4	84.2	75.7	11.3	206	205	0.3	-	11	-	-	10	-	NC	960	550	74.3	550	1,016	-45.9	2,066	28.0	0.4	2.6	0	-47.4	
1270	Golden Arrow Employees Medical Benefit Fund	2,815	2,448	15.0	17.2	17.2	37.1	34.1	8.7	79	118	-33.3	-	6	-	-	6	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC

Annexure Q > Selected non-healthcare expenditure: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Administration Expenditure (GAE) (Risk +PMSA)								External audit fees			Trustee remuneration and other considerations							Principal Officer fees			Broker fees, marketing and advertising expenditure									
		2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	No. of trustees	Average fee per trustee R'000	2007 R'000	No. of trustees	Average fee per trustee R'000	% growth in average fee	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	New members* 2008	% new member* growth	Total as % of GCI 2008	pabpm 2008 R	pabpm 2007 R	% growth	
1598	Government Employees Medical Scheme (GEMS)	234,875	124,448	88.7	4.2	4.9	28.3	28.5	-0.8	740	743	-0.5	1,898	12	158	284	12	24	569.1	2,103	1,876	12.1	19,529	11,758	66.1	121,514	61.7	0.3	2.3	0	-12.7	
1523	Grintek Electronics Medical Aid Scheme	2,981	2,806	6.2	10.9	10.9	86.8	79.8	8.8	146	142	2.8	-	9	-	-	9	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1111	IBM (SA) Medical Scheme	5,028	5,578	-9.9	10.1	11.9	83.9	92.6	-9.5	137	110	23.7	3	11	0	1	11	0	146.9	257	210	22.4	-	1	-100.0	-	-	-	-	0	-100.0	
1591	Impala Medical Plan	600	562	6.7	1.4	1.7	3.3	3.5	-5.9	-	-	NC	-	7	-	-	7	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1559	Imperial Group Medical Scheme	13,509	11,358	18.9	9.0	7.9	75.2	62.0	21.3	169	140	21.2	-	4	-	-	4	-	NC	217	342	-36.7	7	-	NC	2,329	36.7	0.0	0.0	-	-	NC
1145	LA-Health Medical Scheme	52,328	58,176	-10.1	8.6	10.3	97.6	111.3	-12.3	411	357	15.1	1,209	15	81	460	15	31	162.7	1,092	1,022	6.9	9,711	8,221	18.1	3,632	17.0	1.6	18.1	0	15.2	
1197	Libcare Medical Scheme	10,324	8,849	16.7	7.4	7.8	70.1	66.6	5.3	164	164	0.0	181	6	30	157	8	20	54.4	323	185	74.4	-	85	-100.0	-	-	-	-	0	-100.0	
1599	Lonmin Medical Scheme	6,606	18,135	-63.6	11.2	21.7	41.3	73.6	-43.8	117	93	26.3	-	7	-	-	7	-	NC	-	239	-100.0	-	-	NC	-	-	-	-	-	-	NC
1547	Malcor Medical Scheme	10,943	9,479	15.4	9.7	9.5	93.6	85.7	9.3	262	97	168.6	-	8	-	-	8	-	NC	78	50	55.2	-	-	NC	-	-	-	-	-	-	NC
1042	Mascom Medical Scheme	2,154	1,353	59.2	9.5	6.4	155.0	90.7	70.8	15	18	-16.7	-	8	-	-	9	-	NC	910	-	NC	-	-	NC	-	-	-	-	-	-	NC
1495	Massmart Health Plan	3,387	2,810	20.5	6.3	6.1	69.4	62.4	11.2	174	143	21.5	12	15	1	10	12	1	-4.0	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1039	MBMed Medical Aid Fund	5,075	4,860	4.4	6.0	6.2	43.3	41.4	4.4	51	103	-50.7	-	15	-	-	8	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1588	MEDCOR	48,017	48,084	-0.1	7.6	7.4	52.5	46.5	13.0	306	598	-48.9	537	13	41	495	19	26	58.4	756	704	7.4	1,344	1,453	-7.5	488	1.7	0.2	1.5	0	4.6	
1548	Medipos Medical Scheme	18,233	16,307	11.8	7.6	7.5	67.4	61.6	9.3	158	177	-11.1	143	11	13	139	11	13	3.3	-	-	NC	32	-	NC	1,587	16.1	0.0	0.1	-	-	NC
1535	Metrocare	3,009	2,599	15.8	5.8	5.2	60.9	48.5	25.5	288	154	87.1	18	10	2	12	10	1	44.6	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1105	Metropolitan Medical Scheme	8,690	7,731	12.4	7.7	7.7	56.0	52.8	6.1	278	342	-18.7	8	11	1	5	11	0	73.9	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1569	Minemed Medical Scheme	12,682	10,818	17.2	9.0	7.9	72.7	59.4	22.5	78	47	68.0	-	13	-	-	17	-	NC	-	-	NC	18	71	-74.1	924	14.0	0.0	0.1	0	-72.9	
1566	Moremed Medical Scheme	3,071	2,643	16.2	29.2	30.7	97.1	87.5	11.0	234	138	69.8	-	4	-	-	3	-	NC	207	193	7.0	-	-	NC	-	-	-	-	-	-	NC
1600	Motohealth Care	79,973	85,865	-6.9	9.7	10.7	52.1	55.7	-6.3	2,069	-	NC	428	8	54	154	8	19	177.2	425	390	9.1	5,804	5,730	1.3	8,199	15.0	0.7	3.8	0	1.8	
1208	Mutual & Federal Medical Aid Fund	-	2,985	-100.0	-	10.0	-	43.5	-100.0	-	50	-100.0	-	-	-	-	6	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1154	Nampak SA Medical Scheme	10,507	10,065	4.4	7.3	7.3	69.8	64.2	8.8	134	122	10.0	56	14	4	71	10	7	-43.2	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1241	Naspers Medical Fund	10,895	11,118	-2.0	7.5	8.2	67.7	69.6	-2.6	343	477	-28.1	10	15	1	-	13	-	NC	498	404	23.3	-	-	NC	-	-	-	-	-	-	NC
1469	Nedgroup Medical Aid Scheme	41,747	35,420	17.9	9.1	9.2	70.4	65.1	8.0	435	259	68.1	13	17	1	42	19	2	-64.6	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1584	Netcare Medical Scheme	20,042	21,330	-6.0	5.3	6.6	50.2	58.8	-14.6	147	135	9.0	77	10	8	29	11	3	195.2	205	205	-	-	-	NC	-	-	-	-	-	-	NC
1214	Old Mutual Staff Medical Aid Fund	24,399	23,385	4.3	9.1	9.3	65.2	60.8	7.3	272	295	-8.0	87	7	12	64	6	11	17.1	-	515	-100.0	-	-	NC	-	-	-	-	-	-	NC

Annexure Q > Selected non-healthcare expenditure: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Administration Expenditure (GAE) (Risk +PMSA)								External audit fees			Trustee remuneration and other considerations							Principal Officer fees			Broker fees, marketing and advertising expenditure									
		2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	No. of trustees	Average fee per trustee R'000	2007 R'000	No. of trustees	Average fee per trustee R'000	% growth in average fee	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	New members* 2008	% new member* growth	Total as % of GCI 2008	pabpm 2008 R	pabpm 2007 R	% growth	
1441	Parmed Medical Aid Scheme	4,943	4,352	13.6	4.4	4.2	78.1	66.5	17.3	223	-	NC	101	16	6	93	14	7	-5.3	427	454	-6.0	-	-	NC	-	-	-	-	-	-	NC
1515	PG Bison Medical Aid Society	1,983	1,728	14.8	8.7	8.0	97.0	83.2	16.6	118	94	26.1	-	6	-	-	6	-	NC	103	103	-	-	-	NC	-	-	-	-	-	-	NC
1186	PG Group Medical Scheme	2,186	1,892	15.6	5.5	5.7	67.7	65.7	3.1	106	97	9.5	-	14	-	-	10	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1563	Pick & Pay Medical Scheme	11,761	10,047	17.1	7.7	7.7	65.2	60.3	8.1	228	190	20.1	-	9	-	-	7	-	NC	-	-	NC	-	4	-100.0	-	-	-	-	0	-100.0	
1583	Platinum Health	25,368	18,921	34.1	9.0	8.2	40.7	34.2	19.1	944	890	6.1	3	26	0	-	26	-	NC	326	269	21.1	-	9	-100.0	-	-	-	-	0	-100.0	
1194	Profmed	60,289	65,408	-7.8	10.3	12.4	81.5	87.9	-7.2	549	608	-9.7	1,430	10	143	1,601	12	133	7.2	1,195	1,062	12.5	7,685	4,187	83.5	1,751	7.4	1.3	10.4	0	84.7	
1516	Quantum Medical Aid Society	12,958	15,656	-17.2	11.4	14.8	72.2	85.4	-15.5	193	171	13.0	2	15	0	3	16	0	-27.0	180	15	1,100.0	-	-	NC	-	-	-	-	-	-	NC
1201	Rand Water Medical Scheme	4,129	4,559	-9.4	5.1	6.1	49.5	55.2	-10.3	202	427	-52.8	-	9	-	-	11	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1430	Remedi Medical Aid Scheme	22,640	20,178	12.2	5.8	5.9	56.9	52.4	8.5	-	-	NC	-	10	-	-	10	-	NC	477	465	2.5	-	-	NC	-	-	-	-	-	-	NC
1176	Retail Medical Scheme	10,011	10,636	-5.9	10.2	11.9	76.6	89.9	-14.8	214	181	18.3	-	6	-	-	6	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1013	Rhodes University Medical Scheme	1,937	1,742	11.2	9.9	9.5	80.0	71.5	11.8	64	44	44.2	-	6	-	-	6	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1209	SA Breweries Medical Aid Society	14,834	13,523	9.7	7.5	7.6	60.4	56.8	6.2	182	159	14.2	1	11	0	2	11	0	-57.9	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1424	SABC Medical Aid Scheme	6,476	5,452	18.8	4.8	4.6	55.9	48.3	15.6	155	128	21.3	84	8	11	50	9	6	88.7	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1038	SAMWUMed	23,400	20,748	12.8	6.6	8.2	28.5	30.0	-4.9	407	337	20.6	602	20	30	398	21	19	58.9	776	666	16.5	4,724	2,688	75.8	7,710	32.6	1.3	5.8	0	48.2	
1527	Sappi Medical Aid Scheme	6,805	6,263	8.7	5.5	5.5	58.5	54.3	7.6	96	133	-27.9	51	17	3	78	11	7	-58.2	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1234	Sasolmed	34,400	32,570	5.6	4.4	5.1	43.7	43.5	0.5	313	330	-5.1	184	16	11	143	22	7	76.6	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1531	Sedmed	431	236	82.2	2.6	1.5	17.6	9.5	85.6	166	109	51.7	-	13	-	-	12	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1243	Siemens Medical Scheme	5,263	4,493	17.1	5.8	5.5	64.7	57.5	12.5	144	116	24.2	33	7	5	44	6	7	-34.8	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1589	Solvita Medical Scheme	-	-	NC	-	-	-	-	NC	-	-	NC	-	5	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1580	South African Police Service Medical Scheme (POLMED)	180,676	161,791	11.7	4.8	4.8	33.0	30.7	7.4	1,457	1,578	-7.6	693	14	49	835	16	52	-5.2	2,002	1,363	46.9	41	86	-52.2	13,740	9.0	0.0	0.0	0	-54.0	
1254	Stocksmed	1,893	1,614	17.2	7.5	7.5	79.5	73.3	8.4	108	85	27.1	12	9	1	6	8	1	66.7	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1544	Tiger Brands Medical Scheme	7,313	7,289	0.3	5.3	5.4	52.2	47.8	9.3	132	113	16.5	1	10	0	-	9	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1582	Transmed Medical Fund	100,050	104,940	-4.7	8.1	8.5	54.8	55.4	-1.0	1,597	1,972	-19.0	1,888	20	94	1,263	20	63	49.5	1,472	1,177	25.1	2,852	2,870	-0.6	5,684	7.4	0.2	1.6	0	3.2	
1579	Tsogo Sun Group Medical Scheme	6,425	7,156	-10.2	11.4	13.7	90.3	102.5	-11.8	270	200	34.7	-	10	-	140	11	13	-100.0	-	-	NC	-	-	NC	-	-	-	-	-	-	NC
1434	Umed	16,516	21,975	-24.8	7.0	9.8	70.1	88.9	-21.1	355	200	77.5	33	17	2	38	14	3	-28.8	756	703	7.4	-	(11)	100.0	-	-	-	-	(0)	100.0	
1597	Umvuzo Health Medical Scheme	16,661	12,492	33.4	10.2	11.3	39.5	39.1	0.9	297	383	-22.4	389	10	39	239	12	20	95.1	1,170	897	30.5	4,275	3,100	37.9	12,350	100.6	2.6	10.1	0	4.3	

Annexure Q > Selected non-healthcare expenditure: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Gross Administration Expenditure (GAE) (Risk +PMSA)							External audit fees			Trustee remuneration and other considerations							Principal Officer fees			Broker fees, marketing and advertising expenditure										
		2008 R'000	2007 R'000	% growth	As % of GCI 2008	As % of GCI 2007	pabpm 2008 R	pabpm 2007 R	% growth	2008 R'000	2007 R'000	% growth	2008 R'000	No. of trustees	Average fee per trustee R'000	2007 R'000	No. of trustees	Average fee per trustee R'000	% growth in average fee	2008 R'000	2007 R'000	% growth	2008 R'000	2007 R'000	% growth	New members* 2008	% new member* growth	Total as % of GCI 2008	pabpm 2008 R	pabpm 2007 R	% growth	
1520	University of Kwa-Zulu Natal Medical Scheme	7,438	8,564	-13.2	9.6	11.9	84.2	97.1	-13.3	126	154	-18.7	-	14	-	7	14	1	-100.0	240	462	-48.1	-	1	-100.0	-	-	-	-	-	0	-100.0
1282	University of the Witwatersrand Staff Medical Aid Scheme	5,405	4,626	16.8	6.5	6.4	72.1	61.3	17.7	160	125	28.0	32	10	3	23	10	2	35.4	30	13	130.8	-	-	NC	-	-	-	-	-	NC	
1291	Witbank Coalfields Medical Aid Scheme	9,326	8,159	14.3	4.1	4.4	33.5	39.7	-15.6	215	199	8.1	-	22	-	-	17	-	NC	822	732	12.4	-	-	NC	-	-	-	-	-	NC	
1293	Wooltru Healthcare Fund	16,194	14,832	9.2	10.8	10.6	74.3	67.8	9.5	348	301	15.5	15	10	1	14	10	1	6.5	421	396	6.5	-	-	NC	-	-	-	-	-	NC	
1253	Xstrata Medical Aid Scheme	9,022	7,336	23.0	6.9	7.1	36.5	34.8	4.8	38	242	-84.2	-	18	-	-	10	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	NC	
Sub-total: registered restricted schemes		1,657,273	1,495,446	10.8	6.6	7.3	48.6	50.3	-3.5	22,000	19,774	11.3	13,707	934	24	9,626	893	17	39.2	23,587	21,347	10.5	61,125	44,675	36.8	204,212	27.3	0.4	2.5	2.2	16.3	
Total registered schemes		6,764,419	6,353,350	6.5	9.1	9.7	73.1	71.1	2.8	44,829	38,088	17.7	50,186	1,250	58	45,436	1,267	49	17.2	55,936	52,436	6.7	1,490,589	1,327,024	12.3	601,306	21.4	2.3	18.0	16.5	9.0	

Notes

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

GCI = Gross Contribution Income

GAE = Gross Administration Expenditure

pabpm = per average beneficiary per month

Broker fees include all broker service fees and other distribution costs paid.

* New member growth was calculated only on medical schemes who incurred broker fees as well as marketing and advertising expenditure. New members obtained through amalgamations were excluded.

- The schemes liquidated in 2007 and 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.

- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.

- The following schemes amalgamated in 2007 and 2008:
 - Global Health amalgamated with Munimed with effect from 1 January 2008.
 - Cimas Wellness Medical Scheme amalgamated with Compcare Medical Scheme with effect from 1 January 2008.
 - Lifemed Medical Scheme amalgamated with Compcare Medical Scheme with effect from 1 January 2008.
 - Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.

- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.



Annexure R > Operating results and solvency: registered schemes: for the years ended 31 December 2007-08

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result								Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008 R'000	% of GCI	% of net surplus/ (deficit)	2007 R'000	% of GCI	% of net surplus/ (deficit)	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	% growth	
Registered schemes: open																											
1252	Bestmed Medical Scheme	36,595	35,450	3.2	85,311	89,901	-5.1	35,808	33,784	6.0	85,833	87,316	-1.7	(25,397)	-2.9	-58.4	952	0.1	2.6	-2,767.3	5,038.5	4,453.4	13.1	48.5	49.1	-1.1	
1512	Bonitas Medical Fund	258,910	234,267	10.5	608,485	566,821	7.4	250,270	227,127	10.2	595,361	567,375	4.9	(218,274)	-4.2	-299.6	(100,857)	-2.2	-53.9	-116.4	4,087.3	3,846.9	6.2	47.3	48.2	-1.8	
1034	Cape Medical Plan	7,118	7,033	1.2	15,938	15,794	0.9	7,176	6,642	8.0	16,002	14,917	7.3	(10,764)	-9.4	-51.8	(20,599)	-21.5	-393.9	47.7	9,821.8	9,143.7	7.4	136.8	142.4	-4.0	
1048	Cimas Wellness Medical Scheme	-	1,539	-100.0	-	3,176	-100.0	-	1,547	-100.0	-	3,243	-100.0	-	-	-	(11,839)	-28.2	3,781.1	100.0	-	31,898.8	-100.0	-	246.3	-100.0	
1552	Community Medical Aid Scheme (COMMED)	16,056	9,086	76.7	41,050	23,504	74.7	11,492	9,411	22.1	29,661	24,815	19.5	(32,821)	-12.1	184.0	(37,525)	-18.9	200.0	12.5	3,240.4	4,592.0	-29.4	35.5	57.5	-38.3	
1491	Compicare Wellness Medical Scheme	14,640	10,777	35.8	33,907	25,602	32.4	14,797	10,904	35.7	34,484	26,050	32.4	(69,608)	-17.0	168.2	(30,403)	-11.5	155.7	-129.0	4,705.0	2,881.7	63.3	39.6	28.3	39.9	
1125	Discovery Health Medical Scheme	865,433	837,707	3.3	1,953,463	1,914,784	2.0	850,636	819,958	3.7	1,928,108	1,886,448	2.2	293,080	1.4	29.4	642,946	3.5	56.1	-54.4	2,738.4	2,251.7	21.6	25.4	23.0	10.4	
1202	Fedhealth Medical Scheme	84,873	77,924	8.9	188,838	178,988	5.5	81,670	76,957	6.1	185,213	177,968	4.1	(36,717)	-1.9	-48.0	(50,479)	-3.1	-177.7	27.3	2,935.8	2,625.4	11.8	28.2	28.6	-1.4	
1554	Genesis Medical Scheme	7,603	8,399	-9.5	22,300	24,997	-10.8	7,861	9,037	-13.0	23,168	26,964	-14.1	11,328	7.0	38.0	17,518	10.2	57.7	-35.3	6,282.2	4,293.0	46.3	90.1	67.3	33.9	
1561	Gen-Health Medical Scheme	10,544	10,441	1.0	25,713	25,481	0.9	10,579	11,211	-5.6	25,780	26,329	-2.1	(35,719)	-18.5	369.6	14,879	6.7	49.4	-340.1	3,760.4	4,049.0	-7.1	50.4	48.3	4.2	
1162	Global Health	-	22,067	-100.0	-	50,978	-100.0	-	22,553	-100.0	-	52,446	-100.0	-	-	-	(12,372)	-2.2	-112.4	100.0	-	1,621.4	-100.0	-	15.0	-100.0	
1466	Good Hope Medical Aid Society	3,330	3,597	-7.4	8,921	10,104	-11.7	3,406	3,892	-12.5	9,527	10,991	-13.3	(1,932)	-5.1	-64.4	(2,066)	-5.5	-76.1	6.5	4,333.8	3,511.9	23.4	109.8	102.7	7.0	
1537	Hosmed Medical Aid Scheme	28,931	33,479	-13.6	91,659	112,887	-18.8	30,466	35,820	-14.9	99,856	124,034	-19.5	(14,445)	-1.8	80.6	(4,731)	-0.6	-83.5	-205.3	877.9	851.3	3.1	11.1	13.5	-17.8	
1556	Humanity Medical Scheme	-	9,319	-100.0	-	25,623	-100.0	-	10,220	-100.0	-	28,755	-100.0	-	-	-	(52,998)	-22.3	136.6	100.0	-	303.1	-100.0	-	3.7	-100.0	
1577	Ingwe Health Plan	17,857	15,747	13.4	28,516	27,929	2.1	18,779	17,359	8.2	29,928	29,618	1.1	(11,708)	-6.7	215.0	(8,448)	-5.1	193.2	-38.6	551.2	740.9	-25.6	9.5	13.1	-27.7	
1087	Keyhealth	51,220	36,650	39.8	120,806	90,796	33.1	52,920	37,905	39.6	125,652	94,440	33.1	(16,435)	-1.1	-146.7	(16,825)	-1.6	-138.7	2.3	2,203.4	1,798.8	22.5	17.9	15.9	12.5	
1576	Liberty Health Medical Scheme	48,355	46,485	4.0	103,351	100,291	3.1	46,928	45,238	3.7	100,949	98,061	2.9	14,635	1.4	30.3	(7,919)	-0.9	-42.5	284.8	2,370.1	1,947.7	21.7	22.8	21.0	8.8	
1536	Lifemed Medical Scheme	-	2,855	-100.0	-	7,247	-100.0	-	2,891	-100.0	-	7,394	-100.0	-	-	-	(7,458)	-8.1	160.3	100.0	-	3,267.1	-100.0	-	26.3	-100.0	
1549	Medicover	53,555	56,064	-4.5	136,558	146,347	-6.7	54,800	55,276	-0.9	141,079	145,569	-3.1	(95,419)	-9.0	-1,074.4	(220,551)	-22.5	137.5	56.7	2,774.5	2,540.6	9.2	36.9	37.7	-2.0	
1149	Medihelp	96,996	93,955	3.2	186,503	179,555	3.9	94,403	96,230	-1.9	181,057	183,711	-1.4	73,538	2.6	38.5	98,301	3.5	55.2	-25.2	5,643.6	4,524.2	24.7	35.8	30.0	19.5	
1506	Medimed Medical Scheme	4,790	4,730	1.3	12,601	12,555	0.4	4,768	4,744	0.5	12,602	12,623	-0.2	3,532	3.9	28.0	8,794	10.5	60.6	-59.8	6,279.6	5,269.6	19.2	88.4	79.7	11.0	
1140	Medshield Medical Scheme	72,719	71,896	1.1	175,044	178,274	-1.8	68,606	72,865	-5.8	168,927	182,240	-7.3	(90,794)	-6.9	690.1	(86,300)	-7.1	-586.9	-5.2	4,731.2	4,457.8	6.1	60.9	67.3	-9.4	
1021	Meridian Health	-	1,784	-100.0	-	4,097	-100.0	-	1,798	-100.0	-	4,108	-100.0	-	-	-	(15,139)	-35.4	215.3	100.0	-	11,766.9	-100.0	-	112.9	-100.0	
1167	Momentum Health	80,780	73,690	9.6	179,464	164,268	9.3	77,489	70,341	10.2	172,990	157,671	9.7	(46,519)	-2.8	-1,937.5	(75,965)	-5.8	178.4	38.8	1,768.1	1,681.1	5.2	18.7	20.2	-7.3	



