



COUNCIL FOR MEDICAL SCHEMES

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## PRESS RELEASE

**PRESS RELEASE 7 of 2007**

**4 December 2007**

### **REGISTRAR OF MEDICAL SCHEMES PUBLISHES DECISIONS ON APPROVAL OF MEDICAL SCHEMES BENEFITS OPTIONS FOR 2008**

The Registrar of Medical Schemes, T. Patrick Masobe, has today published decisions made on approval of benefit options for the 2008 financial year for open medical schemes. Medical schemes are required by law to submit any changes to benefits and contributions to the Registrar for approval prior to these changes coming into effect.

Most schemes submitted their proposed benefits and contributions rule amendments to the Registrar on the 1 October 2007. These changes were then scrutinized, taking into account the requirements that any rule amendments –

- should not result in unfairness to members of the scheme;
- should not discriminate unfairly, whether directly or indirectly, against members on a number of grounds such as age and health status;
- should not result in inconsistencies with other requirements of the legislation;
- in respect of benefits, that full provision is made for reasonable access to the prescribed minimum benefits, and that
- the benefit option will be financially sound, and will have sufficient number of members to sustain it.

For 2007, some 186 benefit options in 37 open schemes have been assessed. 133 benefit options have been approved (or 72% of the total) and 49 options or 26% of total have been rejected and sent back to schemes for reconsideration. Full details, by scheme and benefit option, are available on [www.medicalschemes.com](http://www.medicalschemes.com) under circulars.



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The Registrar advises members to exercise caution when signing for new benefit options for 2008 and to check that their schemes have received the necessary approval. We have again reminded schemes that no rule amendments shall be valid unless they have been approved by the Registrar, and have requested that they correct and resubmit the offending benefit options as soon as possible.

### ***Notes for Editors***

1. The Registrar of Medical Schemes is required in terms of section 31 of the Medical Schemes Act 131 of 1998 to approve all amendments of the rules of medical schemes, including changes to benefits and contributions. The Registrar is the CE of the Council for Medical Schemes, a regulatory authority for medical schemes.
2. Section 31 of the Medical Schemes Act requires that the Registrar be satisfied that rule changes will not be unfair to members and will also be consistent with the requirements of the Act.
3. Section 33 requires that benefit options be financially sound, sustainable and should provide for full payment of prescribed minimum benefits.
4. Section 29 requires that contributions be based only on income and / or number of dependants of a member, and not on the age or health condition of a member; and
5. Section 24 (2) also prohibits any unfair discrimination, whether direct or indirect, on a number of basis, including age and state of health.
6. More detailed information on our decisions with respect to individual schemes can be found at [www.medicalschemes.com](http://www.medicalschemes.com), circular 47. Contact: Patrick Matshidze, Head of Benefits Management on 012 431 0514 or T. Patrick Masobe, Registrar of Medical Schemes on 012 431 0503.

## Circular 47 of 2007 – Approval of Benefit Options for Open Schemes

Scheme Name	Benefit Option Name	Decision Made	Basis for the decision
BESTMED MEDICAL SCHEME	BLUE PRINT HEALTH PLAN	Approved	
	BONUS PLUS	Approved	
	MILLENNIUM BASIC	Approved	
	MILLENNIUM COMPREHENSIVE	Approved	
	MILLENNIUM STANDARD	Approved	
	TOPCARE	Approved	
BONITAS MEDICAL FUND	BONCAP	Approved	
	BONCOMPREHENSIVE	Approved	
	BONPLUS	Approved	
	BONSAVE	Approved	
	PRIMARY	Approved	
	STANDARD	Approved	
CAPE MEDICAL PLAN	HEALTHPACT GOLD	Approved	
	HEALTHPACT PREMIUM	Approved	
	HEALTHPACT SILVER	Approved	
COMMUNITY MEDICAL AID SCHEME (COMMED)	CORE	Not approved	High non healthcare expenditure
	DELUXE	Not approved	High non healthcare expenditure
	STANDARD	Not approved	High non healthcare expenditure
COMPCARE MEDICAL SCHEME	EXCESS	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	EXCESS DIRECT	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	MAJOR MEDICAL EXPENSES	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	MANAGEMED LOW	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	MANAGEMED STANDARD 75%	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	MODMED	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	MOSMED	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	MUMED	Amalgamation	Scheme amalgamating with Lifemed and CIMAS

Scheme Name	Benefit Option Name	Decision Made	Basis for the decision
	ACCOLADE/STATUS 100	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	ACCESS	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
	DYNAMIX	Amalgamation	Scheme amalgamating with Lifemed and CIMAS
DISCOVERY HEALTH MEDICAL SCHEME	CLASSIC COMPREHENSIVE	Approved	
	CLASSIC CORE	Approved	
	CLASSIC PRIORITY	Approved	
	CLASSIC SAVER	Approved	
	COASTAL CORE	Approved	
	COASTAL SAVER	Approved	
	ESSENTIAL COMPREHENSIVE	Approved	
	ESSENTIAL CORE	Approved	
	ESSENTIAL PRIORITY	Approved	
	ESSENTIAL SAVER	Approved	
	EXECUTIVE	Approved	
	FOUNDATION CORE	Approved	
	KEYCARE CORE	Approved	
	KEYCARE PLUS	Approved	
FEDHEALTH MEDICAL SCHEME	MAXIMA BASIS	Not approved	High reduction in benefits and increase in contributions
	MAXIMA CORE	Not approved	High reduction in benefits and increase in contributions
	MAXIMA PLUS	Approved	
	MAXIMA STANDARD	Not approved	High reduction in benefits and increase in contributions
	ULTIMA 200 WITH OHEB	Approved	
	ULTIMA 200 WITHOUT OHEB	Approved	
	ULTIMA 300	Not approved	High reduction in benefits and increase in contributions
	ULTIMAX	Not approved	High reduction in benefits and increase in contributions
	BLUE DOOR	Under consideration	Proposed option for 2008
GEN-HEALTH MEDICAL SCHEME	BASIC COVER PLAN	Approved	

<b>Scheme Name</b>	<b>Benefit Option Name</b>	<b>Decision Made</b>	<b>Basis for the decision</b>
	COVER PLUS PLAN	Approved	
	PRIMARY COVER	Approved	
<b>GENESIS MEDICAL SCHEME</b>	PRIVATE	Not approved	Benefit structure inconsistent with legislation
	PRIVATE PLUS	Not approved	Benefit structure inconsistent with legislation
	PRIVATE COMPREHENSIVE	Not approved	Benefit structure inconsistent with legislation
<b>GOOD HOPE MEDICAL AID SOCIETY</b>	BUDGET 100	Discontinued	Option amalgamated with the Super 100 option from January 2008
	MAKOTI COMPREHENSIVE	Approved	
	MAKOTI PRIMARY	Approved	
	SUPER 100	Approved	
<b>HOSMED MEDICAL AID SCHEME</b>	PLUS	Approved	
	STEP	Approved	
	VALUE	Approved	
<b>INGWE HEALTH PLAN</b>	CAPITATION	Approved	
	CARE PLUS	Approved	
	CLASSIC	Approved	
	HOSPITAL PLUS	Approved	
	MEDICAP	Approved	
<b>KEYHEALTH( MUNIMED and GLOBAL HEALTH)</b>	PLATINUM	Approved	
	GOLD	Approved	
	SILVER	Approved	
	BRONZE	Approved	
	KEYCARE	Approved	
<b>HUMANITY MEDICAL AID SCHEME(Previous name KZN)</b>	HUMANITY COMPREHENSIVE OPTION	Not approved	High reduction in benefits and increase in contributions
	HUMANITY OPTION	Not approved	High reduction in benefits and increase in contributions
<b>LIBERTY HEALTH MEDICAL SCHEME</b>	GOLD COMPLETE	Approved	
	GOLD FOCUS	Approved	
	GOLD PLUS	Approved	
	PLATINUM COMPLETE	Approved	