Annexure R > Operating results and solvency: registered schemes: for the years ended 31 December 2007-08

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result							Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio			
		2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008 R'000	% of GCI	% of net surplus/ (deficit)	2007 R'000	% of GCI	% of net surplus/ (deficit)	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	% growth	
1166	National Independent Medical Aid Society (NIMAS)	17,877	16,683	7.2	40,793	38,030	7.3	17,205	16,656	3.3	39,312	38,074	3.2	(37,780)	-11.0	128.3	(12,604)	-3.8	-662.5	-199.7	1,145.8	1,936.2	-40.8	13.1	22.4	-41.5	
1560	Openplan Medical Scheme	8,275	12,379	-33.2	16,722	25,424	-34.2	8,917	14,284	-37.6	18,194	29,621	-38.6	(16,888)	-7.5	305.7	(28,409)	-9.2	395.8	40.6	4,514.3	2,981.9	51.4	36.4	28.6	27.0	
1215	Oxygen Medical Scheme	71,857	82,305	-12.7	166,230	192,305	-13.6	74,687	84,762	-11.9	173,765	199,957	-13.1	(60,787)	-3.9	328.1	(72,637)	-4.6	284.0	16.3	1,495.9	1,392.7	7.4	16.6	17.6	-5.6	
1587	Pathfinder Medical Scheme	1,447	1,729	-16.3	2,711	2,630	3.1	1,627	2,022	-19.5	3,087	3,070	0.6	(6,554)	-29.3	100.4	962	4.2	88.6	-781.2	-2,376.8	-264.6	-798.3	-32.8	-3.6	-814.4	
1546	Pharos Medical Plan	7,654	8,169	-6.3	17,739	19,410	-8.6	7,712	8,227	-6.3	17,954	19,717	-8.9	10,926	5.6	69.7	8,793	4.4	75.3	24.3	1,868.0	905.6	106.3	17.1	9.0	89.0	
1454	Pro Sano Medical Scheme	30,938	31,373	-1.4	72,080	76,085	-5.3	31,051	32,997	-5.9	73,269	81,558	-10.2	(67,641)	-9.3	233.7	(59,835)	-8.3	446.2	-13.1	3,606.5	3,535.3	2.0	36.5	40.0	-8.7	
1196	Protea Medical Aid Society	3,912	2,859	36.8	4,932	3,922	25.8	3,733	3,193	16.9	4,786	4,275	11.9	(4,190)	-10.5	395.5	(4,814)	-13.3	204.3	13.0	3,793.2	4,494.2	-15.6	45.6	53.1	-14.2	
1170	Purehealth Medical Scheme	4,145	7,202	-42.4	8,858	17,262	-48.7	4,542	7,184	-36.8	9,863	17,238	-42.8	6,476	4.0	68.5	(20,108)	-9.9	121.7	132.2	1,110.9	87.1	1,175.3	6.7	0.7	810.3	
1586	Renaissance Health Medical Scheme	-	13,646	-100.0	-	30,187	-100.0	-	12,305	-100.0	-	27,905	-100.0	-	-	-	(44,400)	-23.1	101.5	100.0	-	-1,553.3	100.0	-	-22.5	100.0	
1575	Resolution Health Medical Scheme	40,623	41,221	-1.5	90,349	96,735	-6.6	41,215	40,214	2.5	93,011	96,332	-3.4	(8,753)	-1.4	-85.9	(7,584)	-1.3	-140.6	-15.4	1,104.9	1,051.6	5.1	16.1	17.0	-5.6	
1446	Selfmed Medical Scheme	12,384	12,840	-3.6	26,907	28,679	-6.2	12,490	13,063	-4.4	27,413	29,395	-6.7	(28,375)	-10.2	352.4	(32,774)	-12.4	259.8	13.4	4,539.5	4,507.4	0.7	44.6	50.1	-10.9	
1486	Sizwe Medical Fund	65,230	60,956	7.0	166,354	156,950	6.0	64,250	59,527	7.9	164,661	153,582	7.2	(32,607)	-2.2	-40.2	(90,429)	-7.3	235.9	63.9	3,620.8	3,423.0	5.8	40.8	42.3	-3.4	
1141	Spectramed	65,577	72,540	-9.6	150,613	175,997	-14.4	69,181	75,251	-8.1	162,469	186,429	-12.9	(15,310)	-1.0	-158.5	(86,779)	-5.6	161.7	82.4	1,445.9	1,224.3	18.1	15.1	14.8	2.3	
1464	Suremed Health	1,425	1,583	-10.0	3,394	3,772	-10.0	1,469	1,716	-14.4	3,508	4,156	-15.6	1,071	2.9	17.3	573	1.4	16.4	87.0	7,938.3	5,212.6	52.3	75.9	53.9	40.7	
1147	Telemed	27,951	28,008	-0.2	60,024	61,691	-2.7	28,143	26,739	5.3	60,848	60,069	1.3	(7,624)	-0.8	-103.8	(46,853)	-5.7	135.7	83.7	1,373.2	1,265.4	8.5	9.1	9.3	-2.2	
1592	Thebemed	4,651	5,294	-12.1	15,337	17,373	-11.7	6,631	5,286	25.4	21,595	17,475	23.6	3,741	3.6	79.1	571	0.8	54.3	555.5	493.6	339.3	45.5	10.1	8.1	24.8	
1422	Topmed Medical Scheme	12,709	11,258	12.9	27,435	24,866	10.3	12,096	11,104	8.9	26,301	24,789	6.1	(23,584)	-8.7	1,340.5	(25,661)	-10.3	234.1	8.1	4,273.3	4,744.0	-9.9	41.3	47.2	-12.5	
Sub-total: registered open schemes		2,136,960	2,114,986	1.0	4,888,906	4,951,317	-1.3	2,107,801	2,098,240	0.5	4,866,209	4,966,729	-2.0	(598,319)	-1.2	-41.1	(501,074)	-1.1	-42.1	-19.4	3,001.5	2,598.9	15.5	29.8	28.6	4.2	
Registered schemes: restricted																											
1005	AECI Medical Aid Society	7,466	7,942	-6.0	15,987	17,659	-9.5	7,462	7,972	-6.4	16,139	17,975	-10.2	(16,511)	-7.8	1,018.2	(12,963)	-6.4	-31.4	-27.4	9,240.0	8,840.7	4.5	70.8	78.0	-9.2	
1487	Afrisam SA Medical Scheme	1,320	1,363	-3.2	2,904	3,125	-7.1	1,366	1,340	1.9	3,064	3,084	-0.6	(4,632)	-10.9	380.6	101	0.3	3.6	-4,689.9	6,739.7	7,090.6	-4.9	48.6	54.3	-10.6	
1567	Afrox Medical Aid Society	3,457	3,199	8.1	8,003	7,725	3.6	3,266	3,096	5.5	7,731	7,549	2.4	(3,355)	-4.8	-50.7	(504)	-0.8	-7.1	-566.1	11,690.6	11,095.7	5.4	128.7	129.9	-0.9	
1456	Alliance Midmed Medical Scheme	2,016	1,890	6.7	5,094	4,877	4.4	1,995	1,842	8.3	5,033	4,811	4.6	1,112	2.1	19.7	(561)	-1.2	-16.6	298.4	9,131.9	8,379.4	9.0	86.5	85.2	1.6	
1534	Altron Medical Aid Scheme	4,859	6,198	-21.6	10,937	13,586	-19.5	5,275	6,248	-15.6	11,774	14,041	-16.1	(3,842)	-2.7	-105.2	(2,518)	-1.6	-54.1	-52.6	4,229.6	3,486.2	21.3	35.6	31.7	12.5	



Annexure R > Operating results and solvency: registered schemes: for the years ended 31 December 2007-08

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result								Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008 R'000	% of GCI	% of net surplus/ (deficit)	2007 R'000	% of GCI	% of net surplus/ (deficit)	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	% growth	
1012	Anglo Medical Scheme	12,669	12,456	1.7	29,967	29,897	0.2	12,570	12,397	1.4	29,842	30,074	-0.8	(33,338)	-8.8	76.1	(13,810)	-3.9	-7.0	-141.4	57,011.3	52,977.0	7.6	449.4	447.6	0.4	
1571	Anglovaal Group Medical Scheme	4,239	4,134	2.5	8,775	8,648	1.5	4,195	4,115	1.9	8,691	8,726	-0.4	(9,538)	-8.9	184.0	(1,971)	-2.0	-27.7	-383.8	12,071.6	12,618.2	-4.3	97.4	110.1	-11.6	
1279	Bankmed	102,627	100,339	2.3	201,545	197,699	1.9	103,038	96,909	6.3	201,508	192,942	4.4	(37,438)	-1.7	-35.7	45,683	2.3	24.6	-182.0	5,922.1	5,637.7	5.0	52.7	53.8	-2.1	
1507	Barloworld Medical Scheme	5,977	5,702	4.8	12,758	12,236	4.3	5,823	6,213	-6.3	12,465	13,505	-7.7	735	0.4	7.6	(10,019)	-5.4	260.4	107.3	8,730.5	7,344.8	18.9	58.5	54.0	8.4	
1557	BHP Billiton SA Medical Scheme	-	3,753	-100.0	-	8,210	-100.0	3,756	3,794	-1.0	8,144	8,436	-3.5	(6,259)	-16.1	-152.3	(32,239)	-42.7	279.2	80.6	-	8,485.1	-100.0	-	94.8	-100.0	
1115	Biz Health Medical Scheme	-	851	-100.0	-	1,388	-100.0	828	876	-5.6	1,348	1,430	-5.8	(1,625)	-12.6	146.8	(8,130)	-26.8	123.7	80.0	-	5,567.9	-100.0	-	26.2	-100.0	
1526	BMW Employees Medical Aid Society	2,292	2,396	-4.3	6,325	6,701	-5.6	2,349	2,421	-3.0	6,525	6,759	-3.5	(17,208)	-27.0	130.3	(10,010)	-16.6	309.1	-71.9	7,195.8	8,900.0	-19.1	73.7	99.6	-26.1	
1237	BP Medical Aid Society	2,431	2,501	-2.8	5,588	5,806	-3.8	2,475	2,508	-1.3	5,708	5,872	-2.8	(11,834)	-20.8	-243.4	(11,202)	-21.6	-67.6	-5.6	9,460.2	8,444.0	12.0	95.0	95.4	-0.5	
1590	Building & Construction Industry Medical Aid Fund	5,017	4,839	3.7	12,399	12,055	2.9	4,885	4,778	2.3	11,964	11,856	0.9	2,144	4.5	36.7	(48)	-0.1	-1.9	4,554.6	2,795.2	2,327.3	20.1	69.8	66.9	4.4	
1593	Built Environment Professional Associations Medical Scheme (BEPS)	2,084	1,877	11.0	4,818	4,392	9.7	2,036	1,789	13.8	4,726	4,226	11.8	247	0.5	36.1	(1,886)	-4.6	126.2	113.1	350.4	229.9	52.4	3.3	2.4	40.2	
1158	Cawmed Medical Scheme	-	326	-100.0	-	432	-100.0	-	342	-100.0	-	450	-100.0	-	-	-	(9,185)	-165.4	161.3	100.0	-	39,483.3	-100.0	-	320.1	-100.0	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	22,621	21,034	7.5	38,952	36,568	6.5	22,259	20,924	6.4	38,226	36,184	5.6	16,946	3.5	44.4	577	0.1	3.1	2,837.5	5,525.1	4,782.3	15.5	43.6	41.7	4.6	
1521	Clicks Group Medical Scheme	1,179	1,649	-28.5	2,445	3,486	-29.9	1,468	1,900	-22.8	3,055	4,033	-24.3	2,640	13.2	74.3	2,025	9.1	81.9	30.4	2,581.9	1,074.7	140.2	39.5	19.4	104.0	
1570	CSIR Medical Scheme	-	-	NC	-	-	NC	-	2,167	-100.0	-	4,380	-100.0	-	-	-	(6,251)	-20.8	118.9	100.0	-	-0.0	100.0	-	-0.0	100.0	
1068	De Beers Benefit Society	8,081	8,383	-3.6	18,954	20,343	-6.8	8,237	8,704	-5.4	19,550	21,446	-8.8	(18,489)	-8.8	-239.9	(13,059)	-6.3	-97.2	-41.6	15,122.6	13,936.3	8.5	141.1	144.5	-2.3	
1484	Edcon Medical Aid Scheme	3,717	3,749	-0.9	7,384	7,440	-0.8	3,732	3,640	2.5	7,417	7,324	1.3	(6,989)	-9.9	192.4	(876)	-1.3	-42.5	-698.1	3,586.6	4,128.2	-13.1	37.8	45.3	-16.7	
1513	Ellerines Holdings Medical Aid Society	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	
1572	Engen Medical Benefit Fund	3,432	3,220	6.6	8,098	7,795	3.9	3,363	3,159	6.5	8,010	7,695	4.1	2,040	2.0	28.9	(2,944)	-3.4	-207.5	169.3	7,443.7	6,831.5	9.0	58.7	60.4	-2.8	
1585	Eyethumed Medical Scheme	3,814	4,113	-7.3	7,902	8,468	-6.7	3,888	4,250	-8.5	8,102	8,817	-8.1	(3,870)	-11.1	-6,808.8	(5,016)	-15.1	321.1	22.8	3,394.2	3,112.5	9.1	78.5	82.3	-4.6	
1271	Fishing Industry Medical Scheme (Fishmed)	929	1,036	-10.3	2,319	2,582	-10.2	970	1,105	-12.2	2,428	2,771	-12.4	(1)	-0.0	-0.2	109	2.8	18.7	-101.2	2,556.3	2,005.9	27.4	156.7	141.1	11.0	
1086	Food Workers Medical Benefit Fund	14,920	12,048	23.8	20,639	17,589	17.3	14,086	11,744	19.9	19,931	17,181	16.0	2,891	20.6	51.5	2,744	21.0	22.1	5.4	2,571.2	2,656.1	-3.2	364.7	349.7	4.3	
1578	Foschini Group Medical Aid Scheme	2,351	2,272	3.5	4,827	4,657	3.7	2,292	2,247	2.0	4,711	4,616	2.1	(3,148)	-7.3	14,288.4	(1,421)	-3.6	-142.7	-121.4	7,741.9	7,905.7	-2.1	85.0	92.3	-8.0	
1568	Gold Fields Medical Scheme	7,982	7,384	8.1	17,848	16,740	6.6	7,724	7,398	4.4	17,438	16,951	2.9	(7,439)	-5.5	-767.0	(6,058)	-4.9	-141.4	-22.8	6,789.4	7,095.7	-4.3	88.2	96.6	-8.8	
1270	Golden Arrow Employees Medical Benefit Fund	2,665	2,293	16.2	6,604	5,830	13.3	2,546	2,317	9.9	6,321	5,975	5.8	(14,561)	-89.0	9,673.7	(10,696)	-75.3	-368.8	-36.1	3,064.3	3,266.6	-6.2	118.3	137.5	-13.9	
1598	Government Employees Medical Scheme (GEMS)	300,536	197,082	52.5	824,738	539,874	52.8	253,525	133,578	89.8	692,820	364,020	90.3	445,610	8.0	87.6	120,466	4.7	90.9	269.9	1,043.5	589.1	77.1	12.9	8.4	54.0	



Annexure R > Operating results and solvency: registered schemes: for the years ended 31 December 2007-08

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result								Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008 R'000	% of GCI	% of net surplus/ (deficit)	2007 R'000	% of GCI	% of net surplus/ (deficit)	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	% growth	
1523	Grintek Electronics Medical Aid Scheme	1,115	1,162	-4.0	2,749	2,930	-6.2	1,145	1,153	-0.7	2,861	2,929	-2.3	(4,706)	-17.3	488.7	(502)	-2.0	-21.3	-837.5	10,205.5	10,295.3	-0.9	107.1	117.6	-9.0	
1111	IBM (SA) Medical Scheme	2,233	2,094	6.6	5,082	4,880	4.1	2,163	2,144	0.9	4,996	5,018	-0.4	1,667	3.3	43.5	1,888	4.0	54.0	-11.7	3,670.9	2,891.1	27.0	36.8	30.8	19.2	
1591	Impala Medical Plan	7,108	6,329	12.3	15,522	14,145	9.7	6,891	5,941	16.0	15,230	13,437	13.3	2,187	5.0	100.0	276	0.8	26.5	693.6	679.6	606.9	12.0	23.7	24.7	-4.1	
1559	Imperial Group Medical Scheme	5,874	6,340	-7.4	14,063	15,466	-9.1	6,179	6,264	-1.4	14,968	15,264	-1.9	(1,469)	-1.0	-23.4	3,265	2.3	6.7	-145.0	10,733.1	10,180.4	5.4	107.2	107.9	-0.7	
1145	LA-Health Medical Scheme	21,739	21,367	1.7	45,022	43,755	2.9	21,625	21,131	2.3	44,674	43,548	2.6	575	0.1	1.7	20,291	3.6	41.5	-97.2	4,900.4	4,257.8	15.1	35.9	32.7	9.8	
1197	Libcare Medical Scheme	5,476	4,979	10.0	12,477	11,475	8.7	5,380	4,755	13.1	12,268	11,069	10.8	(11,220)	-8.1	98.5	(21,556)	-19.0	1,651.3	48.0	10,056.4	11,076.8	-9.2	88.9	108.2	-17.8	
1599	Lonmin Medical Scheme	12,772	20,314	-37.1	13,428	20,599	-34.8	12,852	20,344	-36.8	13,315	20,539	-35.2	315	0.5	8.3	(5,939)	-7.1	123.9	105.3	714.9	278.2	157.0	16.1	6.8	135.3	
1547	Malcor Medical Scheme	4,266	4,015	6.3	9,773	9,297	5.1	4,223	3,931	7.4	9,738	9,219	5.6	(19,479)	-17.3	-24,908.9	(16,758)	-16.7	-299.2	-16.2	3,269.9	3,445.4	-5.1	28.3	31.7	-10.9	
1042	Mascom Medical Scheme	716	758	-5.5	1,121	1,203	-6.8	732	775	-5.6	1,158	1,243	-6.8	(8,114)	-35.7	142.7	(7,098)	-33.4	146.0	-14.3	5,281.7	9,497.0	-44.4	26.9	55.6	-51.6	
1495	Massmart Health Plan	2,018	1,731	16.6	4,392	3,819	15.0	1,873	1,691	10.7	4,065	3,752	8.3	1,965	3.6	25.9	1,229	2.7	16.8	59.8	10,983.9	10,657.4	3.1	82.6	87.1	-5.1	
1039	MBMed Medical Aid Fund	3,700	3,607	2.6	9,725	9,527	2.1	3,724	3,729	-0.1	9,778	9,779	-0.0	(1,674)	-2.0	-38.3	1,476	1.9	18.8	-213.4	6,165.7	5,718.5	7.8	70.9	71.0	-0.2	
1588	MEDCOR	26,568	29,168	-8.9	73,093	80,501	-9.2	27,608	31,164	-11.4	76,203	86,217	-11.6	(49,673)	-7.8	179.1	(25,346)	-3.9	963.6	-96.0	1,712.6	1,835.5	-6.7	20.6	24.2	-15.0	
1548	Medipos Medical Scheme	10,743	9,885	8.7	23,347	21,976	6.2	10,267	9,892	3.8	22,559	22,060	2.3	(17,310)	-7.2	-32.7	(12,652)	-5.8	-8.5	-36.8	11,091.0	28,953.0	-61.7	104.0	292.9	-64.5	
1535	Metrocare	1,636	1,732	-5.5	3,995	4,287	-6.8	1,671	1,770	-5.6	4,120	4,465	-7.7	(80)	-0.2	-1.1	(3,139)	-6.3	-68.3	97.5	21,978.1	18,694.4	17.6	175.1	166.4	5.3	
1105	Metropolitan Medical Scheme	5,547	5,050	9.8	13,476	12,610	6.9	5,267	4,855	8.5	12,930	12,201	6.0	(2,658)	-2.4	-31.0	(7,071)	-7.0	-160.7	62.4	6,650.1	6,344.0	4.8	76.1	76.9	-1.1	
1569	Minemed Medical Scheme	6,481	6,582	-1.5	14,511	15,096	-3.9	6,417	6,573	-2.4	14,529	15,177	-4.3	(19,878)	-14.1	111.7	(12,999)	-9.5	194.0	-52.9	1,880.0	2,972.7	-36.8	19.4	33.0	-41.4	
1566	Moremed Medical Scheme	1,439	1,371	5.0	2,589	2,582	0.3	1,420	1,303	9.0	2,635	2,517	4.7	(3,338)	-31.8	176.1	(3,173)	-36.9	276.9	-5.2	3,607.0	4,529.9	-20.4	90.5	132.6	-31.7	
1600	Motohealth Care	54,562	54,563	-0.0	128,103	127,196	0.7	54,641	54,570	0.1	127,804	128,506	-0.5	(90,382)	-11.0	94.0	(49,009)	-6.1	-11.9	-84.4	2,467.9	3,202.8	-22.9	38.4	51.3	-25.1	
1208	Mutual & Federal Medical Aid Fund	-	-	NC	-	-	NC	-	3,055	-100.0	-	5,717	-100.0	-	-	-	(3,474)	-11.6	278.0	100.0	-	-0.0	100.0	-	-0.0	100.0	
1154	Nampak SA Medical Scheme	5,159	5,134	0.5	12,435	12,835	-3.1	5,139	5,147	-0.1	12,546	13,073	-4.0	1,391	1.0	11.0	157	0.1	1.1	784.1	8,510.5	7,555.0	12.6	74.4	72.0	3.4	
1241	Naspers Medical Fund	6,709	6,730	-0.3	13,245	13,373	-1.0	6,805	6,663	2.1	13,403	13,317	0.6	(18,297)	-12.5	145.3	(10,218)	-7.6	-262.2	-79.1	6,961.7	7,583.8	-8.2	63.9	74.9	-14.6	
1469	Nedgroup Medical Aid Scheme	25,247	24,456	3.2	49,473	49,042	0.9	25,064	22,232	12.7	49,451	45,326	9.1	(40,518)	-8.9	-245.4	(25,108)	-6.5	-89.3	-61.4	4,405.8	4,442.5	-0.8	47.6	52.2	-8.9	
1584	Netcare Medical Scheme	14,722	13,593	8.3	33,984	31,136	9.1	14,429	13,256	8.8	33,275	30,246	10.0	15,217	4.0	41.1	24,677	7.7	63.0	-38.3	6,247.9	5,735.2	8.9	55.2	53.9	2.5	
1214	Old Mutual Staff Medical Aid Fund	14,671	14,373	2.1	31,226	31,275	-0.2	14,457	14,618	-1.1	31,164	32,047	-2.8	(31,870)	-11.9	170.7	(26,080)	-10.3	559.1	-22.2	4,134.5	4,603.1	-10.2	48.0	58.4	-17.8	
1441	Parmed Medical Aid Scheme	2,075	2,087	-0.6	5,168	5,387	-4.1	2,078	2,089	-0.5	5,276	5,451	-3.2	5,437	4.8	40.1	2,882	2.8	30.7	88.6	13,688.8	10,765.0	27.2	64.2	56.6	13.4	



Annexure R > Operating results and solvency: registered schemes: for the years ended 31 December 2007-08

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result								Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008 R'000	% of GCI	% of net surplus/ (deficit)	2007 R'000	% of GCI	% of net surplus/ (deficit)	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	% growth	
1515	PG Bison Medical Aid Society	703	785	-10.4	1,521	1,801	-15.5	765	747	2.5	1,704	1,731	-1.5	2,638	11.5	51.7	2,823	13.0	64.2	-6.5	14,728.7	11,551.3	27.5	109.7	92.3	18.9	
1186	PG Group Medical Scheme	1,286	1,187	8.3	2,754	2,513	9.6	1,259	1,139	10.6	2,693	2,401	12.1	401	1.0	7.5	(506)	-1.5	-9.9	179.3	16,175.6	16,118.8	0.4	110.1	116.2	-5.3	
1563	Pick & Pay Medical Scheme	7,416	6,858	8.1	15,625	14,470	8.0	7,127	6,557	8.7	15,030	13,874	8.3	2,843	1.9	16.1	2,973	2.3	24.4	-4.4	8,639.6	8,090.3	6.8	85.4	86.4	-1.2	
1583	Platinum Health	31,389	28,778	9.1	53,914	48,780	10.5	30,554	27,115	12.7	51,929	46,116	12.6	(27,092)	-9.6	-111.0	(30,263)	-13.1	-192.3	10.5	2,569.8	2,429.7	5.8	47.4	48.7	-2.6	
1194	Profmed	23,939	23,705	1.0	61,556	61,906	-0.6	23,861	23,790	0.3	61,625	62,015	-0.6	(17,727)	-3.0	-438.1	(20,126)	-3.8	-48.5	11.9	4,892.9	4,796.9	2.0	51.5	56.5	-8.9	
1516	Quantum Medical Aid Society	7,110	7,158	-0.7	14,836	15,034	-1.3	7,139	7,218	-1.1	14,951	15,270	-2.1	(15,641)	-13.8	-607.0	(5,314)	-5.0	-57.4	-194.4	9,508.8	9,141.4	4.0	125.3	131.7	-4.9	
1201	Rand Water Medical Scheme	2,820	2,773	1.7	6,967	6,819	2.2	2,816	2,804	0.4	6,948	6,885	0.9	(3,672)	-4.5	-59.0	6,379	8.6	47.3	-157.6	12,337.3	11,547.1	6.8	106.0	107.2	-1.1	
1430	Remedi Medical Aid Scheme	14,568	14,047	3.7	33,655	32,732	2.8	14,328	13,676	4.8	33,152	32,070	3.4	596	0.2	2.8	4,474	1.3	24.9	-86.7	6,128.3	5,778.0	6.1	52.4	54.3	-3.6	
1176	Retail Medical Scheme	5,963	5,094	17.1	11,584	10,233	13.2	5,531	4,809	15.0	10,897	9,862	10.5	11,144	11.4	56.9	8,654	9.7	62.7	28.8	8,979.1	7,936.6	13.1	99.9	87.8	13.8	
1013	Rhodes University Medical Scheme	971	936	3.7	2,068	1,998	3.5	952	949	0.4	2,018	2,029	-0.6	(260)	-1.3	-13.3	1,574	8.6	50.1	-116.5	9,733.5	8,713.8	11.7	100.2	96.6	3.8	
1209	SA Breweries Medical Aid Society	9,095	8,538	6.5	20,954	19,956	5.0	8,835	8,394	5.3	20,467	19,824	3.2	6,471	3.3	34.6	11,183	6.3	45.2	-42.1	8,708.7	8,048.0	8.2	90.2	89.4	0.8	
1424	SABC Medical Aid Scheme	4,601	4,296	7.1	9,954	9,442	5.4	4,429	4,239	4.5	9,659	9,398	2.8	1,991	1.5	20.8	2,819	2.4	27.3	-29.4	7,958.5	7,161.4	11.1	57.3	56.4	1.6	
1038	SAMWUMed	28,500	23,623	20.6	70,764	60,677	16.6	27,129	22,051	23.0	68,429	57,691	18.6	(37,739)	-10.6	317.0	(15,409)	-6.1	-377.9	-144.9	3,042.1	3,784.6	-19.6	58.4	85.8	-31.9	
1527	Sappi Medical Aid Scheme	4,141	4,088	1.3	9,702	9,633	0.7	4,128	4,038	2.2	9,702	9,612	0.9	(2,835)	-2.3	-53.2	(2,515)	-2.2	-69.3	-12.7	5,870.4	5,371.1	9.3	45.7	45.7	0.1	
1234	Sasolmed	27,519	23,310	18.1	73,396	63,298	16.0	24,562	22,834	7.6	65,561	62,375	5.1	45,846	5.9	53.0	(6,221)	-1.0	-18.8	837.0	5,668.3	4,593.8	23.4	47.7	44.5	7.3	
1531	Sedmed	861	875	-1.6	2,037	2,084	-2.3	858	875	-2.0	2,042	2,080	-1.8	1,316	8.0	43.5	1,984	12.6	65.3	-33.7	5,259.8	3,704.1	42.0	65.5	49.0	33.5	
1243	Siemens Medical Scheme	3,005	2,910	3.3	6,783	6,629	2.3	2,991	2,856	4.7	6,782	6,515	4.1	(8,920)	-9.8	300.9	(2,190)	-2.7	-29.4	-307.2	8,086.0	8,872.4	-8.9	60.4	71.0	-14.9	
1589	Solvita Medical Scheme	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	
1580	South African Police Service Medical Scheme (POLMED)	160,240	152,851	4.8	460,398	442,984	3.9	159,375	152,053	4.8	456,137	438,687	4.0	(63,197)	-1.7	-52.4	(103,910)	-3.1	-216.2	39.2	2,945.4	2,790.8	5.5	35.7	36.6	-2.6	
1254	Stocksmed	921	887	3.8	1,996	1,944	2.7	917	835	9.9	1,984	1,834	8.2	(3,686)	-14.5	2,884.6	(2,477)	-11.4	-874.3	-48.8	13,914.1	15,122.9	-8.0	108.7	128.1	-15.1	
1544	Tiger Brands Medical Scheme	5,011	5,373	-6.7	11,539	12,450	-7.3	5,061	5,472	-7.5	11,675	12,718	-8.2	(17,038)	-12.4	278.3	(13,233)	-9.8	309.7	-28.8	6,759.4	6,686.3	1.1	57.5	63.1	-8.9	
1582	Transmed Medical Fund	75,845	76,788	-1.2	150,102	156,320	-4.0	76,060	77,002	-1.2	152,147	157,969	-3.7	(155,411)	-12.6	213.1	(200,998)	-16.3	191.6	22.7	3,409.1	3,902.7	-12.6	42.1	49.9	-15.6	
1579	Tsogo Sun Group Medical Scheme	2,792	2,810	-0.6	5,961	5,967	-0.1	2,781	2,738	1.5	5,926	5,820	1.8	(9)	-0.0	-0.2	278	0.5	7.1	-103.3	7,319.9	6,564.9	11.5	77.1	72.9	5.7	
1434	Umed	8,160	8,391	-2.8	19,299	20,272	-4.8	8,233	8,464	-2.7	19,644	20,609	-4.7	(25,340)	-10.7	324.5	(28,408)	-12.7	229.6	10.8	6,108.1	6,103.7	0.1	50.7	56.0	-9.5	
1597	Umvuzo Health Medical Scheme	20,687	12,276	68.5	35,867	26,868	33.5	20,386	12,125	68.1	35,180	26,600	32.3	6,629	4.1	67.9	1,444	1.3	50.9	358.9	574.9	393.4	46.2	12.4	9.5	30.1	

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Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result								Year-end reserve position (per Regulation 29 of the Medical Schemes Act 131 of 1998)			Solvency ratio		
		2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008	2007	% growth	2008 R'000	% of GCI	% of net surplus/ (deficit)	2007 R'000	% of GCI	% of net surplus/ (deficit)	% growth	pab 2008 R	pab 2007 R	% growth	2008 %	2007 %	% growth	
1520	University of Kwa-Zulu Natal Medical Scheme	3,497	3,459	1.1	7,532	7,398	1.8	3,432	3,427	0.1	7,364	7,348	0.2	1,425	1.8	13.5	(1,621)	-2.3	-15.2	187.9	8,474.8	7,058.4	20.1	81.0	72.1	12.3	
1282	University of the Witwatersrand Staff Medical Aid Scheme	2,909	2,868	1.4	6,200	6,248	-0.8	2,897	2,868	1.0	6,244	6,291	-0.7	(2,150)	-2.6	-33.6	(7,134)	-9.8	-2,133.2	69.9	8,986.6	7,902.4	13.7	67.7	68.3	-0.8	
1291	Witbank Coalfields Medical Aid Scheme	10,008	6,899	45.1	25,236	17,635	43.1	9,152	6,655	37.5	23,208	17,145	35.4	5,309	2.4	16.5	8,800	4.7	29.9	-39.7	10,634.7	12,519.7	-15.1	109.4	115.1	-4.9	
1293	Wooltru Healthcare Fund	8,761	8,805	-0.5	18,037	18,505	-2.5	8,745	8,604	1.6	18,170	18,217	-0.3	(16,288)	-10.9	-3,714.4	(7,978)	-5.7	-78.9	-104.2	7,714.2	7,670.3	0.6	93.8	100.0	-6.3	
1253	Xstrata Medical Aid Scheme	7,647	6,687	14.4	21,874	19,123	14.4	7,250	6,131	18.3	20,607	17,553	17.4	(3,046)	-2.3	-91.1	3,137	3.0	42.3	-197.1	2,982.4	3,310.6	-9.9	47.3	55.9	-15.4	
Sub-total: registered restricted schemes		1,251,622	1,118,504	11.9	2,985,920	2,653,919	12.5	1,199,010	1,049,283	14.3	2,843,489	2,475,786	14.9	(331,066)	-1.3	-33.7	(555,424)	-2.7	-34.8	40.4	4,393.1	4,826.0	-9.0	49.8	58.7	-15.2	
Total registered schemes		3,388,582	3,233,490	4.8	7,874,826	7,605,236	3.5	3,306,811	3,147,523	5.1	7,709,697	7,442,515	3.6	(929,385)	-1.3	-38.1	(1,056,498)	-1.6	-37.9	12.0	3,514.8	3,339.8	5.2	36.6	38.0	-3.7	

Notes

Prior year figures have been restated.

GCI = Gross Contribution Income

pab = per average beneficiary

- The schemes liquidated in 2007 and 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following schemes amalgamated in 2007 and 2008:
 - Global Health amalgamated with Munimed with effect from 1 January 2008.
 - Cimas Wellness Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
 - Lifemed Medical Scheme amalgamated with Compicare Medical Scheme with effect from 1 January 2008.
 - Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.

Annexure S > Gross contribution income and solvency: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 %	2007 %	% growth
Registered schemes: open																
1252	Bestmed Medical Scheme	35,808	33,784	6.0	85,833	87,316	-1.7	891,094	792,617	12.4	865.1	756.5	14.4	48.5	49.1	-1.1
1512	Bonitas Medical Fund	250,270	227,127	10.2	595,361	567,375	4.9	5,143,355	4,531,152	13.5	719.9	665.5	8.2	47.3	48.2	-1.3
1034	Cape Medical Plan	7,176	6,642	8.0	16,002	14,917	7.3	114,903	95,773	20.0	598.4	535.0	11.8	136.8	142.4	-4.0
1048	Cimas Wellness Medical Scheme	-	1,547	-100.0	-	3,243	-100.0	-	42,001	-100.0	-	1,079.2	-100.0	-	246.3	-100.0
1552	Community Medical Aid Scheme (COMMED)	11,492	9,411	22.1	29,661	24,815	19.5	270,959	198,321	36.6	761.3	666.0	14.3	35.5	57.5	-38.3
1491	Compicare Wellness Medical Scheme	14,797	10,904	35.7	34,484	26,050	32.4	409,998	265,429	54.5	990.8	849.1	16.7	39.6	28.3	39.9
1125	Discovery Health Medical Scheme	850,636	819,958	3.7	1,928,108	1,886,448	2.2	20,796,701	18,468,378	12.6	898.8	815.8	10.2	25.4	23.0	10.4
1202	Fedhealth Medical Scheme	81,670	76,957	6.1	185,213	177,968	4.1	1,931,393	1,636,258	18.0	869.0	766.2	13.4	28.2	28.6	-1.4
1554	Genesis Medical Scheme	7,861	9,037	-13.0	23,168	26,964	-14.1	161,462	171,930	-6.1	580.8	531.4	9.3	90.1	67.3	33.9
1561	Gen-Health Medical Scheme	10,579	11,211	-5.6	25,780	26,329	-2.1	192,556	220,569	-12.7	622.4	698.1	-10.8	50.4	48.3	4.2
1162	Global Health	-	22,553	-100.0	-	52,446	-100.0	-	567,593	-100.0	-	901.9	-100.0	-	15.0	-100.0
1466	Good Hope Medical Aid Society	3,406	3,892	-12.5	9,527	10,991	-13.3	37,591	37,601	-0.0	328.8	285.1	15.3	109.8	102.7	7.0
1537	Hosmed Medical Aid Scheme	30,466	35,820	-14.9	99,856	124,034	-19.5	788,145	780,675	1.0	657.7	524.5	25.4	11.1	13.5	-17.8
1556	Humanity Medical Scheme	-	10,220	-100.0	-	28,755	-100.0	-	237,261	-100.0	-	687.6	-100.0	-	3.7	-100.0
1577	Ingwe Health Plan	18,779	17,359	8.2	29,928	29,618	1.1	173,636	166,995	4.0	483.5	469.9	2.9	9.5	13.1	-27.7
1087	Keyhealth	52,920	37,905	39.6	125,652	94,440	33.1	1,544,299	1,065,701	44.9	1,024.2	940.4	8.9	17.9	15.9	12.5
1576	Liberty Health Medical Scheme	46,928	45,238	3.7	100,949	98,061	2.9	1,048,093	910,186	15.2	865.2	773.5	11.9	22.8	21.0	8.8
1536	Lifemed Medical Scheme	-	2,891	-100.0	-	7,394	-100.0	-	91,774	-100.0	-	1,034.4	-100.0	-	26.3	-100.0
1549	Medicover	54,800	55,276	-0.9	141,079	145,569	-3.1	1,059,586	981,523	8.0	625.9	561.9	11.4	36.9	37.7	-2.0
1149	Medihelp	94,403	96,230	-1.9	181,057	183,711	-1.4	2,850,915	2,771,671	2.9	1,312.2	1,257.3	4.4	35.8	30.0	19.5
1506	Medimed Medical Scheme	4,768	4,744	0.5	12,602	12,623	-0.2	89,501	83,509	7.2	591.8	551.3	7.4	88.4	79.7	11.0
1140	Medshield Medical Scheme	68,606	72,865	-5.8	168,927	182,240	-7.3	1,312,172	1,207,873	8.6	647.3	552.3	17.2	60.9	67.3	-9.4
1021	Meridian Health	-	1,798	-100.0	-	4,108	-100.0	-	42,817	-100.0	-	868.5	-100.0	-	112.9	-100.0
1167	Momentum Health	77,489	70,341	10.2	172,990	157,671	9.7	1,637,123	1,315,033	24.5	788.6	695.0	13.5	18.7	20.2	-7.3
1166	National Independent Medical Aid Society (NIMAS)	17,205	16,656	3.3	39,312	38,074	3.2	343,667	328,677	4.6	728.5	719.4	1.3	13.1	22.4	-41.5
1560	Openplan Medical Scheme	8,917	14,284	-37.6	18,194	29,621	-38.6	225,847	308,369	-26.8	1,034.5	867.6	19.2	36.4	28.6	27.0