Scheme Name	Benefit Option Name	Decision Made	Basis for the decision
	PLATINUM FOCUS	Approved	
	PLATINUM PLUS	Approved	
	SILVER COMPLETE	Discontinued	With effect from January 2008
	SILVER CORPORATE NETWORK	Under consideration	Proposed new option for 2008
	SILVER FOCUS	Not approved	Option not sustainable financially and in terms of membership
<b>MEDICOVER</b>	ALTA	Not approved	High reduction in benefits and increase in contributions
	BONA	Not approved	High reduction in benefits and increase in contributions
	BONA PLUS	Not approved	High reduction in benefits and increase in contributions
	TITAN	Not approved	High reduction in benefits and increase in contributions
<b>MEDIHELP</b>	DIMENSION ELITE	Approved	
	DIMENSION PRIME 1	Approved	
	DIMENSION PRIME 2	Approved	
	DIMENSION PRIME 3	Approved	
	MEDIHELP PLUS	Approved	
	NECESSE	Approved	
	UNIFY	Approved	
<b>MEDIMED MEDICAL SCHEME</b>	ALPHA	Approved	
	MANAGED CARE	Approved	
	MEDISAVE - MAX	Approved	
	MEDISAVE - STANDARD	Approved	
<b>MEDSHIELD MEDICAL SCHEME</b>	ACCESS	Approved	
	HOSPIELITE	Approved	
	MEDIBONUS	Approved	
	MEDIPLUS	Approved	
	MEDIVALUE	Approved	
<b>MOMENTUM HEALTH MEDICAL SCHEME</b>	ACCESS	Not approved	Option not financially sound and sustainable
	BASE NETWORK	Not approved	High contribution increase
	BASE STATE	Not approved	High contribution increase
	CUSTOM MCC ANY	Approved	

Scheme Name	Benefit Option Name	Decision Made	Basis for the decision
	CUSTOM MCC ASSOCIATED	Approved	
	CUSTOM STATE ANY	Not approved	High contribution increase
	CUSTOM STATE ASSOCIATED	Not approved	High contribution increase
	EXTENDER MCC ANY	Approved	
	EXTENDER MCC ASSOCIATED	Approved	
	EXTENDER STATE ANY	Not approved	High contribution increase
	EXTENDER STATE ASSOCIATED	Not approved	High contribution increase
	INCENTIVE MCC ANY	Approved	
	INCENTIVE MCC ASSOCIATED	Approved	
	INCENTIVE STATE ANY	Not approved	High contribution increase
	INCENTIVE STATE ASSOCIATED	Not approved	High contribution increase
	SUMMIT	Approved	
NATIONAL INDEPENDENT MEDICAL AID SOCIETY (NIMAS)	SUPREME	Approved	
	MILLENIUM	Approved	
	CLASSIC	Approved	
	PRIMARY	Approved	
OPENPLAN MEDICAL SCHEME	PREMIER CLASSIC	Approved	
	PREMIER ELITE	Discontinued	With effect from January 2008
	PREMIER SELECT	Approved	
	PRIMARY CLASSIC	Discontinued	With effect from January 2008
	PRINCIPAL CLASSIC	Approved	
	PRINCIPAL ELITE	Approved	
OXYGEN MEDICAL SCHEME	80% PLAN	Approved	
	CORE PLUS	Approved	
	ELITE PLUS	Not approved	High contributions increase
	ESSENTIAL	Not approved	High contributions increase
	ESSENTIAL CARECROSS	Not approved	High contributions increase
	PROGRESSIVE	Not approved	High contributions increase
	STANDARD PLUS	Not approved	High contributions increase
	STANDARD	Approved	