Annexure S > Gross contribution income and solvency: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 %	2007 %	% growth
1215	Oxygen Medical Scheme	74,687	84,762	-11.9	173,765	199,957	-13.1	1,567,064	1,584,964	-1.1	751.5	660.5	13.8	16.6	17.6	-5.6
1587	Pathfinder Medical Scheme	1,627	2,022	-19.5	3,087	3,070	0.6	22,382	22,654	-1.2	604.2	615.0	-1.8	-32.8	-3.6	-814.4
1546	Pharos Medical Plan	7,712	8,227	-6.3	17,954	19,717	-8.9	196,607	197,839	-0.6	912.6	836.1	9.1	17.1	9.0	89.0
1454	Pro Sano Medical Scheme	31,051	32,997	-5.9	73,269	81,558	-10.2	724,066	721,675	0.3	823.5	737.4	11.7	36.5	40.0	-8.7
1196	Protea Medical Aid Society	3,733	3,193	16.9	4,786	4,275	11.9	39,810	36,150	10.1	693.2	704.7	-1.6	45.6	53.1	-14.2
1170	Purehealth Medical Scheme	4,542	7,184	-36.8	9,863	17,238	-42.8	163,257	203,711	-19.9	1,379.3	984.8	40.1	6.7	0.7	810.3
1586	Renaissance Health Medical Scheme	-	12,305	-100.0	-	27,905	-100.0	-	192,666	-100.0	-	575.4	-100.0	-	-22.5	100.0
1575	Resolution Health Medical Scheme	41,215	40,214	2.5	93,011	96,332	-3.4	638,734	594,626	7.4	572.3	514.4	11.3	16.1	17.0	-5.6
1446	Selfmed Medical Scheme	12,490	13,063	-4.4	27,413	29,395	-6.7	278,770	264,588	5.4	847.4	750.1	13.0	44.6	50.1	-10.9
1486	Sizwe Medical Fund	64,250	59,527	7.9	164,661	153,582	7.2	1,460,728	1,243,501	17.5	739.3	674.7	9.6	40.8	42.3	-3.4
1141	Spectramed	69,181	75,251	-8.1	162,469	186,429	-12.9	1,555,929	1,547,065	0.6	798.1	691.5	15.4	15.1	14.8	2.3
1464	Suremed Health	1,469	1,716	-14.4	3,508	4,156	-15.6	36,697	40,167	-8.6	871.8	805.4	8.2	75.9	53.9	40.7
1147	Telemed	28,143	26,739	5.3	60,848	60,069	1.3	918,897	817,961	12.3	1,258.5	1,134.8	10.9	9.1	9.3	-2.2
1592	Thebemed	6,631	5,286	25.4	21,595	17,475	23.6	105,350	73,086	44.1	406.5	348.5	16.6	10.1	8.1	24.8
1422	Topmed Medical Scheme	12,096	11,104	8.9	26,301	24,789	6.1	272,168	249,086	9.3	862.4	837.3	3.0	41.3	47.2	-12.5
Sub-total: registered open schemes		2,107,801	2,098,240	0.5	4,866,209	4,966,729	-2.0	49,003,457	45,109,426	8.6	839.2	756.9	10.9	29.8	28.6	4.2
Registered schemes: restricted																
1005	AECI Medical Aid Society	7,462	7,972	-6.4	16,139	17,975	-10.2	210,690	203,752	3.4	1,087.9	944.6	15.2	70.8	78.0	-9.2
1487	Afrisam SA Medical Scheme	1,366	1,340	1.9	3,064	3,084	-0.6	42,507	40,255	5.6	1,156.0	1,087.7	6.3	48.6	54.3	-10.6
1567	Afrox Medical Aid Society	3,266	3,096	5.5	7,731	7,549	2.4	70,215	64,466	8.9	756.9	711.7	6.4	128.7	129.9	-0.9
1456	Alliance Midmed Medical Scheme	1,995	1,842	8.3	5,033	4,811	4.6	53,103	47,314	12.2	879.3	819.5	7.3	86.5	85.2	1.6
1534	Altron Medical Aid Scheme	5,275	6,248	-15.6	11,774	14,041	-16.1	139,835	154,635	-9.6	989.7	917.7	7.8	35.6	31.7	12.5
1012	Anglo Medical Scheme	12,570	12,397	1.4	29,842	30,074	-0.8	378,558	355,927	6.4	1,057.1	986.2	7.2	449.4	447.6	0.4
1571	Anglovaal Group Medical Scheme	4,195	4,115	1.9	8,691	8,726	-0.4	107,743	99,980	7.8	1,033.0	954.8	8.2	97.4	110.1	-11.6
1279	Bankmed	103,038	96,909	6.3	201,508	192,942	4.4	2,265,426	2,022,240	12.0	936.9	873.4	7.3	52.7	53.8	-2.1
1507	Barloworld Medical Scheme	5,823	6,213	-6.3	12,465	13,505	-7.7	186,049	183,855	1.2	1,243.8	1,134.5	9.6	58.5	54.0	8.4
1557	BHP Billiton SA Medical Scheme	3,756	3,794	-1.0	8,144	8,436	-3.5	38,957	75,479	-48.4	797.3	745.6	6.9	-	94.8	-100.0

Annexure S > Gross contribution income and solvency: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 %	2007 %	% growth
1115	Biz Health Medical Scheme	828	876	-5.6	1,348	1,430	-5.8	12,891	30,359	-57.5	2,391.3	1,769.0	35.2	-	26.2	-100.0
1526	BMW Employees Medical Aid Society	2,349	2,421	-3.0	6,525	6,759	-3.5	63,751	60,375	5.6	814.2	744.3	9.4	73.7	99.6	-26.1
1237	BP Medical Aid Society	2,475	2,508	-1.3	5,708	5,872	-2.8	56,866	51,977	9.4	830.2	737.7	12.5	95.0	95.4	-0.5
1590	Building & Construction Industry Medical Aid Fund	4,885	4,778	2.3	11,964	11,856	0.9	47,902	41,264	16.1	333.7	290.0	15.0	69.8	66.9	4.4
1593	Built Environment Professional Associations Medical Scheme (BEPS)	2,036	1,789	13.8	4,726	4,226	11.8	49,788	40,914	21.7	878.0	806.8	8.8	3.3	2.4	40.2
1158	Cawmed Medical Scheme	-	342	-100.0	-	450	-100.0	-	5,554	-100.0	-	1,027.9	-100.0	-	320.1	-100.0
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	22,259	20,924	6.4	38,226	36,184	5.6	484,145	414,874	16.7	1,055.4	955.5	10.5	43.6	41.7	4.6
1521	Clicks Group Medical Scheme	1,468	1,900	-22.8	3,055	4,033	-24.3	19,966	22,383	-10.8	544.7	462.4	17.8	39.5	19.4	104.0
1570	CSIR Medical Scheme	-	2,167	-100.0	-	4,380	-100.0	-	30,075	-100.0	-	858.4	-100.0	-	-0.0	100.0
1068	De Beers Benefit Society	8,237	8,704	-5.4	19,550	21,446	-8.8	209,545	206,876	1.3	893.2	803.9	11.1	141.1	144.5	-2.3
1484	Edcon Medical Aid Scheme	3,732	3,640	2.5	7,417	7,324	1.3	70,458	66,687	5.7	791.6	758.8	4.3	37.8	45.3	-16.7
1513	Ellerines Holdings Medical Aid Society	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
1572	Engen Medical Benefit Fund	3,363	3,159	6.5	8,010	7,695	4.1	101,543	87,002	16.7	1,056.5	942.2	12.1	58.7	60.4	-2.8
1585	Eyethumed Medical Scheme	3,888	4,250	-8.5	8,102	8,817	-8.1	35,026	33,330	5.1	360.2	315.0	14.4	78.5	82.3	-4.6
1271	Fishing Industry Medical Scheme (Fishmed)	970	1,105	-12.2	2,428	2,771	-12.4	3,962	3,939	0.6	136.0	118.5	14.8	156.7	141.1	11.0
1086	Food Workers Medical Benefit Fund	14,086	11,744	19.9	19,931	17,181	16.0	14,053	13,049	7.7	58.8	63.3	-7.2	364.7	349.7	4.3
1578	Foschini Group Medical Aid Scheme	2,292	2,247	2.0	4,711	4,616	2.1	42,911	39,519	8.6	759.0	713.4	6.4	85.0	92.3	-8.0
1568	Gold Fields Medical Scheme	7,724	7,398	4.4	17,438	16,951	2.9	134,270	124,461	7.9	641.6	611.9	4.9	88.2	96.6	-8.8
1270	Golden Arrow Employees Medical Benefit Fund	2,546	2,317	9.9	6,321	5,975	5.8	16,370	14,196	15.3	215.8	198.0	9.0	118.3	137.5	-13.9
1598	Government Employees Medical Scheme (GEMS)	253,525	133,578	89.8	692,820	364,020	90.3	5,599,265	2,557,139	119.0	673.5	585.4	15.1	12.9	8.4	54.0
1523	Grintek Electronics Medical Aid Scheme	1,145	1,153	-0.7	2,861	2,929	-2.3	27,269	25,640	6.4	794.3	729.4	8.9	107.1	117.6	-9.0
1111	IBM (SA) Medical Scheme	2,163	2,144	0.9	4,996	5,018	-0.4	49,891	47,031	6.1	832.2	781.1	6.5	36.8	30.8	19.2
1591	Impala Medical Plan	6,891	5,941	16.0	15,230	13,437	13.3	43,760	33,053	32.4	239.4	205.0	16.8	23.7	24.7	-4.1
1559	Imperial Group Medical Scheme	6,179	6,264	-1.4	14,968	15,264	-1.9	149,903	144,035	4.1	834.6	786.3	6.1	107.2	107.9	-0.7
1145	LA-Health Medical Scheme	21,625	21,131	2.3	44,674	43,548	2.6	609,373	566,715	7.5	1,136.7	1,084.5	4.8	35.9	32.7	9.8
1197	Libcare Medical Scheme	5,380	4,755	13.1	12,268	11,069	10.8	138,755	113,295	22.5	942.5	853.0	10.5	88.9	108.2	-17.8
1599	Lonmin Medical Scheme	12,852	20	-36.8	13,315	21	-35.2	59,136	83,497	-29.2	370.1	338.8	9.2	16.1	6.8	135.3

Annexure S > Gross contribution income and solvency: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 %	2007 %	% growth
1547	Malcor Medical Scheme	4,223	3,931	7.4	9,738	9,219	5.6	112,676	100,157	12.5	964.3	905.3	6.5	28.3	31.7	-10.9
1042	Mascom Medical Scheme	732	775	-5.6	1,158	1,243	-6.8	22,711	21,225	7.0	1,633.9	1,423.1	14.8	26.9	55.6	-51.6
1495	Massmart Health Plan	1,873	1,691	10.7	4,065	3,752	8.3	54,045	45,929	17.7	1,107.9	1,020.2	8.6	82.6	87.1	-5.1
1039	MBMed Medical Aid Fund	3,724	3,729	-0.1	9,778	9,779	-0.0	85,099	78,805	8.0	725.3	671.5	8.0	70.9	71.0	-0.2
1588	MEDCOR	27,608	31,164	-11.4	76,203	86,217	-11.6	633,534	653,038	-3.0	692.8	631.2	9.8	20.6	24.2	-15.0
1548	Medipos Medical Scheme	10,267	9,892	3.8	22,559	22,060	2.3	240,544	218,039	10.3	888.6	823.7	7.9	104.0	292.9	-64.5
1535	Metrocare	1,671	1,770	-5.6	4,120	4,465	-7.7	51,711	50,170	3.1	1,046.0	936.5	11.7	175.1	166.4	5.3
1105	Metropolitan Medical Scheme	5,267	4,855	8.5	12,930	12,201	6.0	112,992	100,641	12.3	728.2	687.4	5.9	76.1	76.9	-1.1
1569	Minemed Medical Scheme	6,417	6,573	-2.4	14,529	15,177	-4.3	141,134	136,571	3.3	809.5	749.9	8.0	19.4	33.0	-41.4
1566	Moremed Medical Scheme	1,420	1,303	9.0	2,635	2,517	4.7	10,500	8,600	22.1	332.1	284.8	16.6	90.5	132.6	-31.7
1600	Motohealth Care	54,641	54,570	0.1	127,804	128,506	-0.5	821,090	802,954	2.3	535.4	520.7	2.8	38.4	51.3	-25.1
1208	Mutual & Federal Medical Aid Fund	-	3,055	-100.0	-	5,717	-100.0	-	29,944	-100.0	-	873.0	-100.0	-	-0.0	100.0
1154	Nampak SA Medical Scheme	5,139	5,147	-0.1	12,546	13,073	-4.0	143,441	137,258	4.5	952.8	874.9	8.9	74.4	72.0	3.4
1241	Naspers Medical Fund	6,805	6,663	2.1	13,403	13,317	0.6	145,977	134,928	8.2	907.6	844.3	7.5	63.9	74.9	-14.6
1469	Nedgroup Medical Aid Scheme	25,064	22,232	12.7	49,451	45,326	9.1	457,711	385,585	18.7	771.3	708.9	8.8	47.6	52.2	-8.9
1584	Netcare Medical Scheme	14,429	13,256	8.8	33,275	30,246	10.0	376,669	322,074	17.0	943.3	887.4	6.3	55.2	53.9	2.5
1214	Old Mutual Staff Medical Aid Fund	14,457	14,618	-1.1	31,164	32,047	-2.8	268,458	252,613	6.3	717.9	656.9	9.3	48.0	58.4	-17.8
1441	Parmed Medical Aid Scheme	2,078	2,089	-0.5	5,276	5,451	-3.2	112,538	103,667	8.6	1,777.5	1,584.9	12.2	64.2	56.6	13.4
1515	PG Bison Medical Aid Society	765	747	2.5	1,704	1,731	-1.5	22,884	21,665	5.6	1,119.0	1,043.1	7.3	109.7	92.3	18.9
1186	PG Group Medical Scheme	1,259	1,139	10.6	2,693	2,401	12.1	39,572	33,314	18.8	1,224.7	1,156.2	5.9	110.1	116.2	-5.3
1563	Pick & Pay Medical Scheme	7,127	6,557	8.7	15,030	13,874	8.3	152,062	129,906	17.1	843.1	780.3	8.1	85.4	86.4	-1.2
1583	Platinum Health	30,554	27,115	12.7	51,929	46,116	12.6	281,385	230,150	22.3	451.6	415.9	8.6	47.4	48.7	-2.6
1194	Profmed	23,861	23,790	0.3	61,625	62,015	-0.6	585,472	526,133	11.3	791.7	707.0	12.0	51.5	56.5	-8.9
1516	Quantum Medical Aid Society	7,139	7,218	-1.1	14,951	15,270	-2.1	113,456	105,956	7.1	632.4	578.2	9.4	125.3	131.7	-4.9
1201	Rand Water Medical Scheme	2,816	2,804	0.4	6,948	6,885	0.9	80,844	74,190	9.0	969.6	898.0	8.0	106.0	107.2	-1.1
1430	Remedi Medical Aid Scheme	14,328	13,676	4.8	33,152	32,070	3.4	387,892	341,131	13.7	975.0	886.4	10.0	52.4	54.3	-3.6
1176	Retail Medical Scheme	5,531	4,809	15.0	10,897	9,862	10.5	97,935	89,184	9.8	748.9	753.6	-0.6	99.9	87.8	13.8
1013	Rhodes University Medical Scheme	952	949	0.4	2,018	2,029	-0.6	19,598	18,307	7.1	809.4	751.8	7.6	100.2	96.6	3.8

Annexure S > Gross contribution income and solvency: registered schemes: for the years ended 31 December 2007-2008

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2008	Average 2007	% growth	Average 2008	Average 2007	% growth	2008 R'000	2007 R'000	% growth	2008 pabpm R	2007 pabpm R	% growth	2008 %	2007 %	% growth
1209	SA Breweries Medical Aid Society	8,835	8,394	5.3	20,467	19,824	3.2	197,717	178,368	10.8	805.0	749.8	7.4	90.2	89.4	0.8
1424	SABC Medical Aid Scheme	4,429	4,239	4.5	9,659	9,398	2.8	134,173	119,409	12.4	1,157.6	1,058.8	9.3	57.3	56.4	1.6
1038	SAMWUMed	27,129	22,051	23.0	68,429	57,691	18.6	356,444	254,505	40.1	434.1	367.6	18.1	58.4	85.8	-31.9
1527	Sappi Medical Aid Scheme	4,128	4,038	2.2	9,702	9,612	0.9	124,522	112,987	10.2	1,069.5	979.6	9.2	45.7	45.7	0.1
1234	Sasolmed	24,562	22,834	7.6	65,561	62,375	5.1	778,377	644,182	20.8	989.4	860.6	15.0	47.7	44.5	7.3
1531	Sedmed	858	875	-2.0	2,042	2,080	-1.8	16,410	15,707	4.5	669.7	629.4	6.4	65.5	49.0	33.5
1243	Siemens Medical Scheme	2,991	2,856	4.7	6,782	6,515	4.1	90,785	81,463	11.4	1,115.6	1,042.0	7.1	60.4	71.0	-14.9
1589	Solvita Medical Scheme	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
1580	South African Police Service Medical Scheme (POLMED)	159,375	152,053	4.8	456,137	438,687	4.0	3,765,839	3,341,498	12.7	688.0	634.8	8.4	35.7	36.6	-2.6
1254	Stocksmed	917	835	9.9	1,984	1,834	8.2	25,400	21,655	17.3	1,066.6	983.8	8.4	108.7	128.1	-15.1
1544	Tiger Brands Medical Scheme	5,061	5,472	-7.5	11,675	12,718	-8.2	137,212	134,737	1.8	979.4	882.8	10.9	57.5	63.1	-8.9
1582	Transmed Medical Fund	76,060	77,002	-1.2	152,147	157,969	-3.7	1,231,603	1,234,950	-0.3	674.6	651.5	3.5	42.1	49.9	-15.6
1579	Tsogo Sun Group Medical Scheme	2,781	2,738	1.5	5,926	5,820	1.8	56,292	52,398	7.4	791.6	750.3	5.5	77.1	72.9	5.7
1434	Umed	8,233	8,464	-2.7	19,644	20,609	-4.7	236,731	224,534	5.4	1,004.3	907.9	10.6	50.7	56.0	-9.5
1597	Umvuzo Health Medical Scheme	20,386	12,125	68.1	35,180	26,600	32.3	163,733	110,190	48.6	387.8	345.2	12.4	12.4	9.5	30.1
1520	University of Kwa-Zulu Natal Medical Scheme	3,432	3,427	0.1	7,364	7,348	0.2	77,076	71,936	7.1	872.2	815.9	6.9	81.0	72.1	12.3
1282	University of the Witwatersrand Staff Medical Aid Scheme	2,897	2,868	1.0	6,244	6,291	-0.7	82,852	72,817	13.8	1,105.8	964.6	14.6	67.7	68.3	-0.8
1291	Witbank Coalfields Medical Aid Scheme	9,152	6,655	37.5	23,208	17,145	35.4	225,647	186,535	21.0	810.2	906.7	-10.6	109.4	115.1	-4.9
1293	Wooltru Healthcare Fund	8,745	8,604	1.6	18,170	18,217	-0.3	149,492	139,676	7.0	685.6	639.0	7.3	93.8	100.0	-6.3
1253	Xstrata Medical Aid Scheme	7,250	6,131	18.3	20,607	17,553	17.4	129,876	103,940	25.0	525.2	493.4	6.4	47.3	55.9	-15.4
Sub-total: registered restricted schemes		1,199,010	1,049,283	14.3	2,843,489	2,475,786	14.9	25,085,994	20,358,760	23.2	735.2	685.3	7.3	49.8	58.7	-15.2
Total registered schemes		3,306,811	3,147,523	5.1	7,709,697	7,442,515	3.6	74,089,451	65,468,186	13.2	800.8	733.0	9.2	36.6	38.0	-3.7

Annexure S > Gross contribution income and solvency: registered schemes: for the years ended 31 December 2007-2008

Notes

Prior year figures have been restated.

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

- The schemes liquidated in 2007 and 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following schemes amalgamated in 2007 and 2008:
 - Global Health amalgamated with Munimed with effect from 1 January 2008.
 - Cimas Wellness Medical Scheme amalgamated with Compcare Medical Scheme with effect from 1 January 2008.
 - Lifemed Medical Scheme amalgamated with Compcare Medical Scheme with effect from 1 January 2008.
 - Meridian Health amalgamated with Momentum Health with effect from 1 January 2008.
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.

Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
Registered schemes: open																			
1252	Bestmed Medical Scheme	Blue Print Health Plan	4,427	7,851	29.7	3.6	11,661	24.9	219.5	10,182	21.8	191.7	-	-	-	(1,478)	-3.2	-27.8	-12.7
		Bonus Plus	12,362	36,051	30.3	1.8	1,292	0.4	8.7	1,366	0.4	9.2	-	-	-	75	0.0	0.5	5.8
		Millennium Basic	2,538	4,965	28.3	2.2	225	0.9	7.4	238	1.0	7.8	-	-	-	13	0.1	0.4	5.8
		Millennium Comprehensive	5,221	11,288	45.0	21.6	544	0.3	8.7	575	0.3	9.2	-	-	-	31	0.0	0.5	5.8
		Millennium Standard	7,001	13,783	36.6	13.0	700	0.6	8.3	741	0.6	8.8	-	-	-	40	0.0	0.5	5.8
		Topcare	5,046	11,373	41.4	16.8	511	0.3	8.4	541	0.3	8.9	-	-	-	30	0.0	0.5	5.8
		Consolidated	36,595	85,311	34.6	8.4	14,933	1.7	34.0	13,644	1.5	31.1	-	-	-	(1,289)	-0.1	-2.9	-8.6
1512	Bonitas Medical Fund	Boncap	20,513	24,731	34.4	2.4	97,079	103.9	394.4	35,483	38.0	144.1	-	-	-	(61,596)	-65.9	-250.2	-63.4
		Boncomprehensive	2,995	6,768	37.4	12.7	6,286	6.2	174.9	4,957	4.9	137.9	-	-	-	(1,329)	-1.3	-37.0	-21.1
		Bonsave	11,452	26,864	27.0	2.3	13,632	8.3	99.2	10,386	6.3	75.6	-	-	-	(3,247)	-2.0	-23.6	-23.8
		Primary	45,908	119,324	25.6	1.4	65,573	9.7	119.0	47,092	7.0	85.5	539	0.1	1.0	(17,941)	-2.6	-32.6	-27.4
		Standard	178,042	430,798	30.4	4.4	366,997	8.9	171.8	261,407	6.4	122.4	2,204	0.1	1.0	(103,386)	-2.5	-48.4	-28.2
		Consolidated	258,910	608,485	29.5	3.7	549,567	10.7	176.9	359,324	7.0	115.7	2,743	0.1	0.9	(187,500)	-3.6	-60.3	-34.1
1034	Cape Medical Plan	Healthpact Gold	497	949	52.8	38.9	412	2.0	69.0	486	2.4	81.5	-	-	-	75	0.4	12.5	18.1
		Healthpact Premium	2,569	5,489	36.4	12.2	2,056	6.8	66.7	2,428	8.0	78.8	-	-	-	373	1.2	12.1	18.1
		Healthpact Silver	4,052	9,500	31.8	5.7	3,280	5.1	67.4	3,874	6.0	79.7	-	-	-	594	0.9	12.2	18.1
		Consolidated	7,118	15,938	34.6	9.9	5,747	5.0	67.3	6,789	5.9	79.5	-	-	-	1,042	0.9	12.2	18.1
1552	Community Medical Aid Scheme (COMMED)	Core	688	1,465	32.5	3.3	347	6.8	42.0	1,743	34.0	211.1	-	-	-	1,396	27.2	169.1	402.6
		Deluxe	5,159	11,431	39.9	15.3	2,862	2.5	46.2	3,486	3.0	56.3	-	-	-	624	0.5	10.1	21.8
		Standard	10,209	28,154	30.5	4.2	5,111	3.4	41.7	6,899	4.6	56.3	-	-	-	1,788	1.2	14.6	35.0
		Consolidated	16,056	41,050	33.2	7.3	8,320	3.1	43.2	12,128	4.5	62.9	-	-	-	3,808	1.4	19.8	45.8
1491	Compcare Wellness Medical Scheme	Access	-	-	-	-	4	1.1	-	3	0.9	-	-	-	-	(1)	-0.2	-	-18.8
		Accolade	1,590	3,473	47.8	22.1	844	1.2	44.2	638	0.9	33.5	-	-	-	(206)	-0.3	-10.8	-24.4
		Dynamix	-	-	-	-	203	3.9	-	176	3.4	-	-	-	-	(27)	-0.5	-	-13.3
		Excess	920	2,057	40.6	10.1	349	1.6	31.6	268	1.2	24.2	-	-	-	(81)	-0.4	-7.4	-23.3
		Excess Direct	1,213	2,702	43.7	17.8	572	1.1	39.3	440	0.8	30.2	-	-	-	(132)	-0.2	-9.0	-23.0
		Major Medical Expenses	842	1,642	43.2	15.0	309	2.3	30.6	236	1.8	23.4	-	-	-	(72)	-0.5	-7.2	-23.4



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1202	Fedhealth Medical Scheme	Ultimax	878	1,500	58.9	35.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	84,873	188,838	40.7	5.1	-	-	-	-	-	-	-	-	-	-	-	-	-
1554	Genesis Medical Scheme	Private	4,135	12,293	30.6	5.5	312	0.4	6.3	200	0.3	4.0	-	-	-	(111)	-0.2	-2.2	-35.7
		Private Comprehensive	1,436	4,178	28.9	2.6	115	0.3	6.7	112	0.3	6.5	-	-	-	(3)	-0.0	-0.2	-3.0
		Private Plus	2,032	5,829	28.9	2.7	156	0.3	6.4	151	0.3	6.2	-	-	-	(5)	-0.0	-0.2	-2.9
		Consolidated	7,603	22,300	29.9	4.2	583	0.4	6.4	463	0.3	5.1	-	-	-	(120)	-0.1	-1.3	-20.5
1561	Gen-Health Medical Scheme	Basic Cover Plan	7,480	17,968	33.5	3.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Cover Plus Plan	2,921	7,567	38.0	8.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Primary Cover Plan	143	178	32.1	1.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	10,544	25,713	34.8	4.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1466	Good Hope Medical Aid Society	Makoti Comprehensive	1,228	2,948	29.2	0.3	16,770	92.0	1,138.0	20,125	110.4	1,365.7	-	-	-	3,355	18.4	227.7	20.0
		Makoti Primary	1,743	5,077	28.3	0.4	11,040	87.0	527.8	21,840	172.0	1,044.2	-	-	-	10,800	85.1	516.3	97.8
		Super 100	359	896	39.5	9.6	583	8.8	135.4	434	6.5	100.6	-	-	-	(150)	-2.2	-34.8	-25.7
		Consolidated	3,330	8,921	29.7	1.3	28,394	75.5	710.6	42,399	112.8	1,061.0	-	-	-	14,005	37.3	350.5	49.3
1537	Hosmed Medical Aid Scheme	Plus	10,434	33,304	29.2	2.2	10,148	3.0	81.1	14,979	4.4	119.6	-	-	-	4,830	1.4	38.6	47.6
		Step	1,140	2,294	30.1	3.8	6,825	81.9	498.9	10,329	123.9	755.1	-	-	-	3,505	42.1	256.2	51.4
		Value	17,357	56,061	28.2	1.6	17,106	3.9	82.1	16,666	3.8	80.0	-	-	-	(441)	-0.1	-2.1	-2.6
		Consolidated	28,931	91,659	28.6	1.9	34,079	4.3	98.2	41,974	5.3	120.9	-	-	-	7,894	1.0	22.7	23.2
1556	Humanity Medical Scheme	Humanity Comprehensive Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Humanity Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1577	Ingwe Health Plan	Capitation	11,457	19,482	27.8	1.0	32,642	28.5	237.4	34,972	30.6	254.4	-	-	-	2,330	2.0	16.9	7.1
		Pioneer	3,310	3,394	24.2	-	3,595	32.0	90.5	4,209	37.4	106.0	-	-	-	614	5.5	15.5	17.1
		Classic	483	1,240	33.4	7.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Hospital Plus	1,113	1,439	28.7	2.5	1,823	23.3	136.5	1,719	22.0	128.7	-	-	-	(104)	-1.3	-7.8	-5.7
		Medicare	1,494	2,961	33.3	6.2	6,164	25.4	343.8	6,668	27.5	372.0	-	-	-	504	2.1	28.1	8.2
		Consolidated	17,857	28,516	28.2	1.8	44,224	25.5	206.4	47,569	27.4	222.0	-	-	-	3,344	1.9	15.6	7.6
1087	Keyhealth	Bronze	1,487	3,495	34.2	8.6	444	2.6	24.9	394	2.3	22.1	259	1.5	14.5	209	1.2	11.7	47.1
		Gold	31,715	77,312	37.1	11.0	58,058	6.1	152.6	43,809	4.6	115.1	5,522	0.6	14.5	(8,727)	-0.9	-22.9	-15.0



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1087	Keyhealth	Keycap	1,273	2,408	42.9	17.9	16,899	92.7	1,106.2	20,900	114.6	1,368.2	-	-	-	4,001	21.9	261.9	23.7
		Platinum	7,663	14,936	48.5	26.3	14,060	4.2	152.9	11,489	3.4	124.9	1,334	0.4	14.5	(1,237)	-0.4	-13.5	-8.8
		Silver	9,082	22,655	33.9	8.5	12,645	5.9	116.0	8,863	4.2	81.3	1,581	0.7	14.5	(2,201)	-1.0	-20.2	-17.4
		Consolidated	51,220	120,806	38.0	12.5	102,106	6.6	166.1	85,455	5.5	139.0	8,696	0.6	14.1	(7,955)	-0.5	-12.9	-7.8
1576	Liberty Health Medical Scheme	Gold Complete	2,852	6,762	35.0	8.7	375	0.4	11.0	166	0.2	4.8	-	-	-	(209)	-0.2	-6.1	-55.8
		Gold Focus	9,476	19,964	34.8	7.8	1,173	0.9	10.3	550	0.4	4.8	-	-	-	(622)	-0.5	-5.5	-53.1
		Gold Plus	7,685	16,301	30.4	4.9	972	0.7	10.5	446	0.3	4.8	-	-	-	(526)	-0.4	-5.7	-54.1
		Platinum Complete	9,390	22,328	38.5	12.3	1,218	0.3	10.8	545	0.1	4.8	-	-	-	(672)	-0.2	-6.0	-55.2
		Platinum Focus	9,970	22,078	38.6	11.3	1,282	0.6	10.7	579	0.3	4.8	-	-	-	(703)	-0.3	-5.9	-54.8
		Platinum Plus	1,949	4,117	32.0	5.2	220	0.6	9.4	113	0.3	4.8	-	-	-	(106)	-0.3	-4.6	-48.5
		Silver Corporate Network	4,137	6,702	28.4	3.1	24,386	85.8	491.2	11,311	39.8	227.8	-	-	-	(13,074)	-46.0	-263.4	-53.6
		Silver Focus	2,896	5,099	33.3	9.2	418	1.3	12.0	168	0.5	4.8	-	-	-	(250)	-0.8	-7.2	-59.7
		Consolidated	48,355	103,351	35.1	8.8	30,043	2.9	51.8	13,879	1.3	23.9	-	-	-	(16,164)	-1.5	-27.9	-53.8
1549	Medicover	Alta	4,191	8,867	38.7	16.2	443	0.4	8.8	415	0.4	8.3	-	-	-	(28)	-0.0	-0.6	-6.3
		Bona	-	-	-	-	633	4.2	-	592	4.0	-	-	-	-	(41)	-0.3	-	-6.5
		Bona Plus	20,470	53,080	27.0	3.0	2,087	0.8	8.5	1,953	0.7	8.0	-	-	-	(134)	-0.1	-0.5	-6.4
		Titan	28,894	74,611	28.1	2.2	3,217	0.5	9.3	3,011	0.4	8.7	-	-	-	(206)	-0.0	-0.6	-6.4
		Consolidated	53,555	136,558	28.4	3.5	6,380	0.6	9.9	5,971	0.6	9.3	-	-	-	(409)	-0.0	-0.6	-6.4
1149	Medihelp	Dimension Elite	26,537	52,365	44.4	18.6	58,440	8.0	183.5	75,772	10.4	237.9	-	-	-	17,332	2.4	54.4	29.7
		Dimension Prime 1	6,657	15,298	34.8	9.2	725	0.8	9.1	233	0.3	2.9	-	-	-	(492)	-0.6	-6.2	-67.9
		Dimension Prime 2	6,336	14,713	31.8	6.8	764	0.6	10.1	331	0.3	4.4	-	-	-	(433)	-0.4	-5.7	-56.7
		Dimension Prime 3	13,400	34,009	32.4	6.1	31,281	10.3	194.5	34,914	11.5	217.1	-	-	-	3,633	1.2	22.6	11.6
		Medihelp Plus	34,565	47,278	67.0	65.4	59,124	4.0	142.5	71,204	4.8	171.7	-	-	-	12,080	0.8	29.1	20.4
		Necesse	5,893	10,668	29.5	3.2	11,948	29.9	169.0	11,104	27.8	157.0	-	-	-	(843)	-2.1	-11.9	-7.1
		Unify	3,608	12,172	25.1	1.6	49,073	58.8	1,133.4	53,636	64.3	1,238.8	-	-	-	4,564	5.5	105.4	9.3
		Consolidated	96,996	186,503	44.0	24.5	211,354	7.4	181.6	247,195	8.7	212.4	-	-	-	35,840	1.3	30.8	17.0
1506	Medimed Medical Scheme	Alpha	1,465	3,926	27.8	2.9	173	0.9	9.8	140	0.7	8.0	-	-	-	(33)	-0.2	-1.9	-18.9
		Managed Care	1,228	3,423	25.7	1.9	14,640	70.3	993.5	11,712	56.2	794.8	-	-	-	(2,928)	-14.1	-198.7	-20.0
		Medisave - Max	329	838	37.1	9.0	40	0.3	10.2	32	0.3	8.2	-	-	-	(8)	-0.1	-1.9	-18.9



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1506	Medimed Medical Scheme	Medisave - Standard	1,768	4,414	27.6	2.7	212	0.6	10.0	172	0.5	8.1	-	-	-	(40)	-0.1	-1.9	-18.9
		Consolidated	4,790	12,601	27.8	2.9	15,065	16.8	262.1	12,057	13.5	209.8	-	-	-	(3,008)	-3.4	-52.3	-20.0
1140	Medshield Medical Scheme	Access	-	-	-	-	14,481	45.1	-	12,799	39.9	-	-	-	-	(1,682)	-5.2	-	-11.6
		HospiElite	1,175	2,201	42.7	16.0	264	3.3	18.7	221	2.8	15.7	-	-	-	(43)	-0.5	-3.1	-16.3
		MediBonus	12,338	26,114	33.6	4.9	4,278	1.3	28.9	3,787	1.2	25.6	-	-	-	(491)	-0.2	-3.3	-11.5
		MediPlus	41,693	108,600	27.6	1.3	10,072	1.3	20.1	8,421	1.1	16.8	-	-	-	(1,651)	-0.2	-3.3	-16.4
		MediValue	17,513	38,129	29.7	3.1	3,000	1.9	14.3	2,299	1.4	10.9	-	-	-	(700)	-0.4	-3.3	-23.3
		Consolidated	72,719	175,044	29.2	2.4	32,094	2.4	36.8	27,527	2.1	31.5	-	-	-	(4,567)	-0.3	-5.2	-14.2
1167	Momentum Health	Access	2,488	4,753	28.4	4.2	10,938	35.5	366.4	5,051	16.4	169.2	-	-	-	(5,887)	-19.1	-197.2	-53.8
		Base Network	2,403	4,308	28.8	3.7	6,018	25.8	208.7	4,069	17.4	141.1	-	-	-	(1,949)	-8.4	-67.6	-32.4
		Base State	1,703	2,030	30.4	0.9	2,241	41.7	109.7	1,520	28.3	74.4	-	-	-	(721)	-13.4	-35.3	-32.2
		Custom MCC Any	1,850	4,183	35.4	10.2	125	0.4	5.6	112	0.4	5.1	-	-	-	(13)	-0.0	-0.6	-10.4
		Custom MCC Associated	10,035	23,993	28.7	2.1	711	0.5	5.9	634	0.4	5.3	-	-	-	(77)	-0.1	-0.6	-10.8
		Custom State Any	2,623	6,122	27.6	2.4	182	0.4	5.8	163	0.4	5.2	-	-	-	(19)	-0.1	-0.6	-10.4
		Custom State Associated	8,351	18,464	27.8	2.2	543	0.6	5.4	487	0.5	4.9	-	-	-	(56)	-0.1	-0.6	-10.3
		Extender MCC Any	6,009	13,547	41.9	15.8	436	0.2	6.1	390	0.2	5.4	-	-	-	(46)	-0.0	-0.6	-10.6
		Extender MCC Associated	1,796	4,004	39.8	13.0	130	0.2	6.0	116	0.2	5.4	-	-	-	(14)	-0.0	-0.6	-10.8
		Extender State Any	3,775	9,282	29.1	3.2	276	0.2	6.1	245	0.2	5.4	-	-	-	(31)	-0.0	-0.7	-11.2
		Extender State Associated	1,599	4,119	28.3	2.3	112	0.2	5.8	100	0.2	5.2	-	-	-	(12)	-0.0	-0.6	-10.7
		Incentive MCC Any	11,053	24,002	42.0	17.5	790	0.3	6.0	708	0.3	5.3	-	-	-	(82)	-0.0	-0.6	-10.4
		Incentive MCC Associated	2,410	5,646	35.9	9.0	166	0.4	5.7	148	0.3	5.1	-	-	-	(18)	-0.0	-0.6	-10.8
		Incentive State Any	12,240	28,169	29.9	4.2	891	0.4	6.1	794	0.3	5.4	-	-	-	(97)	-0.0	-0.7	-10.9
		Incentive State Associated	10,099	22,311	30.0	3.8	722	0.4	6.0	645	0.4	5.3	-	-	-	(77)	-0.1	-0.6	-10.7
		Summit	2,346	4,531	51.4	31.1	173	0.1	6.1	155	0.1	5.5	-	-	-	(18)	-0.0	-0.6	-10.4
		Consolidated	80,780	179,464	32.9	7.3	24,454	1.5	25.2	15,337	0.9	15.8	-	-	-	(9,117)	-0.6	-9.4	-37.3
1166	National Independent Medical Aid Society (NIMAS)	Classic	9,035	21,924	30.5	4.9	6,321	4.4	58.3	4,238	2.9	39.1	-	-	-	(2,084)	-1.4	-19.2	-33.0
		Millenium	6,293	14,367	40.3	15.2	4,700	3.0	62.2	3,930	2.5	52.1	-	-	-	(769)	-0.5	-10.2	-16.4
		Supreme	651	1,434	45.3	23.2	487	1.7	62.3	430	1.5	55.1	-	-	-	(57)	-0.2	-7.2	-11.6
		Primary	1,898	3,068	31.5	8.3	11,288	83.0	495.6	13,279	97.6	583.0	-	-	-	1,990	14.6	87.4	17.6