<b>Scheme Name</b>	<b>Benefit Option Name</b>	<b>Decision Made</b>	<b>Basis for the decision</b>
<b>PATHFINDER MEDICAL SCHEME</b>	AVENUE	Approved	
	LANE	Discontinued	With effect from January 2008
	TERRACE	Approved	
	TRAIL	Approved	
<b>PHAROS MEDICAL PLAN</b>	CREATION COMPREHENSIVE	Discontinued	With effect from January 2008
	FOOTPRINT COMPREHENSIVE	Not approved	High contributions increase
	FOOTPRINT PRIMARY	Approved	
	METHCARE	Approved	
	PALADIN COMPREHENSIVE	Not approved	High contributions increase
	RAINBOW COMPREHENSIVE	Approved	
	RAINBOW PLUS	Approved	
	RAINBOW PRIMARY	Approved	
<b>PRO SANO MEDICAL SCHEME</b>	PROCEDURE	Not approved	Incomplete information submitted
	PROCLASSIC	Not approved	Incomplete information submitted
	PROVIDER	Not approved	Incomplete information submitted
	PROVISION	Not approved	Incomplete information submitted
<b>PROTEA MEDICAL AID SOCIETY</b>	EXTENDED PLAN	Approved	
	STANDARD PLAN	Approved	
	ESSENTIAL-PLAN	Approved	
<b>PUREHEALTH MEDICAL SCHEME</b>	NBC FAMPLUS	Approved	
	NBC IMPILO	Approved	
	NBC OZONE	Approved	
	NBC SAVEMED	Approved	
	NBC TOPCARE	Approved	
<b>RENAISSANCE HEALTH MEDICAL SCHEME</b>	ORIGIN	Approved	
	EVOLVE	Approved	
	WHOLE LIFE MED	Approved	
<b>RESOLUTION HEALTH MEDICAL SCHEME</b>	FUNDAMENTAL	Not approved	High non healthcare expenditure and contributions increase
	HOSPITAL	Not approved	High non healthcare expenditure and contributions increase



Scheme Name	Benefit Option Name	Decision Made	Basis for the decision
	PRESTIGE	Not approved	High non healthcare expenditure and contributions increase
	PROGRESSIVE	Not approved	High non healthcare expenditure and contributions increase
SELFMED MEDICAL SCHEME	MEDXXI	Approved	
	MEDXXI CHRONIC	Approved	
	MEDXXI COMPREHENSIVE	Approved	
	SELFMED 80 %	Approved	
	SELSURE	Approved	
SIZWE MEDICAL FUND	SIZWE AFFORDABLE	Not approved	High non healthcare expenditure
	SIZWE AFFORDABLE NETWORK	Not approved	High non healthcare expenditure
	SIZWE FULL BENEFIT	Not approved	High non healthcare expenditure
	SIZWE PRIMARY	Not approved	High non healthcare expenditure
	SIZWE PRIMARY NETWORK	Not approved	High non healthcare expenditure
SPECTRAMED	ALLIANCE	Approved	
	CHOICE	Approved	
	ELITE	Approved	
	HOSPITAL	Approved	
	PLUS	Approved	
SUREMED HEALTH	CHALLENGER	Approved	
	NAVIGATOR	Approved	
	SHUTTLE	Approved	
	EXPLORER	Approved	
TELEMED	BRONZE	Not approved	Poor provision for Prescribed Minimum Benefits and high contributions increase
	GOLD	Not approved	Poor provision for Prescribed Minimum Benefits
	GOLD SELECT	Not approved	Poor provision for Prescribed Minimum Benefits
	PLATINUM	Not approved	Poor provision for Prescribed Minimum Benefits
	SILVER	Not approved	Poor provision for Prescribed Minimum Benefits
THEBEMED	ENERGY	Approved	
	FRONTIER	Approved	

Scheme Name	Benefit Option Name	Decision Made	Basis for the decision
	UNIVERSAL	Not approved	High contributions increase
TOPMED MEDICAL SCHEME	TOPMED 100%	Approved	
	TOPMED 80%	Approved	
	TOPMED HOSPITAL PLAN	Approved	
	TOPMED INCENTIVE COMPREHENSIVE	Approved	
	TOPMED INCENTIVE SAVINGS	Approved	
	TOPMED LIMITED 100%	Approved	
	TOPMED NETWORK	Approved	