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1166	National Independent Medical Aid Society (NIMAS)	Consolidated	17,877	40,793	34.6	9.4	22,796	6.6	106.3	21,877	6.4	102.0	-	-	-	(919)	-0.3	-4.3	-4.0
1560	Openplan Medical Scheme	Premier Classic	3,544	8,146	43.3	20.4	378	0.5	8.9	387	0.5	9.1	-	-	-	9	0.0	0.2	2.5
		Premier Select	2,686	4,955	50.0	27.7	372	0.5	11.6	293	0.4	9.1	-	-	-	(79)	-0.1	-2.5	-21.2
		Principal Classic	937	1,506	46.5	29.7	94	0.4	8.3	102	0.5	9.1	-	-	-	9	0.0	0.8	9.1
		Principal Elite	1,108	2,115	47.5	24.6	239	0.5	18.0	121	0.3	9.1	-	-	-	(118)	-0.2	-8.9	-49.4
		Consolidated	8,275	16,722	46.1	23.9	1,084	0.5	10.9	904	0.4	9.1	-	-	-	(179)	-0.1	-1.8	-16.6
1215	Oxygen Medical Scheme	80% Plan	4,188	7,773	47.0	24.6	2,858	2.7	56.9	2,479	2.3	49.3	179	0.2	3.6	(200)	-0.2	-4.0	-7.0
		Core Plus	19,525	49,995	35.1	10.6	-	-	-	59	0.0	0.3	-	-	-	59	0.0	0.3	-
		Elite Plus	3,353	6,381	50.2	34.2	2,306	1.6	57.3	3,252	2.3	80.8	146	0.1	3.6	1,092	0.8	27.1	47.4
		Essential	4,038	6,693	37.1	14.6	2,390	5.0	49.3	1,272	2.6	26.3	154	0.3	3.2	(963)	-2.0	-19.9	-40.3
		Essential Carecross	5,313	8,806	36.6	14.3	15,225	24.1	238.8	16,189	25.6	253.9	-	-	-	964	1.5	15.1	6.3
		Premium Plus	1,158	2,813	33.9	9.7	81	0.2	5.8	749	2.1	53.9	-	-	-	668	1.8	48.1	825.9
		Progressive	3,091	5,265	41.9	20.8	12,878	23.8	347.2	11,075	20.5	298.6	-	-	-	(1,803)	-3.3	-48.6	-14.0
		Standard	19,332	48,750	32.5	8.2	16,996	4.2	73.3	12,257	3.0	52.8	1,117	0.3	4.8	(3,623)	-0.9	-15.6	-21.3
		Standard Plus	11,859	29,754	34.7	10.9	10,569	3.0	74.3	10,711	3.1	75.3	681	0.2	4.8	823	0.2	5.8	7.8
		Consolidated	71,857	166,230	35.8	12.2	63,302	4.0	73.4	58,044	3.7	67.3	2,277	0.1	2.6	(2,982)	-0.2	-3.5	-4.7
1587	Pathfinder Medical Scheme	Avenue	491	1,040	31.1	6.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Terrace	82	145	36.3	9.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Trail	874	1,526	31.6	7.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	1,447	2,711	31.7	7.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1546	Pharos Medical Plan	Footprint Comprehensive	819	1,745	29.6	3.8	26	0.2	2.7	40	0.3	4.1	-	-	-	14	0.1	1.4	53.0
		Footprint Primary	761	1,279	33.4	5.9	23	0.4	2.6	36	0.6	3.9	-	-	-	12	0.2	1.4	53.0
		Methcare	1,157	2,823	39.9	18.6	37	0.2	2.6	56	0.4	4.0	-	-	-	19	0.1	1.4	53.0
		Paladin Comprehensive	1,873	4,749	32.2	5.4	60	0.1	2.6	91	0.2	4.1	-	-	-	32	0.1	1.4	53.0
		Rainbow Comprehensive	1,800	4,229	38.7	11.6	58	0.1	2.7	89	0.1	4.1	-	-	-	31	0.0	1.4	53.0
		Rainbow Plus	860	2,058	29.5	3.7	26	0.2	2.5	39	0.2	3.8	-	-	-	14	0.1	1.3	53.0
		Rainbow Primary	384	856	37.8	11.9	12	0.2	2.6	19	0.3	4.0	-	-	-	6	0.1	1.4	53.0
		Consolidated	7,654	17,739	34.8	9.0	242	0.1	2.6	371	0.2	4.0	-	-	-	128	0.1	1.4	53.0
1454	Pro Sano Medical Scheme	ProCedure	2,411	4,296	30.2	5.1	14,139	101.2	488.7	16,511	118.2	570.7	-	-	-	2,373	17.0	82.0	16.8

Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1454	Pro Sano Medical Scheme	ProClassic	24,902	58,881	38.1	12.1	2,486	0.4	8.3	2,380	0.4	8.0	-	-	-	(105)	-0.0	-0.4	-4.2
		ProElite	1	2	47.0	-	0	0.5	1.3	-	-	-	-	-	-	(0)	-0.5	-1.3	-100.0
		ProVider	3,340	8,307	32.7	6.9	295	0.6	7.4	283	0.6	7.1	-	-	-	(12)	-0.0	-0.3	-4.2
		ProVision	284	594	33.0	7.4	28	0.8	8.3	27	0.8	8.0	-	-	-	(1)	-0.0	-0.3	-4.0
		Consolidated	30,938	72,080	37.0	11.1	16,948	2.3	45.6	19,201	2.7	51.7	-	-	-	2,254	0.3	6.1	13.3
1196	Protea Medical Aid Society	Extended Plan	237	343	71.8	72.0	168	1.6	59.2	126	1.2	44.2	-	-	-	(43)	-0.4	-15.0	-25.4
		Standard Plan	880	1,524	57.1	45.1	333	1.6	31.5	242	1.2	22.9	-	-	-	(91)	-0.4	-8.7	-27.4
		Essential Plan	2,795	3,065	26.1	0.5	3,462	40.3	103.2	2,953	34.4	88.1	-	-	-	(509)	-5.9	-15.2	-14.7
		Consolidated	3,912	4,932	38.8	19.3	3,963	10.0	84.4	3,320	8.3	70.7	-	-	-	(643)	-1.6	-13.7	-16.2
1170	Purehealth Medical Scheme	NBC Famplus	1,320	3,029	42.8	19.8	3,901	6.7	246.3	3,404	5.8	214.9	-	-	-	(498)	-0.9	-31.4	-12.8
		NBC Impilo	820	1,605	41.6	23.4	15,156	76.3	1,540.2	15,736	79.2	1,599.2	-	-	-	580	2.9	59.0	3.8
		NBC Ozone	253	409	40.2	19.6	1,895	70.6	624.1	2,285	85.1	752.7	-	-	-	391	14.6	128.6	20.6
		NBC Savemed	1,145	2,474	41.7	18.8	2,217	5.5	161.3	2,209	5.4	160.8	-	-	-	(8)	-0.0	-0.6	-0.3
		NBC Topcare	607	1,341	48.0	25.8	2,401	5.8	329.7	2,551	6.1	350.2	-	-	-	149	0.4	20.5	6.2
		Consolidated	4,145	8,858	42.9	21.1	25,570	15.7	514.1	26,185	16.0	526.4	-	-	-	615	0.4	12.4	2.4
1586	Renaissance Health Medical Scheme	Origin	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Evolve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Whole Life Med	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	Fundamental	7,159	12,409	28.6	0.6	13,719	40.9	159.7	15,227	45.4	177.3	-	-	-	1,508	4.5	17.6	11.0
		Hospital	6,559	15,307	29.4	2.0	1,437	2.2	18.3	199	0.3	2.5	-	-	-	(1,238)	-1.9	-15.7	-86.1
		Prestige	10,419	23,104	31.1	3.1	25,270	9.4	202.1	20,629	7.6	165.0	-	-	-	(4,641)	-1.7	-37.1	-18.4
		Progressive	16,486	39,529	28.4	1.0	27,834	10.3	140.7	19,668	7.3	99.4	-	-	-	(8,166)	-3.0	-41.3	-29.3
		Consolidated	40,623	90,349	29.3	1.6	68,260	10.7	140.0	55,723	8.7	114.3	-	-	-	(12,537)	-2.0	-25.7	-18.4
1446	Selfmed Medical Scheme	Medoxi	5,698	12,947	40.9	15.6	690	0.7	10.1	454	0.5	6.6	-	-	-	(236)	-0.2	-3.4	-34.1
		Medoxi Chronic	531	856	57.9	44.7	70	0.4	10.9	95	0.6	14.9	-	-	-	25	0.1	4.0	36.3
		Medoxi Comprehensive	1,021	2,242	45.3	22.4	120	0.5	9.8	160	0.7	13.1	-	-	-	40	0.2	3.3	33.6
		Selfmed 80 %	1,064	1,856	55.5	40.5	136	0.2	10.7	244	0.4	19.1	-	-	-	108	0.2	8.4	78.9
		Selfsure	4,070	9,006	31.7	7.6	500	0.6	10.2	345	0.4	7.1	-	-	-	(156)	-0.2	-3.2	-31.1



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1446	Selfmed Medical Scheme	Consolidated	12,384	26,907	39.8	16.1	1,517	0.5	10.2	1,299	0.5	8.7	-	-	-	(218)	-0.1	-1.5	-14.4
1486	Sizwe Medical Fund	Sizwe Affordable	21,733	54,247	29.2	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Sizwe Affordable Network	2,245	6,121	26.4	1.8	28,648	75.4	1,063.4	21,588	56.8	801.3	-	-	-	(7,059)	-18.6	-262.0	-24.6
		Sizwe Full Benefit	13,685	32,531	37.7	12.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Sizwe Primary	26,466	71,682	27.1	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Sizwe Primary Network	1,101	1,773	29.0	2.1	2,209	33.4	167.2	110	1.7	8.3	-	-	-	(2,099)	-31.8	-158.9	-95.0
		Consolidated	65,230	166,354	29.9	4.8	30,857	2.1	39.4	21,698	1.5	27.7	-	-	-	(9,159)	-0.6	-11.7	-29.7
1141	Spectramed	Alliance	15,058	27,830	30.2	3.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Choice	2,525	4,628	35.8	11.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Elite	43,420	108,920	31.3	3.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Hospital	3,188	6,620	37.1	10.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plus	1,386	2,615	53.1	32.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	65,577	150,613	31.9	4.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1464	Suremed Health	Challenger	773	1,773	34.7	9.2	103	0.4	11.1	117	0.5	12.6	-	-	-	14	0.1	1.5	13.8
		Explorer	44	85	27.7	-	116	33.4	219.4	28	8.0	52.4	-	-	-	(88)	-25.4	-167.0	-76.1
		Navigator	586	1,481	30.9	1.6	74	0.6	10.5	84	0.7	11.9	-	-	-	10	0.1	1.4	13.8
		Shuttle	22	55	29.8	1.8	2	1.0	7.9	2	1.1	9.0	-	-	-	0	0.1	1.1	13.8
		Consolidated	1,425	3,394	32.8	5.5	294	0.8	17.2	231	0.6	13.5	-	-	-	(64)	-0.2	-3.7	-21.6
1147	Telemed	Bronze	4,013	6,333	30.6	5.8	23,937	88.0	497.1	32,402	119.1	672.8	-	-	-	8,465	31.1	175.8	35.4
		Gold	8,715	20,718	37.5	12.3	1,412	0.4	13.5	1,042	0.3	10.0	-	-	-	(370)	-0.1	-3.5	-26.2
		Gold Select	2,671	4,516	59.0	51.8	102,027	119.4	3,183.2	125,587	147.0	3,918.2	-	-	-	23,560	27.6	735.1	23.1
		Platinum	8,053	17,493	41.7	14.4	1,288	0.3	13.3	951	0.3	9.8	-	-	-	(337)	-0.1	-3.5	-26.2
		Silver	4,499	10,964	26.0	1.9	689	0.7	12.8	508	0.5	9.4	-	-	-	(180)	-0.2	-3.3	-26.2
		Consolidated	27,951	60,024	37.5	13.3	129,352	14.1	385.7	160,490	17.5	478.5	-	-	-	31,138	3.4	92.8	24.1
1592	Thebemed	Energy	3,312	11,196	24.5	0.1	6,570	8.4	165.3	5,884	7.5	148.1	-	-	-	(686)	-0.9	-17.3	-10.4
		Frontier	1,139	3,780	26.7	0.6	2,069	8.2	151.3	2,036	8.1	149.0	-	-	-	(32)	-0.1	-2.4	-1.6
		Universal	200	361	32.2	1.9	694	45.3	289.4	441	28.8	183.6	-	-	-	(254)	-16.6	-105.7	-36.5
		Consolidated	4,651	15,337	25.2	0.2	9,333	8.9	167.2	8,361	7.9	149.8	-	-	-	(972)	-0.9	-17.4	-10.4
1422	Topmed Medical Scheme	Topmed 100%	424	633	60.5	49.0	835	3.5	164.2	789	3.3	155.1	28	0.1	5.6	(18)	-0.1	-3.5	-2.1

Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1422	Topmed Medical Scheme	Topmed 80%	794	1,411	57.4	44.4	1,504	4.7	157.8	1,492	4.7	156.6	(13)	-0.0	-1.3	(24)	-0.1	-2.5	-1.6
		Topmed Network	2,810	5,265	28.0	2.6	7,048	30.5	209.0	6,077	26.3	180.2	-	-	-	(971)	-4.2	-28.8	-13.8
		Topmed Hospital Plan	1,141	2,306	35.8	10.2	103	0.8	7.5	77	0.6	5.6	-	-	-	(26)	-0.2	-1.9	-25.4
		Topmed Incentive Comprehensive	2,819	6,594	40.6	13.9	3,786	4.4	111.9	4,240	4.9	125.3	(283)	-0.3	-8.4	170	0.2	5.0	4.5
		Topmed Incentive Savings	3,591	8,963	31.6	5.1	3,182	5.0	73.8	2,217	3.5	51.4	428	0.7	9.9	(537)	-0.8	-12.5	-16.9
		Topmed Limited 100%	1,130	2,263	45.5	24.6	1,831	6.0	135.0	1,610	5.3	118.7	91	0.3	6.7	(130)	-0.4	-9.6	-7.1
		Consolidated	12,709	27,435	36.6	11.8	18,289	6.7	119.9	16,501	6.1	108.2	252	0.1	1.7	(1,536)	-0.6	-10.1	-8.4
Sub-total: registered open schemes			2,136,960	4,888,906	32.6	6.7	1,591,891	3.2	62.1	1,433,952	2.9	55.9	13,968	0.0	0.5	(143,971)	-0.3	-5.6	-9.0
Registered schemes: restricted																			
1005	AECI Medical Aid Society	Basic Carecross	1,545	4,195	26.3	0.3	6,030	28.0	325.3	6,057	28.1	326.7	-	-	-	27	0.1	1.5	0.4
		Comprehensive	5,921	11,792	45.5	27.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	7,466	15,987	40.5	20.6	6,030	2.9	67.3	6,057	2.9	67.6	-	-	-	27	0.0	0.3	0.4
1487	Afrisam SA Medical Scheme	Afrisam Budget	114	234	32.2	7.3	8	0.4	5.8	8	0.4	5.5	-	-	-	(0)	-0.0	-0.2	-4.3
		Afrisam Deluxe	122	271	47.3	18.1	17	0.3	11.5	15	0.3	10.2	-	-	-	(2)	-0.0	-1.3	-11.2
		Afrisam Standard	1,084	2,399	40.1	19.6	108	0.3	8.3	93	0.3	7.1	-	-	-	(15)	-0.0	-1.2	-14.2
		Consolidated	1,320	2,904	40.1	18.5	133	0.3	8.4	115	0.3	7.3	-	-	-	(18)	-0.0	-1.1	-13.2
1567	Afrox Medical Aid Society	Base Plan	3,271	7,735	29.6	4.4	276	0.4	7.0	275	0.4	7.0	-	-	-	(1)	-0.0	-0.0	-0.3
		Diamond Plan	186	268	70.5	81.3	12	0.2	5.6	12	0.2	5.6	-	-	-	(0)	-0.0	-0.0	-0.3
		Consolidated	3,457	8,003	31.0	7.0	288	0.4	7.0	288	0.4	6.9	-	-	-	(1)	-0.0	-0.0	-0.3
1456	Alliance Midmed Medical Scheme	Alliance Midmed Policy 120	2,016	5,094	26.7	2.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2,016	5,094	26.7	2.7	-	-	-	-	-	-	-	-	-	-	-	-	-
1534	Altron Medical Aid Scheme	Basic	1,509	3,088	32.7	10.7	742	2.1	41.0	614	1.8	33.9	-	-	-	(128)	-0.4	-7.1	-17.3
		Enhanced	3,350	7,849	35.6	10.3	2,523	2.4	62.8	2,087	2.0	51.9	-	-	-	(436)	-0.4	-10.8	-17.3
		Consolidated	4,859	10,937	34.8	10.4	3,265	2.3	56.0	2,701	1.9	46.3	-	-	-	(564)	-0.4	-9.7	-17.3
1012	Anglo Medical Scheme	Managed Care Plan	7,068	15,608	44.4	25.1	11,600	4.3	136.8	12,128	4.5	143.0	-	-	-	528	0.2	6.2	4.6
		Standard Care Plan	5,401	13,808	28.7	5.7	3,740	3.5	57.7	4,463	4.2	68.9	(95)	-0.1	-1.5	628	0.6	9.7	16.8
		Value Care Plan	200	551	24.5	2.0	1,343	85.6	559.6	605	38.6	252.3	-	-	-	(738)	-47.0	-307.3	-54.9
		Consolidated	12,669	29,967	36.8	15.7	16,683	4.4	109.7	17,196	4.5	113.1	(95)	-0.0	-0.6	419	0.1	2.8	2.5



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1571	Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	4,239	8,775	39.3	18.7	640	0.6	12.6	1,357	1.3	26.7	-	-	-	717	0.7	14.1	111.9
		Consolidated	4,239	8,775	39.3	18.7	640	0.6	12.6	1,357	1.3	26.7	-	-	-	717	0.7	14.1	111.9
1279	Bankmed	Bankmed Basic	13,332	20,685	23.8	0.6	27,162	22.8	169.8	30,837	25.9	192.7	-	-	-	3,675	3.1	23.0	13.5
		Bankmed Comprehensive	53,359	110,298	31.0	7.2	22,547	1.7	35.2	27,203	2.1	42.5	-	-	-	4,656	0.4	7.3	20.6
		Bankmed Core	11,941	19,047	23.2	1.0	26,474	17.3	184.8	30,264	19.8	211.2	-	-	-	3,790	2.5	26.5	14.3
		Bankmed Plus	7,251	16,480	39.7	15.2	5,751	1.9	66.1	7,355	2.4	84.5	-	-	-	1,604	0.5	18.4	27.9
		Bankmed Traditional	16,744	35,035	28.3	3.5	10,147	2.7	50.5	10,891	2.9	54.2	-	-	-	744	0.2	3.7	7.3
		Consolidated	102,627	201,545	29.8	6.0	92,082	4.1	74.8	106,551	4.7	86.5	-	-	-	14,469	0.6	11.7	15.7
1507	Barloworld Medical Scheme	Barloworld Medical Scheme	5,977	12,758	37.5	17.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	5,977	12,758	37.5	17.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1557	BHP Billiton SA Medical Scheme	BHP Billiton SA Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1115	Biz Health Medical Scheme	Premiermed	-	-	-	-	67	2.6	-	58	2.2	-	-	-	-	(9)	-0.3	-	-13.5
		Savemed	-	-	-	-	39	1.8	-	35	1.6	-	-	-	-	(4)	-0.2	-	-9.7
		Valuemed	-	-	-	-	243	3.0	-	207	2.5	-	-	-	-	(36)	-0.4	-	-14.9
		Consolidated	-	-	-	-	349	2.7	-	300	2.3	-	-	-	-	(49)	-0.4	-	-14.0
1526	BMW Employees Medical Aid Society	BMW Option 119	2,292	6,325	28.3	1.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2,292	6,325	28.3	1.3	-	-	-	-	-	-	-	-	-	-	-	-	-
1237	BP Medical Aid Society	BPSA Medical Society	2,431	5,588	39.5	19.6	1,219	2.1	41.8	1,231	2.2	42.2	-	-	-	12	0.0	0.4	1.0
		Consolidated	2,431	5,588	39.5	19.6	1,219	2.1	41.8	1,231	2.2	42.2	-	-	-	12	0.0	0.4	1.0
1590	Building & Construction Industry Medical Aid Fund	Basic option	5,017	12,399	31.8	3.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	5,017	12,399	31.8	3.6	-	-	-	-	-	-	-	-	-	-	-	-	-
1593	Built Environment Professional Associations Medical Scheme	Pro-Basic	142	258	26.0	1.6	422	33.6	247.4	354	28.2	207.7	-	-	-	(68)	-5.4	-39.7	-16.1
		Pro-Core	1,111	2,445	28.9	3.3	97	0.6	7.3	45	0.3	3.4	-	-	-	(52)	-0.3	-3.9	-53.2
		Pro-Elite	831	2,115	37.4	8.0	75	0.2	7.5	74	0.2	7.4	-	-	-	(1)	-0.0	-0.1	-1.5
		Consolidated	2,084	4,818	32.5	5.3	593	1.2	23.7	473	0.9	18.9	-	-	-	(120)	-0.2	-4.8	-20.3
1158	Cawmed Medical Scheme	Cawmed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	CA - Alliance	1,192	2,578	39.9	15.9	358	0.6	25.0	1,076	1.7	75.2	-	-	-	718	1.2	50.2	200.9



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1043	Chartered Accountants (SA) Medical Aid Fund (CMAF)	CA - Double Plus	8,102	16,897	29.2	4.4	2,344	0.9	24.1	3,537	1.4	36.4	-	-	-	1,193	0.5	12.3	50.9
		CA - First Choice	6,440	7,992	28.7	5.2	1,109	1.7	14.3	809	1.2	10.5	-	-	-	(299)	-0.4	-3.9	-27.0
		CA - Vital	5,104	8,828	30.2	5.1	1,224	1.5	20.0	859	1.1	14.0	-	-	-	(365)	-0.5	-6.0	-29.8
		Network Choice	1,783	2,657	24.4	0.5	16,850	80.6	787.5	7,018	33.6	328.0	-	-	-	(9,832)	-47.0	-459.5	-58.4
		Consolidated	22,621	38,952	29.7	5.3	21,884	4.5	80.6	13,300	2.7	49.0	-	-	-	(8,585)	-1.8	-31.6	-39.2
1521	Clicks Group Medical Scheme	Clicks Group Medical Scheme	1,179	2,445	29.6	2.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	1,179	2,445	29.6	2.5	-	-	-	-	-	-	-	-	-	-	-	-	-
1068	De Beers Benefit Society	De Beers Benefit Society	8,081	18,954	37.2	11.6	693	0.3	7.1	1,102	0.5	11.4	-	-	-	409	0.2	4.2	59.0
		Consolidated	8,081	18,954	37.2	11.6	693	0.3	7.1	1,102	0.5	11.4	-	-	-	409	0.2	4.2	59.0
1484	Edcon Medical Aid Scheme	Essential Comprehensive	927	1,797	42.8	20.3	187	0.6	16.8	313	1.0	28.1	-	-	-	126	0.4	11.3	67.6
		Essential Limited	1,389	2,813	28.8	4.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential Saver	1,401	2,774	26.7	3.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	3,717	7,384	31.4	7.8	187	0.3	4.2	313	0.4	7.0	-	-	-	126	0.2	2.8	67.6
1572	Engen Medical Benefit Fund	Engen Medical Benefit Fund	3,432	8,098	35.9	12.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	3,432	8,098	35.9	12.8	-	-	-	-	-	-	-	-	-	-	-	-	-
1585	Eyethumed Medical Scheme	Option 508	3,814	7,902	31.2	0.5	14,673	41.9	320.6	11,863	33.9	259.2	-	-	-	(2,809)	-8.0	-61.4	-19.1
		Consolidated	3,814	7,902	31.2	0.5	14,673	41.9	320.6	11,863	33.9	259.2	-	-	-	(2,809)	-8.0	-61.4	-19.1
1271	Fishing Industry Medical Scheme (Fishmed)	Primary	772	1,909	25.0	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Standard	157	410	25.4	0.2	618	51.3	328.3	783	64.9	415.7	-	-	-	165	13.7	87.5	26.6
		Consolidated	929	2,319	25.0	0.3	618	15.6	55.5	783	19.8	70.3	-	-	-	165	4.2	14.8	26.6
1086	Food Workers Medical Benefit Fund	Food Workers Medical Benefit Fund	14,920	20,639	30.8	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	14,920	20,639	30.8	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-
1578	Foschini Group Medical Aid Scheme	Plan A	1,269	2,508	26.4	1.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan B	1,082	2,319	35.7	10.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2,351	4,827	30.8	5.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1568	Gold Fields Medical Scheme	Pride Plan	868	1,601	27.6	0.1	2,991	63.6	287.1	3,742	79.6	359.3	-	-	-	752	16.0	72.2	25.1
		Heritage Plan	7,114	16,247	29.8	1.7	3,151	2.4	36.9	3,943	3.0	46.2	-	-	-	792	0.6	9.3	25.1
		Consolidated	7,982	17,848	29.6	1.5	6,141	4.6	64.1	7,685	5.7	80.2	-	-	-	1,543	1.1	16.1	25.1
1270	Golden Arrow Employees Medical Benefit Fund	Advance	358	957	35.7	5.8	2,972	88.5	691.7	4,189	124.7	975.2	-	-	-	1,218	36.3	283.5	41.0
		Primary	174	248	68.1	78.6	15	3.9	7.2	18	4.7	8.7	-	-	-	3	0.9	1.6	22.2



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1600	Motohealth Care	Classic	16,750	41,782	31.3	7.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Dynamic	11,929	27,484	25.0	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Optimum	3,762	8,941	35.2	8.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Prudent	11,904	30,266	24.0	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	54,562	128,103	28.2	4.4	-	#N/A!	-	-	#N/A!	-	-	#N/A!	-	-	#N/A!	-	-
1154	Nampak SA Medical Scheme	Extended Option	2,661	6,111	41.0	15.2	209	0.2	6.6	135	0.1	4.2	-	-	-	(74)	-0.1	-2.3	-35.6
		Standard Option	2,498	6,324	28.8	3.2	191	0.4	6.4	216	0.4	7.2	-	-	-	24	0.1	0.8	12.7
		Consolidated	5,159	12,435	34.8	9.1	401	0.3	6.5	351	0.2	5.7	-	-	-	(50)	-0.0	-0.8	-12.5
1241	Naspers Medical Fund	M-Med Option	2,131	4,486	25.4	0.9	616	1.3	24.1	804	1.7	31.4	-	-	-	188	0.4	7.4	30.6
		N Option Basic	545	873	25.9	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		N Option Plus	4,033	7,886	34.1	8.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	6,709	13,245	30.6	5.1	616	0.4	7.6	804	0.6	10.0	-	-	-	188	0.1	2.3	30.6
1469	Nedgroup Medical Aid Scheme	Hospital	3,990	7,022	29.1	4.6	5,748	15.4	120.1	5,853	15.7	122.2	-	-	-	105	0.3	2.2	1.8
		Network	1,567	3,785	34.8	11.1	45,240	118.7	2,405.9	51,640	135.5	2,746.2	-	-	-	6,400	16.8	340.4	14.1
		Platinum	2,439	5,964	37.7	12.4	3,628	4.4	124.0	3,664	4.5	125.2	-	-	-	36	0.0	1.2	1.0
		Savings	9,820	16,722	26.6	3.0	13,756	10.7	116.7	14,075	11.0	119.4	-	-	-	319	0.2	2.7	2.3
		Traditional	7,431	15,980	36.6	13.5	11,093	6.4	124.4	11,192	6.5	125.5	-	-	-	98	0.1	1.1	0.9
		Consolidated	25,247	49,473	32.1	8.4	79,466	17.4	262.3	86,424	18.9	285.3	-	-	-	6,958	1.5	23.0	8.8
1584	Netcare Medical Scheme	Netcare Savings Option	14,722	33,984	27.4	1.9	1,868	0.5	10.6	1,551	0.4	8.8	-	-	-	(317)	-0.1	-1.8	-17.0
		Consolidated	14,722	33,984	27.4	1.9	1,868	0.5	10.6	1,551	0.4	8.8	-	-	-	(317)	-0.1	-1.8	-17.0
1214	Old Mutual Staff Medical Aid Fund	Hospital Plan	1,696	3,392	31.2	7.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Network Plan	841	1,635	30.7	7.0	2,553	23.1	253.0	2,960	26.8	293.3	-	-	-	407	3.7	40.4	16.0
		Savings Plan	2,910	6,330	28.0	3.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Traditional Plan	8,494	18,487	31.1	7.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Traditional Plus Plan	730	1,382	44.8	23.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	14,671	31,226	31.1	7.1	2,553	1.0	14.5	2,960	1.1	16.8	-	-	-	407	0.2	2.3	16.0
1441	Parmed Medical Aid Scheme	Plan - 007	2,075	5,168	44.0	24.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2,075	5,168	44.0	24.8	-	-	-	-	-	-	-	-	-	-	-	-	-
1515	PG Bison Medical Aid Society	PG Bison	703	1,521	38.4	14.3	732	3.2	86.8	595	2.6	70.5	-	-	-	(137)	-0.6	-16.2	-18.7

Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1176	Retail Medical Scheme	Consolidated	5,963	11,584	31.8	7.5	279	0.3	3.9	400	0.4	5.6	-	-	-	121	0.1	1.7	43.3
1013	Rhodes University Medical Scheme	RUMED	971	2,068	39.5	14.4	88	0.5	7.6	43	0.2	3.7	-	-	-	(45)	-0.2	-3.8	-50.8
		Consolidated	971	2,068	39.5	14.4	88	0.5	7.6	43	0.2	3.7	-	-	-	(45)	-0.2	-3.8	-50.8
1209	SA Breweries Medical Aid Society	Castellion Option	2,917	6,861	25.6	0.8	222	0.6	6.3	120	0.3	3.4	-	-	-	(101)	-0.3	-2.9	-45.7
		SAB Option	6,178	14,093	30.0	5.6	473	0.3	6.4	344	0.2	4.6	-	-	-	(130)	-0.1	-1.7	-27.4
		Consolidated	9,095	20,954	28.6	4.0	695	0.4	6.4	464	0.2	4.3	-	-	-	(231)	-0.1	-2.1	-33.2
1424	SABC Medical Aid Scheme	SABC Plan 009	4,601	9,954	33.2	9.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	4,601	9,954	33.2	9.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1038	SAMWUMed	Option A	16,962	41,607	31.7	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option B	11,538	29,157	27.7	1.9	1,100	0.7	7.9	1,131	0.7	8.2	-	-	-	31	0.0	0.2	2.9
		Consolidated	28,500	70,764	30.0	4.0	1,100	0.3	3.2	1,131	0.3	3.3	-	-	-	31	0.0	0.1	2.9
1527	Sappi Medical Aid Scheme	Sappi Medical Aid Scheme	4,141	9,702	35.5	11.8	428	0.3	8.6	408	0.3	8.2	-	-	-	(20)	-0.0	-0.4	-4.6
		Consolidated	4,141	9,702	35.5	11.8	428	0.3	8.6	408	0.3	8.2	-	-	-	(20)	-0.0	-0.4	-4.6
1234	Sasolmed	Sasolmed	27,519	73,396	29.4	3.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	27,519	73,396	29.4	3.8	-	-	-	-	-	-	-	-	-	-	-	-	-
1531	Sedmed	Sedmed	861	2,037	44.1	25.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	861	2,037	44.1	25.4	-	-	-	-	-	-	-	-	-	-	-	-	-
1243	Siemens Medical Scheme	Siemens Medical Scheme	3,005	6,783	32.2	7.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	3,005	6,783	32.2	7.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1589	Solvita Medical Scheme	Option A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1580	South African Police Service Medical Scheme (POLMED)	Higher Plan	90,460	287,646	27.6	3.4	8,610	0.3	7.9	10,913	0.4	10.1	-	-	-	2,303	0.1	2.1	26.7
		Lower Plan	69,780	172,752	23.1	1.1	6,271	0.7	7.5	7,949	0.9	9.5	-	-	-	1,677	0.2	2.0	26.7
		Consolidated	160,240	460,398	25.9	2.5	14,881	0.4	7.7	18,861	0.5	9.8	-	-	-	3,980	0.1	2.1	26.7
1254	Stocksmed	Stocksmed	921	1,996	32.8	5.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	921	1,996	32.8	5.6	-	-	-	-	-	-	-	-	-	-	-	-	-
1544	Tiger Brands Medical Scheme	Option 1	5,011	11,539	39.2	17.0	-	-	-	1,567	1.1	26.1	-	-	-	1,567	1.1	26.1	-
		Consolidated	5,011	11,539	39.2	17.0	-	-	-	1,567	1.1	26.1	-	-	-	1,567	1.1	26.1	-



Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1582	Transmed Medical Fund	Guardian	19,776	25,898	74.0	84.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Private Cover Plus Savings	16,434	33,966	43.9	12.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Network	5,964	14,709	32.6	2.8	32,817	72.8	458.5	18,918	42.0	264.3	-	-	-	(13,899)	-30.8	-194.2	-42.4
		State Plus Own Choice	23,113	54,561	34.9	8.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Ubuntu	10,558	20,968	36.8	11.6	148,465	81.3	1,171.8	189,130	103.6	1,492.8	-	-	-	40,665	22.3	321.0	27.4
		Consolidated	75,845	150,102	43.7	22.4	181,282	14.7	199.2	208,048	16.9	228.6	-	-	-	26,766	2.2	29.4	14.8
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1,400	3,195	28.5	4.0	406	1.2	24.2	723	2.1	43.0	-	-	-	316	0.9	18.8	77.9
		Classic Saver	1,392	2,766	23.0	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2,792	5,961	25.9	2.3	406	0.7	12.1	723	1.3	21.6	-	-	-	316	0.6	9.4	77.9
1434	Umed	Classic -previous Option 2	6,525	15,261	42.5	14.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Value -previous Option 1	1,635	4,038	30.9	4.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	8,160	19,299	40.1	12.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1597	Umvuzo Health Medical Scheme	Standard	6,916	17,339	27.7	0.5	30,222	36.2	364.2	34,509	41.3	415.8	-	-	-	4,287	5.1	51.7	14.2
		Supreme	474	1,187	26.3	0.7	131	2.0	23.0	-	-	-	-	-	-	(131)	-2.0	-23.0	-100.0
		Ultra Affordable	13,297	17,341	34.2	0.1	32,725	44.4	205.1	26,127	35.4	163.7	-	-	-	(6,598)	-8.9	-41.3	-20.2
		Consolidated	20,687	35,867	30.8	0.3	63,077	38.5	254.1	60,636	37.0	244.3	-	-	-	(2,441)	-1.5	-9.8	-3.9
1520	University of Kwa-Zulu Natal Medical Scheme	Savings Plus Plan	3,497	7,532	37.2	12.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	3,497	7,532	37.2	12.7	-	-	-	-	-	-	-	-	-	-	-	-	-
1282	University of the Witwatersrand Staff Medical Aid Scheme	University of Witwatersrand Staff Medical Aid	2,909	6,200	37.8	13.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2,909	6,200	37.8	13.1	-	-	-	-	-	-	-	-	-	-	-	-	-
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7,214	18,460	30.2	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Yebomed	2,794	6,776	27.4	0.2	15,996	87.4	477.1	15,996	87.4	477.1	-	-	-	-	-	-	-
		Consolidated	10,008	25,236	29.4	4.0	15,996	7.1	133.2	15,996	7.1	133.2	-	-	-	-	-	-	-
1293	Wooltru Healthcare Fund	Core Option	727	1,343	26.8	2.8	2,533	35.4	290.4	1,994	27.9	228.6	-	-	-	(539)	-7.5	-61.8	-21.3
		Extended Option	1,041	2,257	37.0	12.9	1,300	4.1	104.1	2,722	8.6	217.9	-	-	-	1,421	4.5	113.8	109.3
		Plus Option	6,993	14,437	27.5	2.9	8,358	7.5	99.6	4,449	4.0	53.0	-	-	-	(3,908)	-3.5	-46.6	-46.8
		Consolidated	8,761	18,037	28.6	4.1	12,191	8.2	116.0	9,165	6.1	87.2	-	-	-	(3,026)	-2.0	-28.8	-24.8

Annexure T > Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes:
for the year ended 31 December 2008

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
			As at 31.12.2008	As at 31.12.2008	Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1253	Xstrata Medical Aid Scheme	107	7,647	21,874	23.1	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	7,647	21,874	23.1	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total: registered restricted schemes			1,251,622	2,985,920	29.8	5.5	876,836,315	3.5	58.4	888,922,916	3.5	59.2	15,317,602	0.1	1.0	27,404,203	0.1	1.8	3.1
Total registered schemes			3,388,582	7,874,826	31.5	6.2	2,468,727	3.3	60.7	2,322,875	3.1	57.1	29,285	0.0	0.7	(116,567)	-0.2	-2.9	-4.7

Notes

GCI = Gross Contribution Income
pmpm = per member per month
pb = per beneficiary

- The scheme liquidated in 2008. No figures were submitted at the time of finalising the Annual Report.
 - Cawmed Medical Scheme was liquidated with effect from 1 September 2008.
 - The members of Humanity Medical Scheme were transferred to Community Medical Aid Scheme (COMMED) on 1 September 2008.
 - Renaissance Health Medical Scheme was liquidated with effect from 17 October 2008. Members were transferred to Medihelp on 1 October 2008.
- The scheme liquidated in 2008. Figures were submitted.
 - Biz Health Medical Scheme was liquidated with effect from 30 April 2008.
 - Mascom Medical Scheme was liquidated with effect from 31 December 2008.
- The following scheme amalgamated in 2008:
 - BHP Billiton SA Medical Scheme amalgamated with Bonitas Medical Fund with effect from 1 July 2008.
- The scheme was registered in 2008. It was liquidated after the end of its financial year, therefore no figures were submitted.



Annexure U > Administrator market share and relevant cash flows: for the years ended 31 December 2007-2008

Name of administrator	No. of medical schemes*	Average members	Average beneficiaries		No. of medical schemes*	Average beneficiaries	Gross Contribution Income (GCI)							Net relevant healthcare expenditure incurred						Gross Administration Expenditure (GAE)						Administration fees received (excl. co-administration fees)				Managed healthcare: management services received				Total fees received: administration and managed healthcare: management services				
	2008	2008	2008	Market share 2008 %	2007	2007	Market share 2007 %	2008 R'000	pabpm 2008 R	Market share 2008 %	2007 R'000	pabpm 2007 R	Market share 2007 %	2008 R'000	pabpm 2008 R	Market share 2008 %	2007 R'000	pabpm 2007 R	Market share 2007 %	2008 R'000	pabpm 2008 R	As % of GCI 2008	2007 R'000	pabpm 2007 R	As % of GCI 2007	2008 R'000	pabpm R	pampm R	As % of GCI	2008 R'000	pabpm R	pampm R	As % of GCI	2008 R'000	pabpm R	pampm R	As % of GCI	
Alicare Administrators (Pty) Ltd	7	52,220	152,733	2.0	7	191,529	2.6	1,334,498	728.1	1.8	1,464,717	637.3	2.2	1,115,539	608.7	1.9	1,260,978	548.6	2.5	174,734	95.3	13.1	203,578	88.6	13.9	119,294	65.1	190.4	8.9	8,143	4.4	13.0	0.6	127,437	69.5	203.4	9.5	
Discovery Health (Pty) Ltd	11	922,319	2,065,983	26.8	11	2,027,543	27.2	22,274,793	898.5	30.1	19,834,434	815.2	30.3	14,135,514	570.2	24.2	12,187,195	500.9	23.8	2,410,966	97.2	10.8	2,216,713	91.1	11.2	2,293,577	92.5	207.2	10.3	541,356	21.8	48.9	2.4	2,834,933	114.3	256.1	12.7	
Eternity Private Health Fund Administrators (Pty) Ltd	2	26,801	48,090	0.6	1	36,184	0.5	647,402	1,121.9	0.9	414,874	955.5	0.6	495,313	858.3	0.8	323,104	744.1	0.6	67,906	117.7	10.5	48,561	111.8	11.7	55,993	97.0	174.1	8.6	10,189	17.7	31.7	1.6	66,182	114.7	205.8	10.2	
Full Circle Health (Pty) Ltd	3	83,877	207,094	2.7	3	217,793	2.9	1,477,007	594.3	2.0	1,478,646	565.8	2.3	1,436,200	577.9	2.5	1,385,965	530.3	2.7	132,288	53.2	9.0	138,755	53.1	9.4	91,034	36.6	90.4	6.2	27,128	10.9	27.0	1.8	118,162	47.5	117.4	8.0	
HDS Medical (Pty) Ltd t/a Multimed Healthcare Administrators	1	52,920	125,652	1.6	3	154,234	2.1	1,544,299	1,024.2	2.1	1,705,229	921.3	2.6	1,324,710	878.6	2.3	1,378,398	744.8	2.7	127,762	84.7	8.3	138,608	74.9	8.1	94,911	62.9	149.5	6.1	14,575	9.7	23.0	0.9	109,486	72.6	172.4	7.1	
Ingwe Med (Pty) Ltd	-	-	-	-	1	29,618	0.4	-	-	-	166,995	469.9	0.3	-	-	-	139,112	391.4	0.3	-	-	-	17,908	50.4	10.7	-	-	-	-	-	-	-	-	-	-	-	-	-
Medscheme Holdings (Pty) Ltd	16	403,854	957,879	12.4	19	1,028,943	13.8	9,115,120	793.0	12.3	8,994,240	728.4	13.7	7,914,239	688.5	13.6	7,603,861	615.8	14.9	769,207	66.9	8.4	809,660	65.6	9.0	562,190	48.9	116.0	6.2	80,738	7.0	16.7	0.9	642,928	55.9	132.7	7.1	
Metropolitan Health Corporate (Pty) Ltd	13	647,915	1,630,502	21.1	13	1,278,665	17.2	14,102,304	720.8	19.0	10,288,156	670.5	15.7	12,202,233	623.6	20.9	8,998,161	586.4	17.6	782,198	40.0	5.5	618,607	40.3	6.0	615,981	31.5	79.2	4.4	29,554	1.5	3.8	0.2	645,535	33.0	83.0	4.6	
Metropolitan Health (Pty) Ltd	5	26,077	56,573	0.7	5	66,183	0.9	590,678	870.1	0.8	630,413	793.8	1.0	503,907	742.3	0.9	543,709	684.6	1.1	49,009	72.2	8.3	54,289	68.4	8.6	35,686	52.6	114.0	6.0	-	-	-	-	35,686	52.6	114.0	6.0	
Momentum Medical Scheme Administrators (Pty) Ltd	10	154,627	337,798	4.4	10	291,225	3.9	3,321,776	819.5	4.5	2,722,105	778.9	4.2	2,548,595	628.7	4.4	2,078,127	594.7	4.1	300,966	74.2	9.1	232,282	66.5	8.5	265,336	65.5	143.0	8.0	77,946	19.2	42.0	2.3	343,282	84.7	185.0	10.3	
Old Mutual Healthcare (Pty) Ltd	9	205,905	474,668	6.2	10	517,599	7.0	4,065,275	713.7	5.5	3,929,515	632.7	6.0	3,510,152	616.2	6.0	3,364,410	541.7	6.6	423,304	74.3	10.4	448,200	72.2	11.4	332,520	58.4	134.6	8.2	36,834	6.5	14.9	0.9	369,354	64.8	149.5	9.1	
PPS Medical Scheme Administrator (Pty) Ltd	1	23,861	61,625	0.8	1	62,015	0.8	585,472	791.7	0.8	526,133	707.0	0.8	528,010	714.0	0.9	469,056	630.3	0.9	60,289	81.5	10.3	65,408	87.9	12.4	38,113	51.5	133.1	6.5	6,526	8.8	22.8	1.1	44,639	60.4	155.9	7.6	
Private Health Administrators (a division of Sweidan Trust (Pty) Ltd)	1	7,712	17,954	0.2	1	19,717	0.3	196,607	912.6	0.3	197,839	836.1	0.3	147,151	683.0	0.3	154,190	651.7	0.3	27,028	125.5	13.7	25,427	107.5	12.9	17,781	82.5	192.1	9.0	3,654	17.0	39.5	1.9	21,435	99.5	231.6	10.9	
Prosperity Health Managers (Pty) Ltd	2	-	-	-	2	56,660	0.8	-	-	-	429,927	632.3	0.7	-	-	-	438,336	644.7	0.9	-	-	-	64,025	94.2	14.9	-	-	-	-	-	-	-	-	-	-	-	-	-
Providence Healthcare Risk Managers (Pty) Ltd	5	21,330	50,094	0.6	5	50,936	0.7	421,201	700.7	0.6	403,014	659.4	0.6	380,967	633.7	0.7	352,036	575.9	0.7	43,723	72.7	10.4	39,943	65.3	9.9	31,695	52.7	123.8	7.5	3,144	5.2	12.3	0.7	34,839	58.0	136.1	8.3	
Resolution Health (Pty) Ltd	1	41,215	93,011	1.2	1	96,332	1.3	638,734	572.3	0.9	594,626	514.4	0.9	460,522	412.6	0.8	428,123	370.4	0.8	111,018	99.5	17.4	106,249	91.9	17.9	83,518	74.8	168.9	13.1	27,993	25.1	56.6	4.4	111,510	99.9	225.5	17.5	
Rowan Angel (Pty) Ltd	1	69,181	162,469	2.1	1	186,429	2.5	1,555,929	798.1	2.1	1,547,065	691.5	2.4	1,348,107	691.5	2.3	1,358,926	607.4	2.7	159,948	82.0	10.3	191,222	85.5	12.4	97,560	50.0	117.5	6.3	367	0.2	0.4	0.0	97,927	50.2	118.0	6.3	
Sanlam Healthcare Management (Pty) Ltd	1	35,808	85,833	1.1	-	-	-	891,094	865.1	1.2	-	-	-	609,131	591.4	1.0	-	-	-	101,582	98.6	11.4	-	-	-	72,266	70.2	168.2	8.1	18,480	17.9	43.0	2.1	90,746	88.1	211.2	10.2	
Sechaba Medical Solutions (Pty) Ltd	2	74,829	190,441	2.5	2	179,910	2.4	1,653,284	723.4	2.2	1,464,070	678.1	2.2	1,447,977	633.6	2.5	1,287,594	596.4	2.5	183,073	80.1	11.1	167,198	77.4	11.4	115,694	50.6	128.8	7.0	-	-	-	-	115,694	50.6	128.8	7.0	
Self-administered	16	320,028	679,162	8.8	17	741,686	10.0	6,666,271	818.0	9.0	6,911,882	776.6	10.6	5,765,828	707.5	9.9	5,922,903	665.5	11.6	522,210	64.1	7.8	569,573	64.0	8.2	3,814	0.5	1.0	0.1	1,671	0.2	0.4	0.0	5,485	0.7	1.4	0.1	
Sigma Health Fund Managers (Pty) Ltd	1	31,051	73,269	1.0	1	81,558	1.1	724,066	823.5	1.0	721,675	737.4	1.1	568,291	646.4	1.0	553,590	565.6	1.1	69,316	78.8	9.6	77,072	78.7	10.7	39,041	44.4	104.8	5.4	5,770	6.6	15.5	0.8	44,811	51.0	120.3	6.2	
Status Medical Aid Administrators (Pty) Ltd	7	33,853	76,644	1.0	9	80,887	1.1	712,674	774.9	1.0	704,956	726.3	1.1	678,906	738.2	1.2	656,548	676.4	1.3	83,192	90.5	11.7	79,090	81.5	11.2	72,528	78.9	178.5	10.2	1,082	1.2	2.7	0.2	73,609	80.0	181.2	10.3	
Thebe ya Bophelo Healthcare Administrators (Pty) Ltd	1	6,631	21,595	0.3	1	17,475	0.2	105,350	406.5	0.1	73,086	348.5	0.1	83,885	323.7	0.1	57,957	276.4	0.1	10,229	39.5	9.7	8,152	38.9	11.2	8,202	31.6	103.1	7.8	3,812	14.7	47.9	3.6	12,014	46.4	151.0	11.4	

Annexure U > Administrator market share and relevant cash flows: for the years ended 31 December 2007-2008

Name of administrator	No. of medical schemes*	Average members		Average beneficiaries		No. of medical schemes*	Average beneficiaries		Gross Contribution Income (GCI)						Net relevant healthcare expenditure incurred						Gross Administration Expenditure (GAE)						Administration fees received (excl. co-administration fees)				Managed healthcare: management services received				Total fees received: administration and managed healthcare: management services			
		2008	2008	2008	Market share 2008 %	2007	2007	Market share 2007 %	2008 R'000	pabpm 2008 R	Market share 2008 %	2007 R'000	pabpm 2007 R	Market share 2007 %	2008 R'000	pabpm 2008 R	Market share 2008 %	2007 R'000	pabpm 2007 R	Market share 2007 %	2008 R'000	pabpm 2008 R	As % of GCI 2008	2007 R'000	pabpm 2007 R	As % of GCI 2007	2008 R'000	pabpm R	pampm R	As % of GCI	2008 R'000	pabpm R	pampm R	As % of GCI	2008 R'000	pabpm R	pampm R	As % of GCI
V Medical Aid Administrators (Pty) Ltd	3	64,798	140,630	1.8		1	29,395	0.4	1,465,619	868.5	2.0	264,588	750.1	0.4	1,146,584	679.4	2.0	255,349	723.9	0.5	154,474	91.5	10.5	32,831	93.1	12.4	97,028	57.5	124.8	6.6	28,108	16.7	36.1	1.9	125,136	74.2	160.9	8.5
Total	119	3,306,811	7,709,697	100.0		125	7,442,515	100.0	74,089,451	800.8	100.0	65,468,186	733.0	100.0	58,351,762	630.7	100.0	51,197,626	573.3	100.0	6,764,419	73.1	9.1	6,353,350	71.1	9.7	5,143,759	60.8	143.2	7.6	927,069	17.3	39.2	2.1	6,070,828	71.1	166.8	8.9
Total excluding self-administered schemes	103	2,986,783	7,030,535	91.19		108	6,700,829	90.0	67,423,179	799.2	91.0	58,556,304	728.2	89.4	52,585,934	623.3	90.1	45,274,723	563.1	88.4	6,242,209	74.0	9.3	5,783,777	71.9	9.9	5,139,945	60.9	143.4	7.6	925,398	17.6	40.0	2.1	6,065,343	71.9	169.2	9.0

Notes

Prior year figures have been restated.

GCI = Gross Contribution Income

GAE = Gross Administration Expenditure

pabpm = per average beneficiary per month

pampm = per average member per month

* The number of medical schemes includes those that were in operation at any point during the year (2008). As at 31 December 2008, there were 114 registered schemes in South Africa.

- The following administrators' names changed in 2008:
 - Resolution Administrators (Pty) Ltd changed its name to Resolution Health (Pty) Ltd
- The following administrator ceased operations in 2008:
 - Ingwe Med (Pty) Ltd

Explanatory notes to the Annexures: for the year ended 31 December 2008

The following medical schemes were registered in 2008:

Ref. no. Name	With effect from
1589 Solvita Medical Scheme	1 January 2008
(The scheme was subsequently liquidated on 16 January 2009.)	

The following medical scheme names changed in 2008:

Ref. no. New name	Old name	With effect from
1237 BP Medical Aid Society	BPSA Medical Aid Society	1 January 2008
1491 Compcare Wellness Medical Scheme	Compcare Medical Scheme	1 January 2008
1568 Gold Fields Medical Scheme	Medisense Medical Scheme	1 January 2008
1087 Keyhealth	Munimed	1 January 2008
1579 Liberty Health Medical Scheme	Liberty Medical Scheme	1 January 2008
1039 MBMed Medical Aid Fund	DCMed Medical Aid Fund	1 January 2008
1487 Afrisam SA Medical Scheme	Holcim South Africa Medical Scheme	1 June 2008

The following amalgamations took place in 2008:

Ref. no. Name	Scheme amalgamated with	Ref. no.	With effect from
1162 Global Health	Munimed	1087	1 January 2008
1048 Cimas Wellness Medical Scheme	Compcare Medical Scheme	1491	1 January 2008
1536 Lifemed Medical Scheme	Compcare Medical Scheme	1491	1 January 2008
1021 Meridian Health	Momentum Health	1167	1 January 2008
1557 BHP Billiton SA Medical Scheme	Bonitas Medical Fund	1512	1 July 2008

The following medical schemes were wound-up in 2008:

Ref. no. Name	With effect from
1115 Biz Health Medical Scheme	30 April 2008
1158 Cawmed Medical Scheme	1 September 2008
1556 Humanity Medical Scheme	Members transferred 1 September 2008
1042 Mascom Medical Scheme	31 December 2008
1586 Renaissance Health Medical Scheme	17 October 2008 (members transferred 1 October 2008)

The following medical schemes did not submit any information in respect of 2008:

Ref. no. Name	Reason
1158 Cawmed Medical Scheme	Liquidated 1 September 2008
1556 Humanity Medical Scheme	Members transferred 1 September 2008
1586 Renaissance Health Medical Scheme	Liquidated 17 October 2008
1589 Solvita Medical Scheme	Liquidated 16 January 2009

Please note that the figures in the Annual Report are rounded off. Hence the percentage variance will be different to that in the Annexures. Bargaining Council Schemes, formerly known as Exempt Schemes, were excluded from the Annexures due to lack of information.

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A:	African
Act:	Medical Schemes Act 131 of 1998
AFS:	Annual Financial Statements
AG:	Auditor-General
AGM:	Annual General Meeting
AIDS:	Acquired Immune Deficiency Syndrome
Alimag:	Alimag Pharmacies
BEPS:	Built Environment Professional Associations Medical Scheme
Bestmed:	Bestmed Medical Scheme
BHF:	Board of Healthcare Funders of Southern Africa
BHP:	Broken Hill Proprietary Company (Australia)
BMU:	Benefits Management Unit
BMW:	Bayerische Motoren Werke AG (Germany)
Board:	Board of Trustees
Bonitas:	Bonitas Medical Fund
BP:	British Petroleum (United Kingdom)
C:	Coloured
Calabash:	Calabash Health Solutions (Pty) Ltd
CAMAF:	Chartered Accountants (SA) Medical Aid Fund
Cawmed:	Cawmed Medical Scheme
CC:	Closed Corporation
CDL:	Chronic Diseases List
CEO:	Chief Executive Officer
CMS:	Council for Medical Schemes
COMMED:	Community Medical Aid Scheme
Compcare:	Compcare Wellness Medical Scheme
Council:	Council members
CPI:	Consumer Price Index
CPIX:	CPI excluding interest rates on mortgage bonds
CSIR:	Council for Scientific and Industrial Research
CT (scan):	Computerised Tomography
DENOSA:	Democratic Nursing Organisation of South Africa
DIN:	Deviation from Industry Norms
Discovery Health:	Discovery Health Medical Scheme
Dr:	Doctor
DSP:	designated service provider
DSPs:	designated service providers
DTPs:	Diagnosis and Treatment Pairs
e:	e-mail
EDMS:	Electronic Document Management Solution
EE:	Employment Equity
e.g.:	exempli gratia (for example)
excl.:	excluding
EXCO:	Executive Committee
f:	fax
FAIS:	Financial Advisory and Intermediary Services Act (Act No. 37 of 2002)
Fishmed:	Fishing Industry Medical Scheme
FSB:	Financial Services Board
FSU:	Financial Supervision Unit
GAAP:	Generally Accepted Accounting Principles

GAE:	Gross Administration Expenditure
GCI:	Gross Contribution Income
GEMS:	Government Employees Medical Scheme
Good Hope:	Good Hope Medical Aid Society
GP:	general practitioner
GPs:	general practitioners
GRAP:	Generally Recognised Accounting Practices
GUI:	Graphical User Interface
HDS Medical (Pty) Ltd:	HDS Medical (Pty) Ltd t/a Multimed Healthcare Administrators
HIV:	Human Immunodeficiency Virus
Home Affairs:	Department of Home Affairs
Hosmed:	Hosmed Medical Aid Scheme
HR:	Human Resources
Humanity:	Humanity Medical Scheme
HWSETA:	Health and Welfare Sector Education Training Authority
I:	Indian
IAS:	International Accounting Standard
IBM:	International Business Machines Company (USA)
IBNR:	Incurred But Not Reported
ICD-10:	International Classification of Diseases – 10th Revision
ICU:	Intensive Care Unit
i.e.:	id est (that is to say)
IFRS:	International Financial Reporting Standards
incl.:	including
Ingwe:	Ingwe Health Plan
IRBA:	International Regulatory Board of Auditors
ISBN:	International Standard Book Number
IT:	Information Technology
IT & KM:	Information Technology & Knowledge Management
IVR:	Interactive Voice Response
KM:	Knowledge Management
KZN:	KwaZulu-Natal
Liberty:	Liberty Health Medical Scheme
LIMS:	low-income medical schemes
Lonmin:	Lonmin Medical Scheme
Mascom:	Mascom Medical Scheme
MEDCOR:	Medical Scheme for the Department of Correctional Services
Minemed:	Minemed Medical Scheme
Moremed:	Moremed Medical Scheme
MOSS:	Microsoft Office SharePoint
Mr:	Mister
MRC:	Medical Research Council
MRI (scan):	Magnetic Resonance Imaging
Ms:	Miss
MSAB:	Medical Schemes Amendment Bill
N/A:	Not Applicable
NC:	Not Comparable
NCF:	National Consumer Forum

NDoH:	National Department of Health
Nedgroup:	Nedgroup Medical Aid Scheme
NHI:	National Health Insurance
NIMAS:	National Independent Medical Aid Society
no.:	number
NPA:	National Prosecuting Authority
NPC:	Non-Profit Consortium
NPS:	Net Promoter System
NUM:	National Union of Mineworkers
Office:	Office of the Registrar (of Medical Schemes)
ORCA:	Outsourced Risk and Compliance Assessment
Oxygen:	Oxygen Medical Scheme
pab:	per average beneficiary
pabpa:	per average beneficiary per annum
pabpm:	per average beneficiary per month
pampm:	per average member per month
pasbpm:	pabpm in respect of schemes that had savings transactions
Pathfinder:	Pathfinder Medical Scheme
pbpa:	per beneficiary per annum
pbpm:	per beneficiary per month
PET (scan):	Positron Emission Tomography
PFMA:	Public Finance Management Act (Act No. 1 of 1999)
PMB:	prescribed minimum benefit
PMBs:	prescribed minimum benefits
pmpm:	per member per month
PMSA:	Personal Medical Savings Account
POLMED:	South African Police Service Medical Scheme
Prof.:	Professor
(Pty) Ltd:	Proprietary Limited
Publiserve:	Publiserve Medical Scheme
Purehealth:	Purehealth Medical Scheme
Q:	Quarter
R:	Rand
RAF:	Risk Assessment Framework
RCI:	Risk Contribution Income
Ref.:	Reference
REF:	Risk Equalisation Fund
REFWT:	Risk Equalisation Fund Weighting Table
Registrar:	Registrar of Medical Schemes
Remedi:	Remedi Medical Aid Scheme
Renaissance Health:	Renaissance Health Medical Scheme
RSS:	Really Simple Syndication
SA:	South Africa(n)
SABC:	South African Broadcasting Corporation
SABS:	South African Bureau of Standards
SAICA:	South African Institute for Chartered Accountants
SAMA:	South African Medical Association
SAMWUMed:	South African Municipal Workers Union Medical Scheme
SCA:	Supreme Court of Appeal
SCOPA:	Standing Committee on Public Accounts

Sizwe:	Sizwe Medical Fund
SMM:	Strategic Management Meeting SMS: Short Message Service
Solvita:	Solvita Medical Scheme
SOP:	Standard Operating Procedure
SOPs:	Standard Operating Procedures
t:	telephone
t/a:	trading as
Transmed:	Transmed Medical Fund
Treasury:	National Treasury
TV:	television
UP:	University of Pretoria
USA:	United States of America
v:	versus
w:	website
W:	White

